

TTR Wealth Partners, LLC

Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of TTR Wealth Partners, LLC. If you have any questions about the contents of this brochure, please contact us at (845) 620-0032 or by email at: compliance@ttr-wealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about TTR Wealth Partners, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. TTR Wealth Partners, LLC's CRD number is: 281365.

60 Margaret Keahon Dr
Pearl River, NY, 10965
(845) 620-0032
chrishaviaris@ttr-wealth.com

Mailing Address
P.O. Box 928
Pearl River, NY 10965-0928

Registration does not imply a certain level of skill or training.

Version Date: 3/8/2016

Item 2: Material Changes

TTR Wealth Partners, LLC has the following material changes to report. This list summarizes changes to policies, practices or conflicts of interests only.

- The firm has updated the fee schedule.

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Item 4: Advisory Business

A. Description of the Advisory Firm

TTR Wealth Partners, LLC (hereinafter "TTRWealth") is a Limited Liability Company organized in the State of New York.

The firm was formed in September 2015, and the principal owner is Christine Haviaris.

B. Types of Advisory Services

Portfolio Management Services

TTRWealth offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. TTRWealth creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

TTRWealth evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. TTRWealth will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

TTRWealth seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of TTRWealth's economic, investment or other financial interests. To meet its fiduciary obligations, TTRWealth attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, TTRWealth's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is TTRWealth's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Financial Planning

TTRWealth believes that financial planning is an ongoing process, not an infrequent event. As such, TTRWealth breaks the typical comprehensive planning process into its component parts, delving deeply into each over a period of months, and focusing first on the areas of most immediate concern.

During an initial discovery process, TTRWealth will establish the client's goals, areas of concern, and values around money. Information will be collected to facilitate analysis in some or all of the following areas: investment planning, retirement planning, estate planning, charitable planning, education planning, business and personal tax planning, real estate analysis, mortgage/debt analysis, insurance analysis, and maximizing employee benefits. These areas will then be prioritized, and a timeframe for cycling through analysis, plan presentation, and implementation for each defined.

Services Limited to Specific Types of Investments

TTRWealth generally limits its investment advice to mutual funds, insurance products including annuities, and ETFs. TTRWealth may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

TTRWealth offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. TTRWealth does not participate in any wrap fee programs.

E. Assets Under Management

TTRWealth has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$1,028,025.00	\$0	March 2016

Item 5: Fees and Compensation

A. Fee Schedule

Asset-Based Fees for Portfolio Management

Assets Under Management Between:	Annual Fee
\$0 - \$750,000	1.00%
\$750,001 - \$2,500,000	0.75%
\$2,500,001 - And Up	0.50%

These fees are negotiable under certain circumstances and the final fee schedule is attached as Exhibit III of the Investment Advisory Contract. Clients may terminate the agreement without penalty for a full refund of TTRWealth's fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract generally with 10 days' written notice.

TTRWealth uses the end of period balance in the client's account for purposes of determining the market value of the assets upon which the advisory fee is based.

Financial Planning Fees

In light of TTRWealth's approach to financial planning, described above, financial planning fees are assessed as an annual flat fee. There is a start-up fee, paid in advance, which is based on complexity and typically ranges between \$750 and \$1,500. The annual fee which is based on income, net worth, and complexity, typically ranges between \$4,000 and \$7,000 per year, and is paid monthly or quarterly. The minimum annual fee is \$3,750. Portfolio management is included for financial planning clients with \$100,000 or more of assets under management with the firm. Fees are negotiable under certain circumstances.

Clients may terminate the agreement without penalty for a full refund of TTRWealth's fees within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

Hourly Fees

The hourly fee for limited scope or specialized financial planning services is \$275. Fees are charged in arrears upon completion, and are negotiable under certain circumstances.

B. Payment of Fees

Payment of Asset-Based Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a quarterly basis. Fees are paid in arrears.

Payment of Financial Planning Fees

Financial planning fees are withdrawn directly from the client's accounts with client's written authorization on a quarterly basis, in arrears, or paid via check and wire monthly, in advance.

Hourly financial planning fees are paid in arrears upon completion, however, an agreed upon deposit may be collected in advance to be applied to the final invoice.

The one time startup fee for financial planning services is paid in advance.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by TTRWealth. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

TTRWealth typically collects its fees in arrears. In cases where fees are collected in advance, unearned fees will be refunded based on the prorated amount of time elapsed, or work completed, at the point of termination.

E. Outside Compensation For the Sale of Securities to Clients

Neither TTRWealth nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

TTRWealth does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

TTRWealth generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

Minimum Account Size

There is no account minimum for any of TTRWealth's services.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

TTRWealth's methods of analysis include charting analysis, technical analysis, cyclical analysis and modern portfolio theory.

Charting analysis involves the use of patterns in performance charts. TTRWealth uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets.

Investment Strategies

TTRWealth uses long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile - i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments.

These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Mutual Funds are professionally managed pools of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets. Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns.

Exchange Traded Funds (ETFs): ETFs are similar to Mutual Funds, but are traded on stock exchanges, similar to stocks.

Annuities are a retirement products provided by insurance companies, for those who may benefit from the income tax deferral features, or who have the ability to pay a premium now and want a promise that they will receive certain monthly payments or a return on investment in the future. An annuity is not a life insurance policy. Variable annuities involve investment risks, similar to mutual funds and ETFs, and are not suitable for meeting short-term goals. Surrender charges for early withdrawal may apply.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither TTRWealth nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither TTRWealth nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Christine Haviaris is a Certified Public Accountant and from time to time, may offer clients advice or products from this activity and clients should be aware that these services may involve a conflict of interest. TTRWealth always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of TTRWealth in connection with such individual's activities outside of TTRWealth.

Christine Haviaris is an independent licensed insurance agent, and from time to time, will offer clients advice from those activities. Christine Haviaris will not offer clients any products from her role as an independent licensed insurance agent. TTRWealth always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of TTRWealth in connection with such individual's activities outside of TTRWealth.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

TTRWealth does not utilize nor select third-party investment advisers. All assets are managed by TTRWealth management.

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

A. Code of Ethics

TTRWealth has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. TTRWealth's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

TTRWealth does not recommend that clients buy or sell any security in which a related person to TTRWealth or TTRWealth has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of TTRWealth may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of TTRWealth to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. TTRWealth will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of TTRWealth may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of TTRWealth to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, TTRWealth will never engage in trading that operates to the client's disadvantage if representatives of TTRWealth buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on TTRWealth's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and TTRWealth may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in TTRWealth's research efforts. TTRWealth will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

TTRWealth will require clients to use TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC.

1. Research and Other Soft-Dollar Benefits

While TTRWealth has no formal soft dollars program in which soft dollars are used to pay for third party services, TTRWealth may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). TTRWealth may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and TTRWealth does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. TTRWealth benefits by not having to produce or pay for the research, products or services, and TTRWealth will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that TTRWealth's acceptance of soft dollar benefits may result in higher commissions charged to the client.

TTRWealth participates in the institutional advisor program (the "Program") offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. TTRWealth receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, TTRWealth participates in TD Ameritrade's institutional advisor program and TTRWealth may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between TTRWealth's participation in the Program and the investment advice it gives to its clients, although TTRWealth receives

economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving TTRWealth participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have TTRWealth's fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to TTRWealth by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by TTRWealth's related persons. Some of the products and services made available by TD Ameritrade through the Program may benefit TTRWealth but may not benefit its client accounts. These products or services may assist TTRWealth in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help TTRWealth manage and further develop its business enterprise. The benefits received by TTRWealth or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, TTRWealth endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by TTRWealth or its related persons in and of itself creates a conflict of interest and may indirectly influence the TTRWealth's choice of TD Ameritrade for custody and brokerage services.

2. Brokerage for Client Referrals

TTRWealth receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

TTRWealth will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

If TTRWealth buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, TTRWealth would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. TTRWealth would determine the appropriate number of shares and select TD Ameritrade Institutional to seek best execution.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for TTRWealth's advisory services provided on an ongoing basis are reviewed at least quarterly by Christine Haviaris, CCO, with regard to clients' respective investment policies and risk tolerance levels. All accounts at TTRWealth are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Christine Haviaris, CCO. There is only one level of review for financial planning, and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial planning, TTRWealth's services will generally conclude upon delivery of the recommendations.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of TTRWealth's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning client will receive a summary of recommendations upon completion of each planning component.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

TTRWealth does not receive any economic benefit, directly or indirectly from any third party for advice rendered to TTRWealth's clients.

B. Compensation to Non – Advisory Personnel for Client Referrals

TTRWealth does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When advisory fees are deducted directly from client accounts at client's custodian, TTRWealth will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients will also receive statements from TTRWealth and are urged to compare the account statements they received from custodian with those they received from TTRWealth.

Item 16: Investment Discretion

TTRWealth provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, TTRWealth generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. Client will execute a limited power of attorney to evidence discretionary authority.

Item 17: Voting Client Securities (Proxy Voting)

TTRWealth will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

TTRWealth neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither TTRWealth nor its management has any financial condition that is likely to reasonably impair TTRWealth's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

TTRWealth has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

TTRWealth currently has only one management person: Christine Haviaris. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

TTRWealth does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither TTRWealth, nor its management persons, has any relationship or arrangement with issuers of securities. See Item 10.C and 11.B.