

Gregory Richards

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This brochure provides information about Gregory Richards that supplements the Triad Hybrid Solutions, LLC brochure. You should have received a copy of that brochure. Please contact Triad Hybrid Solutions, LLC at (866) 580-8219 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory Richards is also available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 - Educational and Business Experience

Gregory Richards
Year of Birth: 1961

Education:

Marshall-Wythe School of Law, College of William & Mary	Juris Doctor (J.D.)	08/1990-05/1993
Temple University	Bachelor of Business Administration (B.B.A.)	06/1986-08/1987
Indiana University of Pennsylvania		08/1984-05/1986

Business Background:

Hershey Wealth Advisors, LLC	Principal/Owner	12/2016-Present
Triad Hybrid Solutions, LLC	Investment Adviser Representative	11/2016-Present
Gregory Richards, LLC	Principal/Owner	07/2006-Present
National Planning Corporation	Registered Representative/Investment Adviser Representative	06/2000-10/2016

Professional Designations- Gregory Richards presently holds the following professional designation:

CFP - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- Three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time).

Education Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Exam Type: Final certification examination

Continuing Education: 30 hours every two years

Item 3 - Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

No information is applicable to this item.

Item 4 - Other Business Activities

Gregory Richards is also a registered representative of an affiliate company, Triad Advisors, LLC (“Triad”). Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

In the capacity as a registered representative, one may receive distribution or service (“trail”) fees from the sale of certain mutual funds (including money market funds pursuant to a 12(b)-1 distribution plan or other such plan as compensation for distribution or administrative services which are distributed from the fund’s total assets). These fee arrangements will be disclosed upon request of a client and are available in the applicable fund’s prospectus.

Gregory Richards may also recommend that clients invest in securities issued in an initial public and/or secondary offerings (“new issues”) for which an affiliate, Ladenburg Thalmann & Co. Inc., (“LTCO”) acts as a manager, underwriter and/or a member of the selling group. The recommending of these security activities presents a conflict of interest for several reasons. First, LTCO receives all or a portion of the gross spread – the difference between the price that the client pays for the security and the price that LTCO purchases the security for -- in connection with such sales. This gross spread is generally 7%, but may be higher or lower in connection with certain offerings. Your Advisor generally receives a portion of this compensation as a broker-dealer representative of Triad Advisors, LLC. In addition, LTCO has a substantial interest—both financial and with respect to its reputation—in assuring that the offering is successful by having a large number of the securities purchased. Finally, in connection with certain offerings, LTCO has an obligation to purchase and resell a certain number of securities. Thus, because of the affiliation with LTCO, your Advisor has incentives to recommend investments in these offerings for these reasons, rather than based on a client’s needs. To address these conflicts, Triad Hybrid Solutions (“THS”) has policies and procedures in place to make sure that securities in initial public offerings are recommended only to clients for whom they are suitable given the client’s investment objectives and assets. In addition, clients are generally given transaction specific disclosure prior to the client’s decision to invest in such securities.

Thus, Gregory Richards will receive more compensation if the client purchases certain investments, such as mutual funds, private funds or new issues that pay fees to Triad Advisors, LLC. Clients may also open brokerage accounts with Triad Advisors, LLC, which are not THS advisory accounts and would receive compensation in connection with trades executed in these accounts. Your Advisor has a conflict of interest and an incentive to recommend investment products based on the compensation received rather than on a client’s needs. Registered Investment Advisers are also required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice.

Your representative can have an incentive to join and remain affiliated with Triad Advisors, LLC (“Triad”), a broker/dealer, through certain compensation arrangements that could include bonuses, enhanced pay-outs, forgivable loans, and/or business transition loans. The forgiveness is not tied to any amount of securities transactions made by Representatives with Triad or assets held in advisory accounts with Triad or any other custodian but does require the Representatives to maintain broker-dealer registration with Triad. Receiving such compensation is considered a conflict of interest. We encourage you to review this ADV closely and discuss any potential conflicts of interest with your representative.

Registered Investment Advisers are also required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice.

Gregory Richards is also licensed to sell life and annuity insurance products through various insurance carriers, as well as your advisor will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services. Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your Advisors compensation in connection with a particular product is available upon request.

Gregory Richards is an investment adviser representative of Triad Hybrid Solutions, LLC, a registered investment adviser. Gregory Richards operates under Hershey Wealth Advisors, LLC. Hershey Wealth Advisors, LLC is not a separately registered investment adviser and is a business entity only providing support services to Gregory Richards acting as an investment adviser representative of Triad Hybrid Solutions. Checks for investment products should only be made payable to our qualified custodian or directly to the product sponsor company. Investment checks should never be made payable to your investment adviser representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity. Please contact Triad Hybrid Solutions at 866-580-8219 if you have any questions.

Item 5 - Additional Compensation

Other than the compensation described above Gregory Richards does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

Item 6 - Supervision

THS reviews the advisory activities of Gregory Richards on an ongoing daily, monthly and quarterly basis. These reviews are triggered through the normal review of advisory business and may focus on: asset allocation, diversification, account suitability, concentration, trading activity and performance. These reviews are conducted primarily by the members of the THS Compliance Department. Mr. Bernard Breton, our Chief Compliance Officer at 866-580-8219, oversees the compliance program at THS.

Privacy Policy

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FACTS	WHAT DOES TRIAD HYBRID SOLUTIONS, LLC DO WITH YOUR PERSONAL INFORMATION?	 Triad Hybrid Solutions <small>Confidence Wherever You Grow</small>
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing of your personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully in order to better understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number, Date of Birth, Address, contact information and Income • Assets and Investment Experience • Account Transactions and Retirement Assets • Tax Reporting and Investment Performance Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Triad Hybrid Solutions, LLC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Triad Hybrid Solutions, LLC share?	Can you limit this sharing?
<p>For our everyday business purposes To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information within the Triad Hybrid Solutions, LLC, companies and to certain nonaffiliated companies. We may share your personal information:</p> <ul style="list-style-type: none"> • To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, government entities and our outside auditors. • With third party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting). • With affiliated and nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, account aggregation providers, clearing broker-dealers, investment companies, and insurance companies) 	Yes	No
<p>For our marketing purposes To offer our products and services to you</p>	Yes	No
<p>For our Affiliates to market to you</p>	Yes	No
<p>For nonaffiliates to market to you</p>	No	We don't share

<p>For joint marketing with other financial companies Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies with where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies for marketing purposes if your financial advisor is not affiliated with them without your consent, but we may share information with these financial companies where necessary to service your accounts.</p>	Yes	No
<p>For clients of Independent Adviser Representatives (“Financial Advisors”) registered with Triad Hybrid Solutions, LLC</p> <ul style="list-style-type: none"> • If your financial advisor terminates his or her relationship with us and moves to a New Firm, we or your financial advisor may disclose your personal information to the New Firm, unless you instruct us not to. If you do not want us or your financial advisor to disclose your personal information to the New Firm when your financial advisor terminates his or her relationship with us, you may request that we and your financial advisor limit the information that is shared with the New Firm. • Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with your financial advisor, such as an independent insurance agency, accounting firm or independent investment advisory firm. • In the event your financial advisor (or his/her estate) agrees with an unaffiliated financial advisor or unaffiliated brokerage or investment firm to sell all or some portion of his/her securities, advisory or insurance business your personal information may be shared with the acquiring financial advisor and/or the New Firm. <p>If your primary address is in a state that requires your affirmative consent to share your personal information with the New Firm then you must give your written consent before we will allow your financial advisor to take any of your personal information to that New Firm.</p>	Yes	Yes
Who we are		
Who is providing this notice?	Triad Hybrid Solutions, LLC, a registered investment adviser. Your financial advisor is an investment adviser representative of Triad Hybrid Solutions, LLC and we are required to provide this notice to inform you of how we collect, share and protect your personal information.	
What we do		
How does Triad Hybrid Solutions, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include ongoing employee training, computer safeguards and secured files and buildings.	
How does Triad Hybrid Solutions, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an investment account or deposit money • Seek advice about your investments • Give us your account information or provide employment information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>	

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include companies engaged in the financial services industry with Triad Hybrid Solutions, LLC; financial companies such as Triad Advisors, LLC., Ladenburg Thalmann Financial Services Inc. and its affiliated companies.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Triad Hybrid Solutions, LLC does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Triad Hybrid Solutions, LLC does not engage in joint marketing.
To limit our sharing	<p>If you prefer that we not disclose your non-public personal information to persons or companies that are not Triad affiliates, you may opt out of those disclosures, except as to disclosures that are required or permitted by law. If you wish to opt out of any such disclosures of your non-public personal information, you may do so by completing the Non-public Personal Information Opt Out Form and returning it to us as instructed on the Form. Please contact us at the number below to receive a copy of our Opt Out Form.</p> <p>Please be aware, however, that we may not be able to service your needs as effectively if you opt out of information sharing. Depending on specific circumstances, we may need to close your account or cease performing certain services or cease effecting certain transactions for you if you do not allow us to share information with persons or companies whose assistance is critical. Your Triad Hybrid Solutions Investment Adviser Representative can discuss these matters with you as they relate to your specific circumstances.</p> <p>In addition, Triad Hybrid Solutions, LLC has signed the Protocol for Broker Recruiting (“Protocol”) which allows the financial advisor servicing your account to take certain limited information in the event he/she leaves Triad Hybrid Solutions, LLC and joins another firm which has also signed the protocol. The information your financial advisor can take is limited to your name, your address, your phone number, your email address and the title of your account. If you choose to Opt-Out Triad Hybrid Solutions, LLC will notify your financial advisor of your decision to keep the information confidential and not let it be taken by your financial advisor to his/her new firm.</p>
Questions?	<p>Triad Hybrid Solutions, LLC, 5155 Peachtree Parkway, Ste 3230, Norcross GA 30092. Call 866-580-8219 or go to www.triadhybrid.com</p>