



Form ADV Part 2

Firm Brochure &
Brochure Supplements

Q3 Advisors, LLC

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720-730-9892 | www.q3adv.com

Dated: March 2, 2026

SEC CRD: 284220

IMPORTANT DISCLOSURE

This Brochure provides information about the qualifications and business practices of Q3 Advisors, LLC. Registration as an investment adviser does not imply any level of skill or training. The information has not been approved or verified by the SEC.

FORM ADV PART 2A

Firm Brochure

Item 2 - Summary of Material Changes

Since our most recent Annual Updating Amendment (dated March 27, 2025), the following material changes have occurred concerning the firm and its advisory business and practices.

- The firm has added new advisory services and has updated existing advisory services offered and some corresponding fees. “Item 4 – Advisory Business” and “Item 5 – Fees and Compensation” have been updated accordingly.
- “Item 14 – Client Referrals and Other Compensation” has been updated to describe a partnership program between Q3 Advisors and other investment advisory firms. You may request our full Brochure by contacting us at 720-730-9892 or by email at cw@craigwear.com. You may also download a free copy via the Internet from the SEC’s website at www.adviserinfo.sec.gov.

FORM ADV PART 2A

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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.

Rothology and Rothology Legacy

Q3 Advisors offers the Rothology and Rothology Legacy programs. Clients may engage us for these services in accordance with a financial consulting agreement. Q3 Advisors tailors these services to the individual needs of clients based on an analysis of factors including 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. 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 include 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

We also offer a financial planning service which is comprehensive by its design. It features the following topics for consideration. 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.

Integration Experience – Ongoing Financial Planning

Q3 Advisors offers an ongoing financial planning service known as the "Integration Experience." This service provides continued planning support, education, and coordination across multiple financial planning domains, including Roth conversion strategy review, distribution coordination, tax payment planning, investment allocation discussions (planning-level only), estate alignment review, and risk preparedness.

Tax Preparation Coordination

In connection with certain financial planning engagements, Q3 Advisors may coordinate with an independent third-party CPA firm to facilitate individual income tax preparation services for qualifying clients. Q3 Advisors does not prepare tax returns. Tax preparation services, when utilized, are provided solely by the independent CPA firm pursuant to a separate agreement between the

client and the CPA firm. The CPA firm is solely responsible for the preparation, accuracy, and filing of all tax returns. Inclusion of tax preparation coordination services is subject to scope limitations and may be modified or discontinued for future tax years at Q3 Advisors' discretion. Clients are not required to use the CPA firm introduced by Q3 Advisors and are free to select any tax preparer of their choosing. Clients who qualify for this service and accept this service will execute a "Tax Preparation Services Addendum" with us.

Wrap-Fee Program

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

Assets Under 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.

Item 5 - Fees and Compensation

For all of our advisory programs and services, we are compensated through fixed fees, which are not negotiable. The fees for each of our financial planning programs are discussed below.

Fees for Rothology and Rothology Legacy

Our fee for Rothology is \$11,000 and \$8,100 for Rothology Legacy. This agreement is terminated after 90 days, and the following have been accomplished:

- We have analyzed your current financial plans and integrated Roth conversions into your projected financial and retirement plans.
- We have 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.
- We have 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.
- We have equipped you to make the necessary requests to your custodian, or with any existing advisor you may have, or we have 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 \$5,500 and \$15,000. This fee includes either Rothology or Rothology Legacy as described above. \$3,500 - \$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 is billed quarterly, in arrears. 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 quarterly amount (unless a change of fees was agreed upon by you in writing) as agreed herein for the first year. The client is billed at the end of each quarter for the work completed during the previous quarter. The client receives an invoice disclosing the services provided.

Fees for Integration Experience

The Integration Experience includes a one-time startup fee of \$1,500 (which may be waived at the firm's discretion) and an ongoing quarterly fee of \$1,250 billed in advance. The initial term is twelve (12) months. Thereafter, either party may terminate upon written notice. Prepaid fees will be prorated through the termination date.

Tax Preparation Coordination

As described above in "Item 4," if offered by us and accepted by you, for certain financial planning engagements, Q3 Advisors may pay an independent CPA firm for the preparation of a client's basic individual income tax return, subject to defined scope limitations. Such payment, if made, is included within the client's financial planning fee and is not separately itemized or billed by Q3 Advisors. If a client elects to use a tax preparer other than the CPA firm introduced by Q3 Advisors, Q3 Advisors will not pay for or reimburse those services, and the client will be solely responsible for any related fees. If a client's tax situation exceeds the defined scope of a basic individual return, the CPA firm may offer additional services under a separate engagement and fee arrangement directly with the client. In these instances, Q3 Advisors does not share in or receive compensation from any such additional fees.

Additional Information

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. Payments are processed through Stripe and clients may pay by Apple Pay, credit card, 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 3% credit card processing fee. Regardless of payment method, we do not have access to credit card or bank account information, nor can we see those details.

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 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 terminated your agreement prior to Q3 Advisors providing a final written deliverable, the amount returned to you will be the unearned portion of prepaid fees based upon the services provided to you prior to the date of termination. 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. 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.

Additional Fees and Expenses

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. Implementing our advice may involve the liquidation of securities, Roth conversions, or other movement of accounts. Any fees or costs associated with implementing our advice are 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 and other Supervised Persons may be licensed as an insurance agent, they do not offer or solicit insurance products, nor do they 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 agreement executed 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 or capital appreciation of the assets of a client.

Item 7 - Types of Clients

Q3 Advisors provides its 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 to develop and deliver our services. Therefore, clients should be aware that investing in securities involves the 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 one or more of the following common 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. Mutual Fund and Exchange-Traded Fund Risks – A portfolio will be exposed indirectly to all of the risks of securities held by an ETF or mutual fund. 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.

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. 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 proceedings before any self-regulatory organizations.

Item 10 - Other Financial Industry Activities or Affiliations

Neither Q3 Advisors nor its management persons are registered as a broker-dealer or a registered representative of a broker-dealer, nor does Q3 Advisors or its management persons have an application pending to register as a broker-dealer or a registered representative of a broker-dealer. Neither Q3 Advisors nor its management persons are registered as a futures commission merchant, commodity pool operator, or a commodity trading advisor, nor does Q3 Advisors or its management persons have an application pending to become an associated firm or person of the foregoing entities. 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. Other Supervised Persons who maintain insurance licenses do not engage in the solicitation

or sale of insurance products to our clients. 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 recommend any broker-dealers or custodians. Clients may have existing investment or brokerage accounts at broker-dealers; 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 advice, we have no control over the cost of commissions or any other costs that clients may incur as a result of implementing our 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 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 a specific broker-dealer or custodian is independent of your advisory relationship with us.

Item 13 - Review of Accounts

Q3 Advisors does not manage investment portfolios or accounts. Clients in the Rothology or in the Rothology Legacy service receive lifetime annual reviews and updates. Clients engaging us for comprehensive financial planning services receive a quarterly update.

Item 14 - Client Referrals and Other Compensation

Q3 Advisors offers a program whereby other investment advisory firms can utilize certain of our services for their clients. These investment advisory firms pay us a fee for participation in this partnership. If clients of these partnering firms utilize our services, a portion of the fee paid to us by the investment advisory firm may be refunded. The amount of the refund, if there is any, will vary between firms and is pursuant to an agreement; however, fees paid to us by any client are not increased or decreased as a result of the partnership between us and the other investment advisory firm.

Item 15 - Custody

Q3 Advisors does not 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.

ADV PART 2B — BROCHURE SUPPLEMENT

Craig G. Wear

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 27, 2025
CRD Number: 1460884

This brochure supplement provides information about Craig G. Wear that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 the 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 720-730- 9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Daniel Jandro

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 27, 2025
CRD Number: 5800162

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 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 – Advisornet Wealth Partners

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 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Derrick DeHays

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 27, 2025
CRD Number: 4038562

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 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Taylor Rigler

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 27, 2025

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 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 the 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 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Stephen Avery

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 27, 2025

This brochure supplement provides information about Stephen Avery that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Matthew E. Stockburger

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Matthew E. Stockburger that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

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 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Sean Meyeres

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Sean Meyeres that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

- February 2023 – February 2024 -Senior Wealth Advisor – Mariner Wealth Advisors
- August 2021 – February 2023 - Financial Planner – Q3 Advisors LLC
- February 2021 – August 2021 - Advisor – Dew Wealth Management

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Sean Meyeres has no other investment-related outside business activities.

Item 5 - Additional Compensation

Sean Meyeres 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 Sean Meyeres. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Betty Davis

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Betty Davis that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Betty Davis

Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1962
- Bachelor of Arts – Radford University Betty Davis 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 2025 – Present – Financial Advisor – Q3 Advisors LLC
 - July 2008 – December 2024 – Vice-President of Taxation – Third Security LLC

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Betty Davis has no other investment-related outside business activities.

Item 5 - Additional Compensation

Betty Davis 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 Betty Davis. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Ryan Boyle

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Ryan Boyle that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Ryan Boyle

Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1995
- Bachelor of Science – Financial Counseling & Planning – Purdue University Ryan Boyle 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. Ryan Boyle holds a Chartered Retirement Planning Counselor (CRPC) designation - The CRPC® Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselors and CRPC® designation to students who:

- Successfully complete the program;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:
 - Completing 16 hours of continuing education;
 - Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
 - Paying a biennial renewal fee. Business Experience
 - December 9, 2024 – Present - Investment Advisor – Q3 Advisors LLC
 - June 2024 – December 2024 - Investment Counselor – Fisher Investments
 - October 2021 – June 2024 - Planning Analyst – Vantage Financial Partners
 - June 2021 – October 2021 - Relationship Manager – Advyzon YHLSoft
 - April 2020 – June 2021 - Licensed Financial Representative – Fidelity Investments

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Ryan Boyle has no other investment-related outside business activities.

Item 5 - Additional Compensation

Ryan Boyle 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 Ryan Boyle. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Brandon Deckard

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Brandon Deckard that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Brandon Deckard

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1990
- Bachelor of Science— Edinboro University of Pennsylvania Brandon Deckard 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:
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 - 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.
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 - 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 2025 – Present - Rothologist – Q3 Advisors LLC
- September 2024 – April 2025 - Investment Adviser Representative – SHJ Wealth Advisors
- December 2022 – September 2024 - Financial Consultant – Fidelity Investments

- September 2021- November 2022 - Investment Advisor Representative – Raymond James Financial Services
 - August 2021 – November 2022 - Registered Associate – Jackson Roskelley Wealth Advisors
 - May 2020 – August 2021 - CIO- Financial Advisor – Solutions First Financial Group
 - February 2020 – August 2021 - Investment Advisor Representative – AE Wealth Management, LLC
-

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Brandon Deckard has no other investment-related outside business activities.

Item 5 - Additional Compensation

Brandon Deckard 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 Brandon Deckard. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Patrick Magnuszewski

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Patrick Magnuszewski that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Patrick Magnuszewski

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1998
- Bachelor of Business Administration – Temple University Patrick Magnuszewski 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:
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 - 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;
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 - 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 2025 – Present - Financial Advisor – Q3 Advisors LLC
 - June 2023 – March 2025 - Investment Consultant – Fidelity Investments
 - January 2022 – June 2023 - Contractor for Wag – Self Employed
 - June 2021 – May 2023 - Registered Representative – The Vanguard Group, Inc.

- July 2021 – October 2023 - Investment Advisor – Schwab Private Client Investment Advisory
-

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Patrick Magnuszewski has other outside business activities with a company called Wag which he is the owner of and offers pet sitting and pet walking for a fee.

Item 5 - Additional Compensation

Patrick Magnuszewski 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 Patrick Magnuszewski. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Marc Edward Fauler

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 20, 2025

This brochure supplement provides information about Marc Edward Fauler that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Marc Fauler

Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1974
- Bachelor of Business - Southern New Hampshire University Marc Fauler 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:
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 - 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 2024 – Present - Rothology Specialist – Q3 Advisors LLC
 - July 2022 – September 2024 - Wealth Advisor – Global Wealth Management Investment Advisory, Inc.
 - April 2021 – May 2022 - Investment Adviser Representative – Camarda Wealth Advisory Group
 - February 2021 – April 2021 - Financial Consultant – TDG Financial

Item 3 – Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Marc Fauler has no other investment-related outside business activities.

Item 5 - Additional Compensation

Marc Fauler 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 Marc Fauler. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Wentworth MacArthur Gardner

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: October 6, 2025
CRD Number: 4296168

This brochure supplement provides information about Wentworth MacArthur Gardner that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Wentworth Gardner

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1976
- Bachelor of Government & Politics – University of Maryland College Wentworth Gardner 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 2025 – Present Investment Adviser Representative/Financial Planner – Q3 Advisors LLC o
- December 2022 – May 2025 Investment Adviser Representative – Walser Wealth Management, A Limited o Liability Company

- May 2022 – July 2022 Self Employed – Wesley CHFAPEL o
 - December 2019 – April 2022 IAR & Registered Representative – CUNA Brokerage Services, Inc. o
 - December 2019 – April 2022 Credit Union Employee – Suncoast CU o
 - May 2019 – November 2019 IAR & Registered Representative – AXA Advisors, LLC o
 - March 2015 – April 2019 Self Employed – Author o
 - August 2016 – March 2019 Investment Advisory Representative – SunTrust Advisory Services o
 - January 2016 – March 2019 Financial Advisor – SunTrust Banks o
 - December 2019 – April 2022 Credit Union Employee – Suncoast CU o
 - October 2014 – December 2015 Investment Adviser Representative – Raymond James Financial Services Advisors, o Inc.
 - September 2014 – December 2015 Financial Advisor – Raymond James Financial Services o
 - September 2014 – December 2015 Investment Adviser – The Noble Group o
 - September 2013 – September 2014 Financial Advisor – Raymond James & Associates o
 - July 2011 – September 2013 Registered Representative – USAA Financial Advisors, Inc. o
-

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Wentworth Gardner is an Author and publisher of two Books.

Item 5 - Additional Compensation

Wentworth Gardner receives additional compensation for his book writing and publishing.

Item 6 - Supervision

Craig Wear, the CCO of Q3 Advisors, supervises the investment advisory activities of Wentworth Gardner. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Garrett Edward Leet

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026
CRD Number: 7262076

This brochure supplement provides information about Garrett Edward Leet that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1998
- Bachelor of Science in Finance – Western Kentucky University

CERTIFIED FINANCIAL PLANNER® professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience

- February 2026 – Present
 - Financial Planning Specialist – Q3 Advisors LLC
- June 2025 – February 2026
 - Financial Planner – Facet
- June 2024 – June 2025
 - Wealth Planner – Wealth Advisory Services, LLC
- January 2023 – July 2024
 - Wealth Planner – Global Retirement Partners LLC

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Garrett Leet has no other investment-related outside business activities.

Item 5 - Additional Compensation

Garrett Leet 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 Garrett Leet. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Chad Mortimore

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026
CRD Number: 7429073

This brochure supplement provides information about Chad Mortimore that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1996
- Bachelor of Science– University of Nevada Reno

CERTIFIED FINANCIAL PLANNER® professional

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience

- September 2025 – Present - Financial Planner – Q3 Advisors LLC
- March 2025 – December 2025 - Financial Consulting – Strategic Advisers LLC
- July 2024 – December 2025 - Financial Consultant – Fidelity Brokerage Services LLC
- August 2024 – March 2025 - Financial Consultant – Fidelity Personal and Workplace Advisors
- March 2022 – June 2024 - Investment Consultant – Charles Schwab & Co, Inc.
- January 2022 – June 2024 - Investment Consultant – Charles Schwab & Co, Inc.

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Chad Mortimore has no other investment-related outside business activities.

Item 5 - Additional Compensation

Chad Mortimore 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 Chad Mortimore. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Marc Russell

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026
CRD Number: 7501389

This brochure supplement provides information about Marc Russell that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1982
- Bachelor of Science in Economics – Brigham Young University
- Masters in Financial Planning and Analytics – Utah Valley University

CERTIFIED FINANCIAL PLANNER® professional

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience

- January 2026 – Present - Senior Financial Advisor – Q3 Advisors LLC
- March 2024 – January 2026 - Financial Consulting – Diversify Wealth Management LLC
- June 2023 – January 2026 - Registered Representative – DFPG Investments, LLC
- February 2022 – July 2024 - Associate Agent – Diversify Wealth Management LLC

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Marc Russell has other outside business activities; he is the owner of Fruzzells Sweets, a freeze-dried treats company on Etsy.

Item 5 - Additional Compensation

Marc Russell 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 Marc Russell. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Joseph Henninger

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026
CRD Number: 6367009

This brochure supplement provides information about Joseph Henninger that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1992
- Bachelor of Science in Finance – York College
- Masters in Personal Financial Planning – The College for Financial Planning-Kaplan

CERTIFIED FINANCIAL PLANNER® professional

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience

- March 2026 – Present
 - Financial Planning Analyst – Q3 Advisors LLC
- November 2020 – December 2025
 - Investment Adviser Representative – The Kelly Group

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Joseph Henninger has other outside business activities, as he owns one rental property and rents it out occasionally.

Item 5 - Additional Compensation

Joseph Henninger 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 Henninger. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Kristen Barker

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026
CRD Number: 7176321

This brochure supplement provides information about Kristen Barker that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth - 1970
- Bachelor of Science in Business Administration – Houghton University

CERTIFIED FINANCIAL PLANNER® professional

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
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Business Experience

- March 2026 – Present
 - Senior Financial Advisor – Q3 Advisors LLC
- May 2025 – January 2026
 - Financial Planner – Thrive Wealth Management, LLC
- April 2024 – March 2025
 - Wealth Advisor – Commonwealth Financial Network
- April 2024 – March 2025
 - Wealth Advisor – Milestone Financial Associates, LLC
- January 2022 – March 2024
 - Financial Planner – Wescott Financial Advisory Group LLC
- July 2019 – December 2021
 - Financial Planner – Asset Planning Services LTD

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Kristen Barker has no other business activities.

Item 5 - Additional Compensation

Kristen Barker 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 Kristen Barker. The telephone number for Craig Wear is 720-730-9892.

ADV PART 2B — BROCHURE SUPPLEMENT

Tyson Fuller

Firm: Q3 Advisors, LLC
Address: 2525 Arapahoe Ave, Ste E #1019, Boulder, CO 80302
Phone: 720-730-9892
Date: March 23, 2026

This brochure supplement provides information about Tyson Fuller that supplements Q3 Advisors' brochure. You should have received a copy of that brochure. Please contact us at 720-730-9892 if you have not received Q3 Advisors' brochure or if you have any questions about the contents of this supplement. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Professional Qualifications

- Year of Birth – 1982
- Bachelor of Science - 2017 – Pennsylvania State University

CERTIFIED FINANCIAL PLANNER® professional

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience

- March 2026 – Present – Financial Planner – Q3 Advisors, LLC
- April 2025 – March 2026 – Investment Adviser Representative – Domain Money Advisors, LLC
- March 2022 – December 2025 - Owner/Investment Adviser Representative – A Penny Planned LLC
- January 2024 – May 2024 - Investment Adviser Representative – Q3 Advisors, LLC
- November 2021 – January 2024 - Manager/Director – Legal Ease
- March 2019 – November 2021 - Financial Planner – Legal Zoom

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

- Tyson Fuller has no other business activities.

Item 5 - Additional Compensation

Tyson Fuller 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 Tyson Fuller. The telephone number for Craig Wear is 720-730-9892.