

# Q3 Advisors, LLC

---

## FORM ADV PART 2A – FIRM BROCHURE

---

6755 W Princeton Ave  
Denver, CO 80235  
(720) 730-9892  
[www.craigwear.com](http://www.craigwear.com)

Item 1 – Cover Page

March 20, 2024

This Brochure provides information about the qualifications and business practices of Q3 Advisors, LLC. If you have any questions about the contents of this Brochure, please contact Craig Wear at 800-676-0703. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. We are a registered investment adviser. However, registration of an investment adviser does not imply any level of skill or training.

Additional information about Q3 Advisors LLC is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Q3 Advisors LLC is 284220.

## Item 2 - Summary of Material Changes

Since our last annual updating amendment dated March 23, 2023, the following material changes have taken place.

- The firm is now registered with the Securities and Exchange Commission (SEC). “Item 4 – Advisory Business” has been updated.

You may request our full Brochure by contacting us at 800-676-0703 or by email at [craig.wear@q3adv.com](mailto:craig.wear@q3adv.com). You may also download a free copy via the Internet from the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 3 - Table of Contents

Item 1 – Cover Page .....	1
Item 2 - Summary of Material Changes .....	2
Item 3 - Table of Contents .....	3
Item 4 – Advisory Business .....	4
Retirement Consulting Services .....	4
Comprehensive Financial Planning Services .....	4
Item 5 - Fees and Compensation .....	6
Fees for Retirement Consulting Services .....	6
Fees for Comprehensive Financial Planning Services .....	6
Item 6 - Performance-Based Fees and Side-by-Side Management .....	9
Item 7 - Types of Clients.....	9
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	9
Item 9 - Disciplinary Information .....	11
Item 10 - Other Financial Industry Activities or Affiliations.....	11
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	12
Item 12 - Brokerage Practices .....	12
Item 13 - Review of Accounts .....	13
Item 14 - Client Referrals and Other Compensation .....	13
Item 15 - Custody.....	13
Item 16 - Investment Discretion .....	14
Item 17 - Voting Client Securities.....	14
Item 18 - Financial Information .....	14
Craig Wear .....	15
Daniel Jandro .....	18
Derrick DeHays.....	21
Brian Hickox .....	24
Taylor Rigler .....	27
Richard Romero .....	30
Matt Stockburger.....	33
Stephen Avery.....	36
Joseph Taylor.....	39

## Item 4 – Advisory Business

Q3 Advisors was formed in May 2016 as a limited liability company organized pursuant to the laws of the State of Texas, with its principal office in Colorado, and originally became registered as an investment advisor in June of 2016. In January of 2024, the firm became registered with the SEC.

Q3 Advisors is 100% owned by Craig Wear, who serves as Managing Member, Chief Compliance Officer, and investment adviser representative (IAR).

We offer the following types of advisory services.

### Retirement Consulting Services

Q3 Advisors, doing business as Craig Wear, offers Retirement Consulting/Financial Planning services. Clients may engage us for these Retirement Consulting/Financial Planning services in accordance with a financial consulting agreement. Q3 Advisors tailors its Retirement Consulting/Financial Planning services to the individual needs of clients based on an analysis of factors, including but not limited to, the client's annual income, net worth, proposed retirement date, tax status, and other facts. Such services do not include recommendations concerning the purchase or sale of individual securities or industry sectors.

We provide comprehensive retirement planning evaluation, projections, and advice, with the added focus on the possibilities of the implementation of specific Roth conversion strategies. Our programs are known as Rothology and Rothology Legacy. These two programs are identical; however, Rothology Legacy is geared towards clients who may already be taking distributions from qualified retirement accounts or may not have a level of retirement assets necessary to benefit from long-term projections concerning their retirement assets.

Our written summary or reports rendered to clients includes specific observations and recommendations for a course of activity to be taken by clients regarding tax planning. These written summaries or reports provide tax saving strategies based on the financial and other information provided by the client. For example, recommendations may be made that you commence or alter your retirement plan. Certain information, such as life expectancy, inflation rates, tax rates, future expenses and other material assumptions and estimates, among others, will be considered in the preparation of the written summary. You acknowledge that you will review these assumptions and will inform Q3 Advisors, Craig Wear, or the advisor immediately if you do not concur with our use in the written summary.

### Comprehensive Financial Planning Services

In addition to the below, our Comprehensive Financial Planning services include either Rothology or Rothology Legacy (described above).

**Investment Analysis/Financial Goals/Cash Flow:** Q3 evaluates Client's current asset allocation strategy based on Client's specific needs. These include goals, objectives, and risk tolerance. As part of the process Q3 documents your income, expenses, and provides advice to manage both to accomplish Client's goals. We do not provide investment management services and we do not have access to Client's investment accounts. We can evaluate investment objectives and recommend investment management resources and/or firms. If desired, we can participate in the process of evaluating an investment advisor.

**Estate Planning:** Depending on Client's income and total assets an estate portion of the plan may be created. This is also used by Q3 as a discussion to help Client plan for asset growth over time. Q3 assesses Client's total information to determine your tax exposure and the adequacy of Client's estate plan. Areas covered and discussed are wills, powers of attorney, trusts, and other estate needs. We do not provide legal advice and do not prepare legal documents. We can recommend attorneys, if desired, and can participate in the estate planning process.

**College Savings:** Q3 helps Client prepare for and save assets to achieve college or other post-secondary education funding goals and provides savings.

**Employee Benefits Optimization:** Q3 provides a review and analysis as to Client(s), as employee(es), are maximizing retirement program options / benefits. If Client owns a business, Q3 provides insight, assessment and recommendations regarding the various benefit programs that can be structured to meet both business and personal retirement goals.

**Insurance/Risk Management:** Q3 provides an insurance / risk management review of Client's exposures to major risks that can financially impact Client. These include premature death, temporary or long-term disability, property and casualty losses, or the need for long-term care services and others. Q3 provides advice on ways to mitigate such risks compared with the cost of purchasing insurance or the impact of not using insurance.

**Retirement Planning:** Q3 assesses projections of achieving Client's long-term financial goals, focusing on financial independence upon retirement and use of Social Security benefits, among others. Retirement planning can include recommending changes to current strategies, distribution strategies, and optimizing assets in retirement.

**Tax Planning Strategies:** Q3 helps Client manage tax liability and strategies to minimize current and future income taxes as a part of the overall financial plan. Q3 will recommend taxable or non-tax accounts as applicable, noting that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact Client's situation. Q3 requests and recommends Client consult with a qualified tax professional before initiating any tax planning strategy.

Q3 Advisors does not sponsor or manage a wrap fee program.

Q3 Advisors does not have any client accounts under direct supervision or management.

Because we do not offer investment management services, we have \$0 in discretionary assets under management and \$0 in non-discretionary assets under management.

The California Code of Regulations requires us to furnish a written statement to its financial planning clients with the following statement:

A conflict of interest exists between the interests of Q3 Advisors and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation and, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

## Item 5 - Fees and Compensation

### Fees for Retirement Consulting Services

We are compensated for our advisory services through fixed fees, which are negotiable. Our Retirement Consulting fee for Rothology is \$9,300 and \$6,900 for Rothology Legacy. Unless otherwise agreed to in writing. Fees may be more than these amounts if an individual situation is significantly more complicated than is typical.

This agreement terminates after 90 days and when the following have been accomplished:

- Our Advisor has analyzed your current financial plans and integrated Roth conversions into your projected financial and retirement plans.
- Our Advisor has created a variety of Roth conversion scenarios and presented them to you to enable you to ascertain the best alternative among the strategies presented. You will see projections of taxes, projected amounts of taxes avoided through each strategy, the potential impact on future Medicare premiums, and the result of your tax adjusted net worth projections.
- Our Advisor has presented you with the detailed schedule of each year's estimated distributions, estimated conversions, and estimated tax liabilities for the duration of the selected conversion strategy.
- Our Advisor has equipped you to make the necessary requests to your custodian, or with any existing advisor you may have, or our Advisor has assisted you in making the first year's conversion with your custodian. Most client engagements meet these objectives within ninety days from initiation.

### Fees for Comprehensive Financial Planning Services

The yearly fee for Comprehensive Financial Planning is between \$3,000 and \$24,000. In addition to Comprehensive Financial Planning Services, this fee includes either Rothology or Rothology Legacy as described above.

\$4,000 - \$6,000 is for the initial development work, client onboarding, data gathering and input, and creating and developing the financial plan. This work is completed within the first 30 days following the execution of an agreement, provided the Client has produced all requested information and data.

If Client has engaged Q3 separately in another service which has required the development work to have been completed, Q3 may waive a portion of or all the fee for the initial development work for Comprehensive Financial Planning.

After the first 30 days, the remaining balance (\$2,250 - \$18,000) is billed monthly, in arrears (after the services are provided). The services include discussion of elements of the plan, monitoring the plan, changes to Client circumstances, Client review of provided materials and decisions made by Client. The first full year of planning services will experience three quarters of service after the initial development phase.

After one year of Comprehensive Financial Planning Services, the client may engage under a new agreement. Fees for subsequent years are the same monthly amount (unless a change of fees was agreed upon by you in writing) as agreed herein for the first year. The client is billed monthly. The client receives an invoice disclosing the services provided.

For all services, we do not charge hourly for our services. Several factors are considered to determine the amount of the fee including, but not necessarily limited to, an estimate of the amount of time it may take to perform our services, which can be highly variable between clients, and comparable services in the marketplace.

Regardless of the specific advisory service chosen by the Client, the following is an estimate of the time needed to perform services rendered.

- Data Gathering, Verification, and Inventory – Two (2) – 10 Hours
- Development and Preparation of Deliverables – Five (5) – 10 Hours
- Analyzing your current financial plans and integrating Roth conversions into your projected financial and retirement plans – Two (2) – Five (5) Hours
- Preparing and providing detailed schedule of each year's estimated distributions, estimated conversions, and estimated tax liabilities for the duration of the selected conversion strategy – Two (2) – Five (5) Hours
- Creating and presenting a variety of Roth conversion scenarios – Two (2) – Five (5)
- Make the necessary requests at your custodian, or with any existing advisor you may have, or our assistance with making the first year's conversion with custodian – One (1) – Four (4) Hours

We require prepayment of fees, but in no situation will any prepaid fees be more than \$1,200 for services rendered six months or more in advance for any client. Clients may pay by credit card, Quickbooks, or by electronic transfer via Automated Clearing House (ACH). You may choose one or both methods. If you choose to pay by credit card, you will be charged a 2% credit card processing fee. Your invoice will reflect the 2% fee in a separate line item. Regardless of payment

method, we do not have access to credit card or bank account information, nor can we see those details.

If the services provided do not meet the estimates provided above, the amount due will be reduced according to the service that was completed and any unearned fees will be refunded. Clients have the right to terminate the contract without penalty and receive a full refund within five business days after entering into an agreement with us if the Part 2 of Form ADV or a disclosure statement containing the equivalent information had not been delivered to the Client at least 48 hours prior to the Client entering into the agreement. If you have prepaid for services and terminate your agreement prior to Q3 Advisors providing a final written deliverable, the amount returned to you will be based upon the total prepaid amount less the earned amount (which will be calculated at \$300 per hour and using the above bulleted list as a basis) for the time that services were provided. We can provide partial deliverables in the event of termination. If Q3 Advisors terminates the agreement prior to providing a final written deliverable, any prepaid amount will be refunded. For the purposes of this provision, a contract is considered entered into when the Client and Q3 have signed the contract.

Similar advisory services may be available from other investment advisers and the fees may be higher or lower than fees charged by those investment advisers for similar services.

Any fees paid to Q3 Advisors are for our investment advisory services only. All fees paid to Q3 Advisors for advisory services are separate from the fees and expenses charged to clients by the investments in client accounts, other investment advisers or other financial professionals. A complete explanation of these expenses is contained in each investment's prospectus. No portion of such fees are payable to Q3 Advisors.

For clients who reside in certain states, each time we charge a fee for our services, we will provide an invoice that contains (as applicable) the fee, the formula used to calculate the fee, the fee calculation and the time period covered by the fee.

Implementing our Retirement Consulting/Financial Planning services may involve the liquidation of securities, Roth conversions, or other movement of accounts. Any fees or costs associated with implementing our advice is not under our control and clients should be aware of the associated fees or costs that other financial professionals or firms may charge; these fees and costs may include custodian fees, mutual fund expenses, and transaction fees.

Q3 Advisors nor any of its supervised persons accept or receive compensation for the sale of securities or other investment products. Although Craig Wear is licensed as an insurance agent, he does not offer or solicit insurance products, nor does he receive any compensation pertaining to insurance.

The following italicized portion of this Item 5 is not applicable to Rothology Legacy.

*We will provide you with an initial estimate of lifetime income taxes. This will serve as a benchmark to measure possible income tax savings through utilization of strategies recommended after a thorough review and analysis that considers your age, and that of your spouse, your current and projected income tax bracket, your income needs, and the tax status and liquidity of your financial assets as well as other factors deemed reasonable.*



*Upon completion of written recommendations of possible tax saving strategies, including, but not limited to Roth conversions of qualified funds, we will refund you 100% of the fee stated in your Agreement if the estimated lifetime savings is less than \$500,000. The revised estimated lifetime tax calculations will use the same criteria and assumptions that generated the initial estimate of lifetime income taxes. However, other than the provisions set forth above, no refunds will be made after you are provided proof of the potential savings illustrated by comparison of the initial estimate and the revised estimate resulting from strategies that are recommended.*

*You agree that certain assumptions must be made regarding income tax rates in the future, rates of return on your investments, and your current and future spending and savings habits. You also agree that the estimates are general estimates to provide a general benchmark from which to make decisions. There may be other factors that should be considered by you prior to your implementation of the strategies presented by Q3 Advisors.*

*As a result of a preliminary review whereby we state that your savings will not be at least \$500,000, you can waive your right to a refund to engage us. Waiving the right to a refund does not waive any other elements afforded you in your executed agreement with our firm.*

## Item 6 - Performance-Based Fees and Side-by-Side Management

Q3 Advisors does not charge any performance-based fees or fees that are based on a share of capital gains on or capital appreciation of the assets of a client.

## Item 7 - Types of Clients

Q3 Advisors provides its Retirement Consulting/Financial Planning Services to individuals and high net worth individuals. Because Q3 Advisors does not offer investment management services, account minimums or requirements to open an account are not applicable.

## Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Q3 does not create investment strategies, analyze securities portfolios or holdings, or offer advice on specific securities products. Our clients may hold investments or securities in investment or brokerage accounts that are used in our Retirement Consulting/Financial Planning services. Therefore, clients should be aware that investing in securities involves risk of loss that they should be prepared to bear. Q3 Advisors does not promise, or guarantee returns.

All investments carry some amount of risk. The investments or securities that you may hold in brokerage or investment accounts may be subject to the following principal investment risks:

**Currency Risks** – The risk that foreign currencies will decline in value relative to the US dollar and affect a portfolio's investments in foreign (non-US) currencies or in securities that trade in, and receive revenues in, or in derivatives that provide exposure to, foreign (non-US) currencies.

**Debt Securities Risks** – The issuer of a debt security may fail to pay interest of principal when due, and changes in market interest rates may reduce the value of debt securities or reduce the portfolio's returns.

Emerging-Markets Risk – Foreign investment risks are typically greater for securities in emerging markets, which can be more vulnerable to recessions, currency volatility, inflation and market failure.

Equity Risks – The risk that the value of equity securities, such as common stocks and preferred stocks, may decline due to general market conditions which are not specifically related to a particular company or to factors affecting a particular industry or industries. Equity securities have greater price volatility than fixed income securities.

ETF Risks – A portfolio will be exposed indirectly to all of the risks of securities held by an ETF.

Foreign Investment Risk – Foreign investments face the potential of heightened illiquidity, greater price volatility and adverse effects of political, regulatory, tax, currency, economic or other macroeconomic developments.

High-Yield Securities Risk – High-yield securities have a much greater risk of default or of not returning the principal and tend to be more volatile than higher-rated securities of similar maturity.

Interest-Rate Risk – The risk that fixed income securities will decline in value because of an increase in interest rates.

Issuer Risk – The value of a security may decline because of adverse events or circumstances that relate to conditions at the issuer or any entity providing it credit or liquidity support.

Leverage Risk – The risk that certain investments may utilize leverage, causing the investment to be more volatile than if it had not been leveraged.

Leveraged/Inverse ETF Risk- Leveraged ETFs seek to deliver multiples of the performance of the index or benchmark they track. Inverse ETFs (also called “short” funds) seek to deliver the opposite of the performance of the index or benchmark they track. Like traditional ETFs, some leveraged and inverse ETFs track broad indices, some are sector-specific, and others are linked to commodities, currencies, or some other benchmark. Inverse ETFs often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward moving markets. Leveraged inverse ETFs (also known as “ultra-short” funds) seek to achieve a return that is a multiple of the inverse performance of the underlying index. An inverse ETF that tracks a particular index, for example, seeks to deliver the inverse of the performance of that index, while a 2x (two times) leveraged inverse ETF seeks to deliver double the opposite of that index’s performance. To accomplish their objectives, leveraged and inverse ETFs pursue a range of investment strategies using swaps, futures contracts, and other derivative instruments. Most leveraged and inverse ETFs “reset” daily, meaning that they are designed to achieve their stated objectives daily. Their performance over longer periods of time — over weeks, months, or years — can differ significantly from the performance (or inverse of the performance) of their underlying index or benchmark during the same period. This effect can be magnified in volatile markets.

Market Risk – The market price of securities held by a portfolio may rapidly or unpredictably decline due to factors that affect securities markets or specific industries or sectors.

Mortgage- and Asset-Backed Securities Risk – These securities may decline in value when defaults on the underlying mortgage or assets occur and may exhibit additional volatility in periods of changing interest rates. When interest rates decline, the prepayment of mortgages or assets underlying such securities may require the reinvestment of money at lower prevailing interest rates, resulting in reduced returns.

Regulatory Risk – The risk that changes in government regulations may adversely affect the value of a security. An insufficiently regulated industry or market might also permit inappropriate practices that adversely affect an investment.

Real Estate Risk – The real estate market has experienced some large swings recently. Due to changes in interest rates, the lending market, economic policy, and supply and demand, in addition to illiquidity, real estate investments can carry a great deal of risk.

## Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Q3 Advisors or the integrity of Q3 Advisors' management.

Neither Q3 Advisors nor any of its management has been the subject of any criminal or civil action that would be material to the evaluation of Q3 Advisors or the integrity of its management.

Neither Q3 Advisors nor any of its management has had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Neither Q3 Advisors nor any of its management has had any proceedings before any self-regulatory organizations.

## Item 10 - Other Financial Industry Activities or Affiliations

Q3 Advisors or Craig Wear is not registered as a broker-dealer or a registered representative of a broker-dealer, nor does Q3 Advisors or Craig Wear have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Q3 Advisors or Craig Wear is not registered as a futures commission merchant, commodity pool operator, or a commodity trading advisor, nor does Q3 Advisors or Craig Wear have an application pending to become an associated firm or person of the foregoing entities.

Neither the firm nor Craig Wear is or has a material relationship with any of the following types of entities:

- Broker-dealer, municipal securities dealer, or government securities dealer or broker

- Investment company or other pooled investment vehicle (including mutual funds, closed-end investment companies, unit investment trusts, private investment company or “hedge fund” and offshore fund)
- Other investment adviser or financial planner
- Futures commission merchant, commodity pool operator, or commodity trading advisor
- Banking or thrift institution
- Accountant or accounting firm
- Lawyer or law firm
- Insurance company or agency
- Pension consultant
- Real estate broker or dealer
- Sponsor or syndicator of limited partnerships.

Craig Wear holds and maintains a life, accident, and health insurance license, but does not engage in the solicitation of insurance products and does not receive any compensation from the sale of insurance products.

Q3 Advisors does not recommend or select other investment advisers.

## Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Q3 Advisors has adopted a Code of Ethics that requires supervised persons to adhere to standards of business conduct reflecting our fiduciary duty to our clients. It includes provisions for supervised persons to comply with applicable Federal securities laws including insider trading. We owe clients a fiduciary duty to put your interests first which includes, but is not limited to, a duty of care, loyalty, and utmost good faith. A written copy of Q3 Advisors’ Code of Ethics is available upon request.

To prevent conflicts of interest, all employees of Q3 Advisors must comply with Q3 Advisors’ Code of Ethics, which may impose restrictions on the personal trading of its supervised persons.

Neither Q3 nor any of its supervised persons recommend any securities in which we have a material financial interest or that are owned by the firm and its related persons.

## Item 12 - Brokerage Practices

Q3 Advisors does not have investment discretion, nor does it manage the investment accounts of its clients. Therefore, we will not make recommendations of broker-dealers or custodians for client transactions. Clients may have existing investment or brokerage accounts at broker-dealers.

Clients who engage us for our Retirement Consulting/Financial Planning Services may have investments and securities in preexisting investment or brokerage accounts. Q3 does not represent that it has evaluated any preexisting brokerage or investment relationship.

Because of the nature of our advisory services, we do not have any soft-dollar arrangements or any other arrangement with broker-dealers or custodians.

We do not receive any client referrals or any other incentive from any broker-dealer or custodian. If clients have existing investment or brokerage accounts or open any new investment or brokerage accounts to implement our Retirement Consulting/Financial Planning advice, we have no control over the cost of commissions or any other costs that clients may incur as a result of implementing our Retirement Consulting/Financial Planning advice. Additionally, we have no control over the quality of execution or trading practices, including trade aggregation, for any securities transaction that may result from implementing our advice.

Although implementing our Retirement Consulting/Financial Planning advice may require an investment or brokerage account, we will not require, recommend, or request that you direct securities transactions to any specific broker-dealer or custodian. Maintaining or opening an investment or brokerage account is your decision. The relationship clients have with their specific broker-dealer(s) or custodian(s) is independent of your advisory relationship with us.

## Item 13 - Review of Accounts

Rothology clients, upon request, will be provided one annual review and update within twelve months from the date that an executed agreement is entered into between you and Q3 Advisors. This annual review and update is available for each year of the Roth-conversion strategy period that the client selects. For example, if the original Roth-conversion strategy is a five-year plan, clients will have this service available in each of those five years.

Due to the nature of the service, Q3 Advisors does not manually review client accounts as it will not have access to such accounts nor do we give advice on specific investments or accounts, even those accounts or balances that are used as input for our Retirement Consulting/Financial Planning services. You may request a review or an update of your personal financial situation at any time during your engagement with us.

Clients receive standard quarterly account statements from their brokerage or investment firms.

## Item 14 - Client Referrals and Other Compensation

Q3 Advisors does not provide compensation either directly or indirectly to any non-supervised person for referrals of clients. Additionally, the Firm does not receive any economic benefits from any non-clients for providing investment advice to Q3 Advisors' clients.

## Item 15 - Custody

Q3 Advisors does not have, nor will it have custody of your funds or securities, nor do we have authorization to debit any advisory fees from any bank or brokerage account. Payment of advisory

fees to us is entered by Clients and at no time can we see or have access to credit card or bank information.

If you have existing brokerage or investment accounts at a broker-dealer or custodian, you will receive quarterly statements from them. You should carefully review those statements. We will not send you account statements, quarterly or otherwise, or trade confirmations.

## Item 16 - Investment Discretion

Q3 Advisors will not have discretionary authority of any kind over your brokerage or investment accounts, nor do we request discretionary authority of any kind.

## Item 17 - Voting Client Securities

Q3 Advisors shall not take any action or render any advice with respect to the voting of proxies solicited by, or with respect to, the issuers of any securities held in your brokerage or investment accounts. Proxy notices or other solicitations will come directly from your custodian or transfer agent.

## Item 18 - Financial Information

Since we do not have discretionary authority of any type, custody of your funds or securities, or require or solicit prepayment of fees for more than \$1,200 per client six months or more in advance, we are not required to include a balance sheet for our most recent fiscal year.

Neither Q3 Advisors nor its management have any financial conditions that are likely to impair our ability to meet contractual commitments to clients. Q3 Advisors, its ownership or its management has not been the subject of a bankruptcy petition in the last ten years.

## ADV Part 2B (Brochure Supplement)

Craig G. Wear  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

January 5, 2024

This brochure supplement provides information about Craig Wear that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Craig Wear is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Craig Wear is 1460884.

## Craig Wear

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1959
- Bachelor's Degree in Finance – 1982 – Texas A & M University
- Life, Accident, and Health Insurance License

Craig Wear holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- May 2016 – Present
  - Managing Member/Chief Compliance Officer/Investment Adviser Representative – Q3 Advisors LLC
- January 2007 – December 2020
  - Owner/Managing Member – Craig Wear Financial Group LLC
- March 2014 – December 2017
  - Owner – Eagle Mountain Advisors LLC



### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Craig Wear holds and maintains a life, accident, and health insurance license, but does not engage in the solicitation of insurance products and does not receive any compensation from the sale of insurance products. He has no other investment-related business activities or other business activities that involve a substantial portion of time.

### Item 5 – Additional Compensation

Craig Wear receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear is the CCO of Q3 Advisors and is responsible for the firm's policies and procedures. He supervises his own investment advisory activities. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Daniel Jandro  
1564 Sherwood Court  
Eagan, MN 55122  
612-710-6612

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

January 5, 2024

This brochure supplement provides information about Daniel Jandro that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Jandro is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Daniel Jandro is 5800162.

## Daniel Jandro

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1988
- Bachelor of Business Administration - University of Wisconsin-Eau Claire

Daniel Jandro holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- June 2023 – Present
  - Investment Adviser Representative – Q3 Advisors LLC
- September 2020 – May 2023
  - Investment Adviser Representative – Advisor.net Wealth Partners
- January 2016 – September 2020
  - Investment Adviser Representative – Cetera Advisor Networks

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Daniel Jandro has no other investment-related business activities.

### Item 5 - Additional Compensation

Daniel Jandro receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Daniel Jandro. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Derrick DeHays  
1596 Nuremberg Blvd  
Punta Gorda, FL 33983  
941-740-0033

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

January 5, 2024

This brochure supplement provides information about Derrick DeHays that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Derrick DeHays is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Derrick DeHays is 4038562.

## Derrick DeHays

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1970
- Bachelor of Science in Business - University of Central Florida

Derrick DeHays holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- February 2023 – Present
  - Investment Adviser Representative – Q3 Advisors LLC
- February 2021 – December 2022
  - Financial Advisor - Bank of America/Merrill Lynch, Pierce, Fenner & Smith Inc.
- April 2017 – January 2021
  - Private Client Advisor/Investment Adviser Representative – The Huntington National Bank/The Huntington Investment Company

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Derrick DeHays has no other investment-related business activities.

### Item 5 - Additional Compensation

Derrick DeHays receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Derrick DeHays. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Brian Arnold Hickox  
805 N. Olive Avenue, Apt 829  
West Palm Beach, FL 33401  
561-850-4300

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

January 5, 2024

This brochure supplement provides information about Brian Hickox that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Hickox is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Brian Hickox is 4625882.



## Brian Hickox

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1979
- Bachelor of Arts - 2002 – University of Georgia

Brian Hickox holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- September 2023 – Present
  - Investment Adviser Representative – Q3 Advisors LLC
- October 2022 – September 2023
  - Investment Adviser Representative - CETERA Investment Advisors LLC
- September 2022 – September 2023
  - Employee – Regions Bank

- November 2018 – September 2022
  - Registered Representative – Royal Alliance Associates, Inc.

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Brian Hickox has no other investment-related outside business activities.

### Item 5 - Additional Compensation

Brian Hickox receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Brian Hickox. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Taylor Rigler  
12204 Quilting Lane  
Boca Raton, FL 33428  
214-697-7595

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

January 31, 2024

This brochure supplement provides information about Taylor Rigler that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Taylor Rigler is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Taylor Rigler is 6636194.

## Taylor Rigler

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1988
- Bachelor of Science - 2012 – Texas Tech University

Taylor Rigler holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- August 2023 – Present
  - Financial Planner – Q3 Advisors LLC

- October 2022 – July 2023
  - Wealth Advisor – Core Wealth Management
- February 2019 – July 2022
  - Wealth Advisor - TIAA
- February 2018 – September 2018
  - Financial Planner – Creative Planning

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Taylor Rigler has no other investment-related outside business activities.

### Item 5 - Additional Compensation

Taylor Rigler receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Taylor Rigler. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Richard Romero  
678 Old Hunt Way  
Herndon, VA 20170  
703-380-0777

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

March 14, 2024

This brochure supplement provides information about Richard Romero that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Romero is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Richard Romero is 2381082.

## Richard Romero

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1963
- Bachelor of Arts Degree – Management – Ottawa University

Richard Romero holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- March 2024 – Present
  - Director of Financial Planning/Investment Adviser Representative – Q3 Advisors LLC

- January 2023 – March 2024
  - Manager of Sales Support - Prudential
- January 2020 – January 2023
  - Chief Operating Officer/Ameriprise – Whitlock Wealth Management
- July 2018 – January 2020
  - Manager of Training and Development/Prudential
- March 2016 – July 2018
  - Program Manager/CUSO Financial

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Richard Romero has no other business activities.

### Item 5 - Additional Compensation

Richard Romero receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Richard Romero. The telephone number for Craig Wear is 800-676-0703.



## ADV Part 2B (Brochure Supplement)

Matthew E. Stockburger  
938 Bushwick Ave, Apt 2  
Brooklyn, New York 11206  
336-917-6760

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

April 16, 2024

This brochure supplement provides information about Matthew Stockburger that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Stockburger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Matthew Stockburger is 6436400.

## Matthew Stockburger

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1994
- Bachelor of Science in Economics – North Carolina State University

Matthew Stockburger holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- April 2024 – Present
  - Financial Planner – Q3 Advisors LLC
- June 2023 – April 2024
  - Investment Advisor – Masterworks Advisers, LLC
- January 2022 – June 2023
  - Investment Adviser Representative – Arete Wealth Advisors LLC
- August 2020 – December 2021
  - Registered Representative – The Vanguard Group, Inc.

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Matthew Stockburger has no other investment-related business activities.

### Item 5 - Additional Compensation

Matthew Stockburger receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Matthew Stockburger. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Stephen John Avery  
3651 Torrey Pines Blvd  
Sarasota, Florida 34238  
724-814-4466

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

May 8, 2024

This brochure supplement provides information about Stephen Avery supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Avery is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Stephen Avery is 4082364.

## Stephen Avery

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1966
- Bachelor of Science – Northern Michigan University

Stephen Avery holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- April 2024 – Present
  - Financial Planner – Q3 Advisors LLC
- March 2023 – December 2023
  - Investment Advisor Representative – CETERA Investment Advisers LLC
- May 2021 – December 2023
  - Registered Representative – CETERA Advisor Networks LLC
- August 2017 – June 2021
  - Registered Representative – Voya Financial Advisors, LLC

### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Stephen Avery has no other investment-related business activities.

### Item 5 - Additional Compensation

Stephen Avery receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Stephen Avery. The telephone number for Craig Wear is 800-676-0703.

## ADV Part 2B (Brochure Supplement)

Joseph Colton Taylor  
70 Old Dublin Pike, Apt I19  
Doylestown, Pennsylvania 18901  
717-398-8756

Q3 Advisors  
6755 W Princeton Ave  
Denver, CO 80235  
(800) 676-0703

May 8, 2024

This brochure supplement provides information about Joseph Taylor supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 800-676-0703 if you did not receive Q3 Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Taylor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Joseph Taylor is 6943217.

## Joseph Taylor

### Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1997
- Bachelor of Science – Temple University Philadelphia, PA

Joseph Taylor holds the Certified Financial Planner (CFP) designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Business Experience

- May 2024 – Present
  - Financial Planner – Q3 Advisors LLC
- July 2023 – May 2024
  - Licensed Banker – J.P. Morgan Securities LLC
- May 2018 – June 2023
  - Wealth Management Advisor – Northwestern Mutual Life Insurance Company



### Item 3 - Disciplinary Information

There is no disciplinary information to report.

### Item 4 - Other Business Activities

Joseph Taylor has no other investment-related business activities.

### Item 5 - Additional Compensation

Joseph Taylor receives no additional compensation from any source concerning advisory services offered by him or Q3 Advisors.

### Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Joseph Taylor. The telephone number for Craig Wear is 800-676-0703.