

# Axiom Advisors, LLC

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Firm CRD # 136305

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This brochure provides information about the qualifications and business practices of Axiom Advisors, LLC and its representatives. If you have any questions about the contents of this brochure, please contact us at the phone number listed above.

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. Please note, where this brochure may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and its representatives is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Item 2: Material Changes

This brochure is designed to provide information about the firm, its practices, and its personnel. Material updates to the information contained within this brochure will be provided to clients on an immediate basis. This section will be updated to reflect such material changes in a summary form.

Should you have any questions related to this brochure, please contact a firm representative at your convenience.

There are no material changes in this brochure from the last annual updating amendment of Axiom Advisors, LLC on 02/11/2020. Material changes relate to Axiom Advisors, LLC's policies, practices or conflicts of interests.

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## Item 4: Advisory Business

Established in 2005 by firm manager David M. Wheat, Axiom Advisors, LLC ("Axiom") provides financial planning and consulting services to a variety of client types.

### Financial Planning and Consulting Services

Axiom offers comprehensive financial planning to affluent individuals. This process begins with an initial complementary consultation during which the services provided by Axiom are explained. Axiom utilizes a cash flow-based approach to long term financial planning. This entails identifying all a client's financial resources and matching them against the client's cash flow needs.

The firm and the client enter into an agreement for services. Detailed information about the client's personal finances, history and values are gathered for the plan. Axiom may conduct follow-up interviews, as needed, for the purpose of reviewing, confirming and collecting additional financial data. Based on this information, a preliminary plan is prepared for presentation.

Financial plans are based on the client's personal mission, vision, values and goals, as well as their financial situation at the time the plan is presented. Clients are advised that certain assumptions are made with respect to investment returns and inflation rates based on historical and economic data. Past performance is in no way an indication of future performance. Axiom does not offer any guarantees or promises that the client's financial goals and objectives will be met. It is critical that if there is a change in a client's financial situation, goals, objectives, or needs, Axiom needs to be notified promptly.

Financial planning is a process, not an event. The process is dependent on an open and honest communication between an advisor and a client. Our firm can guide the client in implementing the plan recommendations and provide on-going consulting regarding the management of their financial resources.

As of December 2020, Axiom does not maintain any assets under management.

## Item 5: Fees and Compensation

### Financial Planning and Consulting Services

Financial planning services are generally provided on a fixed fee basis, and can range from \$600 to \$25,000, depending upon the scope and complexity of the services requested. All services are rendered according to the terms and conditions of the client agreement. Please note: Axiom requires immediate payment of an initial deposit of \$500. The balance of the fee is due upon the presentation of the written financial plan.

Axiom may provide financial planning or consulting services on an hourly basis. The hourly rate for such services is \$200-400. Administrative work is billed out at an hourly rate of \$65.

Clients charged an hourly fee are billed on a monthly basis. All fees remain negotiable and are at the sole discretion of the firm.

## Item 6: Performance-based fees and Side-by-Side Management

Axiom's investment advice does not extend to the management of Private Funds. The firm's offerings are limited to financial planning and/or consulting on behalf of individual clients. Where advisers manage Private Funds in addition to portfolio management services, the potential for a conflict of interest is magnified, particularly where the firm may have an incentive to favor those accounts charged a performance fee.

As Axiom's advisory services do not incorporate the implementation of any performance fees or the offer of any additional investment-related services, side-by-side management does not apply to those services rendered by the firm. The firm strongly encourages clients to review this disclosure brochure in its entirety.

## Item 7: Types of Clients

### **Comprehensive Financial Planning:**

Axiom's financial planning and consulting services are generally provided to affluent individuals. Although there are no restrictions placed on clients as to minimum account size, the firm does require immediate payment of an initial deposit of \$500. Comprehensive planning services are also offered on a subscription basis, enabling clients to pay for planning advice on a monthly or quarterly basis. A client's services agreement with Axiom is non-assignable without the client's written approval.

### **Success Track:**

Success Track is an innovative financial coaching program offered by Axiom Advisors on a subscription basis. This program provides the client with a comprehensive internet based financial planning center. This system provides a state-of-the-art financial dashboard in which all personal financial data is compiled and updated daily. Success track subscribers will have access to periodic coaching calls and tools to guide their decision-making process.

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

Every individual has a different risk profile. However, risk is not limited to market fluctuations. If a client's resources do not appreciate at a rate greater than their need, they run the risk of exhausting the resources. When an Axiom representative evaluates implementation of a plan, they focus on three questions:

1. Are the resources adequate to meet the stated need?
2. Are the resources positioned appropriately to meet the need at a reasonable risk suitable to the client; and,
3. From which resource are current needs to be met.

Every client has short-term, mid-term, and long-term needs. Each need should have a distinct risk characteristic and tolerance. These are blended to create an overall portfolio design based on:

- Time—when will the resource be needed?
- Need—how much will be needed?
- Tolerance—what level of volatility is appropriate for the client and the need.



It is all about cash flow. Resources are needed to generate cash flow to meet needs.

### Item 9: Disciplinary Information

The firm and its management personnel are not the subject of any disciplinary, regulatory, criminal, civil, or otherwise reportable history.

### Item 10: Other Financial Industry Activities and Affiliations

Axiom Advisors IAR's act as fiduciaries for their clients. This means that they are bound legally and professionally to act in the best interest of their clients always. In order to offer comprehensive implementation, firm representatives maintain separate licenses and registrations as:

- Registered Representatives of Cambridge Investment Research, Inc., a FINRA registered broker/dealer.
- Investment Adviser Representatives of Cambridge Investment Research Advisors, Inc., a SEC registered investment adviser (combined "Cambridge").
- Various Insurance Companies

Through this arrangement, and in consideration for the business placed through Cambridge, the representatives are subject to the receipt of additional advisory fees and transaction-based commissions. As planning recommendations lead to action that requires products and services which impact an IAR's income, this represents a conflict of interest. Therefore, advisory fees are disclosed to the client prior to choosing an investment.

The firm representatives are also subject to additional commission-based compensation for their work as licensed insurance brokers representing of various insurance providers. Such products may be recommended to advisory clients, to augment the plan based on the clients' overall needs and objectives. Axiom's insurance offerings are offered to advisory clients solely as an additional service. Clients are under no obligation regarding such offerings.

While Axiom and Cambridge do maintain a business relationship, the two firms are not affiliated by way of corporate control. Each firm remains independently owned and operated. Because Axiom IAR's receive compensation from Cambridge this represents a conflict of interest.

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

For their own personal accounts, firm personnel may purchase and/or sell products that they have similarly recommended to clients. Where such activity presents the potential for conflict of interest, the firm has adopted a Code of Ethics which governs the firm's basic policies of ethical conduct. The Code is designed to provide firm personnel with some assurance that any conduct deemed in violation of the client's best interest will be met with swift disciplinary action.



Accordingly, personal securities transactions may be made, but only where such trades do not interfere with those interests of a client. The firm maintains records of personnel securities holdings and regularly monitors transaction-based activity for any deviation from the Code. A copy of the Code of Ethics is available by request.

#### Item 12: Brokerage Practices

Axiom does not maintain any soft-dollar arrangements.

#### Item 13: Review of Accounts

Financial plans will be reviewed and updated at least annually. Clients are urged to inform Axiom of any changes in objective or financial situation on an immediate basis.

#### Item 14: Client Referrals and Other Compensation

Axiom does not compensate others for client referrals and receives no undisclosed compensation for referrals to third parties.

#### Items 15 & 16: Custody & Investment Discretion

Due to the nature of its business offerings, Axiom does not exercise any discretionary authority over client accounts. Through their registration as Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., Axiom Advisor Representatives exercise discretion with a client's written approval.

#### Item 17: Voting Client Securities

Axiom does Financial Planning Only and does not vote, nor advise clients how to vote proxies for securities.

#### Item 18: Financial Information

Under Rule 206(4)-4 of the Investment Advisers Act of 1940, investment advisers are required to disclose certain information about their business practices that might serve as material to the client's decision in choosing an investment adviser.

Axiom is not subject to any financial hardships or other conditions that might impair its ability to meet its contractual obligations to clients. Where the firm does require the prepayment of certain fees, such fees are in the form of a deposit for financial planning services which are then rendered shortly thereafter.

#### Item 19: Officers and Management Personnel

Persons providing financial planning and investment advice must be registered as investment adviser representatives. Such representatives must meet the appropriate qualifications for registration and have at least five years of business experience or a college degree. Please refer to Part 2B of this brochure for further information with respect to firm personnel.



Axiom Advisor Representatives are required to act as fiduciaries for their client's affairs. This means the adviser must hold the client's interest above its own in all matters. The Securities and Exchange Commission (SEC) has stated that an advisor has a duty to:

- Make reasonable investment recommendations independent of outside influences
- Select broker-dealers based on their ability to provide the best execution of trades for accounts where the adviser has authority to select the broker-dealer.
- Make recommendations based on a reasonable inquiry into a client's investment objectives, financial situation, and other factors
- Always place client interests ahead of their own
- Make recommendations based on a reasonable inquiry into a client's investment objectives, financial situation, and other factors
- Always place client interests ahead of their own.

## **Miscellaneous**

**Privacy:** the firm prohibits the disclosure of any client related information to third parties except in furtherance of the client/firm business relationship or as otherwise provided by law.

**Business Continuity:** In the event of a disruption in the normal course of business, Axiom has adopted a business continuity plan to assist with the recovery of business operations.



FORM ADV Uniform Application for Investment Adviser Registration  
Part 2B: Brochure Supplements  
Investment Adviser Representatives and/or Supervised Persons: Supplemental information  
Item 1: Cover Page

## Axiom Advisors, LLC

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This brochure provides information about the qualifications and business practices of these representatives as investment adviser representatives of Axiom Advisors, LLC. This information is provided as a supplement to the Form ADV Part 2A which has been provided for your review. Should you have any questions about this supplement, or if you have not received the Form ADV Part 2A please contact the firm immediately.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Please note, where this brochure supplement may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

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**Item 2: Educational Background and Business Experience**

**Name & Title: Brian Conway, President and Manager, Investment Advisor Representative**

**Year of Birth: 1967**

**Education:** Clarkson University, B.S. Engineering and Management, 1989  
Northeastern University, Coursework in Mechanical Engineering, 1990-1992

**Licenses/Professional Designations:**

- Certified Financial Planner, The Certified Financial Planner Board of Standards, 2008,
- Certified Fund Specialist, The Institute of Business and Finance, 2004, Series 7 and 66 examinations.

**CRD# 4606233**

**Business Background:**

- 01/2020 to Present: President and Manager Axiom Advisors, LLC
- 1/2018-01/2020: Chief Compliance Officer, Axiom Advisors, LLC
- 10/2005 to Present, Axiom Advisors, LLC, Investment Adviser Representative
- 10/2005 to Present, Cambridge Investment Research, Inc., Registered Representative 2003-2005, State Mutual Corp, Registered Representative
- 2002-2003, State Mutual Companies/Allmerica Financial/Veravest, Inc., Insurance Agent and Registered Representative
- 2000-2002, United Equipment Technologies, Director 2000-2002,
- 1993-2000, United Equipment Technologies, Domestic & International, Sales Manager

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**Name & Title: David M. Wheat, Chief Compliance Officer, Investment Advisor**

**Representative**

**Year of Birth: 1951**

**Education:** Oklahoma Baptist University, BA in History, 1973

**Licenses/Professional Designations:** Chartered Financial Consultant, The American College, 1999, Chartered Fund Specialist, the Institute for Business and Finance, 1996, Series 7, 24, 63 and 65 examinations

**CRD# 1383808**

**Business Background:**

- 01/2020 Chief Compliance Officer, Axiom Advisors, LLC.
- 07/2005 to 01/2020, Axiom Advisors, LLC, Chairman



- 10/2005 to Present, Cambridge Investment Research, Inc., Registered Representative, Registered Principal and Officer of Supervisory Jurisdiction.
- 10/2010 to Present, Cambridge Investment Research, Inc., Investment Adviser Representative
- 2003-2005, Mutual Service Corp., Registered Representative
- 1989-2003, State Mutual Companies/Allmerica Financial/Veravest, Inc., Insurance Agent and Registered Representative

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**Name & Title: Stuart J Bronson, Investment Advisor Representative**

**Year of Birth:** 1962

**Education:** California State Polytechnic University Pomona, CA, 1981  
University of Arizona, B.A. Ecology and Evolutionary Biology, 1982-85

**Licenses/Professional Designations:** Series 6, 63, 7 examinations, Accredited Investment Fiduciary® (AIF®) designation from the Center for Fiduciary Studies®, 2015

**CRD#** 2737384

**Business Background:**

- 02/2014 to Present, Axiom Advisors, LLC, Investment Adviser Representative
- 11/2013 to Present, Cambridge Investment Research, Inc., Registered Representative
- 11/2013 to Present, Cambridge Investment Research Advisors, Inc., Investment Adviser Representative
- 12/1998 to 11/2013, MML Investors Services LLC, Investment Advisor Representative
- 5/1996 to 11/2013, MML Investors Services LLC, Registered Representative

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**Name & Title: Jeremy W. Benoit, Investment Advisor Representative**

**Year of Birth:** 1970

**Education:** University of Vermont, B.S. in Small Business Management, 1992

**Licenses/Professional Designations:** Chartered Retirement Planning Counselor, College for Financial Planning, 2006, Series 6,7,63 and 65 examinations

**CRD#** 2277073

**Business Background:**

- Axiom Advisors, LLC, Investment Advisor Representative since 2018
- Investment Advisor Representative, Cambridge Investment Research Advisors, Inc. November 2017 to Present
- Registered Representative, Cambridge Investment Research, Inc., November 2017



to Present

- Investment Advisor Representative, Lincoln Financial Securities Corp., July 2008 to November 2017
- Registered Representative, Lincoln Financial Securities Corp., July 2008 to November 2017
- Investment Advisor Representative, Jefferson Pilot Securities Corp., January 2002 to July 2008
- Registered Representative, Jefferson Pilot Securities Corp., January 2002 to July 2008
- Registered Representative, Signator Investors, Inc., August 1992 to January 2002

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**Name & Title: Donna M. Rivera, Investment Advisor Representative**

**Year of Birth:** 1956

**Education:** Northeastern University, Bachelor of Science- CJ, 1977, 1978  
Suffolk University, Law, 1976, 1977, North Shore Community, Assoc. Degree-Law Enforce, 1974, 1976

**Licenses/Professional Designations:** Certified Financial Planner, The Certified Financial Planner Board of Standards, 1988.

**CRD#** 1048043

**Business Background:**

- Axiom Advisors, LLC, Investment Advisor Representative since 2018
- Investment Advisor Representative, Cambridge Investment Research Advisors, Inc. November 2017 to Present
- Registered Representative, Cambridge Investment Research, Inc., November 2017-Present
- Registered Representative, Lincoln Financial Securities Corporation, July 2008 To November 2017.
- Registered Representative/Investment Advisor since 1984



**Name & Title:** Paul S. Como, Investment Advisor Representative

**Year of Birth:** 1974

**Education:** Bentley College, BS in Management, 1997

**Licenses/Professional Designations:** Chartered Retirement Planning Counselor, College for Financial Planning, 2008, Series 6, 62, 63 and 65 examinations.

**CRD#** 2944437

**Business Background:**

- Axiom Advisors, LLC, Investment Advisor Representative since 2018
- Investment Advisor Representative, Cambridge Investment Research Advisors, Inc. November 2017 to Present
- Registered Representative, Cambridge Investment Research, Inc., November 2017-Present
- VP, Bernard M. Sullivan Insurance Agency, Inc. January 1, 2018 to Present
- Corporator, Institution for Savings, Newburyport, MA 2011 to Present
- Agent, Anthony and Malcolm Insurance Agency, Inc., April 2017 to 12/31/2017
- Investment Advisor Representative, Lincoln Financial Securities Corp., July 2008 to November 2017
- Registered Representative, Lincoln Financial Securities Corp., July 2008 to November 2017
- Manager Bernard M. Sullivan Insurance Agency, Inc., July 2004 to April 2017
- Investment Advisor Representative, Jefferson Pilot Securities Corp., October 2007 to July 2008
- Registered Representative, Jefferson Pilot Securities Corp., October 2007-July 2008
- Paul S. Como is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Axiom Advisors, LLC, Bedford NH always acts in the best interest of the client, including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Axiom Advisors, LLC, Bedford NH in their capacity as a licensed insurance agent.
- Paul S. Como is a Manager of Bernard M. Sullivan Insurance Agency, Inc. - Insurance agency. From time to time, he will offer clients advice or products from this activity. Axiom Advisors, LLC, Bedford NH always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Axiom Advisors, LLC, Bedford NH in such individual's outside capacity.
- Paul S. Como is an On Board of Corp-orators - Institution for Savings – Local bank based in Newburyport, MA. From time to time, he will offer clients advice or products from this activity. Axiom Advisors, LLC, Bedford NH always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Axiom Advisors, LLC, Bedford NH in such individual's outside capacity.

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**Name & Title: Timothy R. Stratz, Investment Advisor Representative**

**Year of Birth:** 1966

**Education:** California State University, Los Angeles, California, Bachelor of Science, Business Administration, 1989

**Licenses/Professional Designations:** Series 7 and 66 examinations, Insurance License Business

**CRD#** 4445565

**Business Background:**

- Axiom Investment Advisor Representative since 2019
- January 1, 2018 to present: Investment Advisor Representative, Axiom Advisors, LLC.
- April 2, 2018 to Present Registered Representative, Cambridge Investment Research, Inc.
- April 2, 2018 to Present Registered Investment Advisor, Cambridge Investment Research, Inc.
- Stratz & Company Financial Services, South Pasadena, California President, Financial Advisor, 2001-Present
- IndyMac Bank, Pasadena, California, Vice President, Home Construction Lending Division, 1999 – 2001
- Stratz & Company, Pasadena, California, President, Real Estate Finance, Mortgage Broker, 1995-2014

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**Name & Title: Elizabeth A Benoit, Investment Advisor Representative**

**Year of Birth:** 1987

**Education:** Concentration of Finance Business, Southern New Hampshire University – 2010

**CRD#** 5972405

**Business Background:**

- Axiom Investment Advisor Representative since 2021
- August 2021 to present: Investment Advisor Representative, Axiom Advisors, LLC.
- May 2006 to Present Bartender, Candia Woods Golf Links
- July 2012 to Present Tax Preparer, Cyndie Barone & Associates
- November 2017 to Present Financial Advisor, Self Employed
- March 2017 to November 2017 Admin, RD Marketing Group
- August 2014 to March 2017 Client Services, Financial Strategies Retirement Partners
- April 2012 to August 2014 Admin, RD Marketing Group
- July 2011 to April 2012 Admin, Red Boat Advisor
- Elizabeth A Benoit is a tax preparer Cyndie Barone & Associates. Elizabeth A Benoit is a bartender at Candia Woods Golf Links.



### Item 3: Disciplinary Information

Please note: The investment adviser representatives listed above do not have any legal, civil, criminal, regulatory, or disciplinary history to report at this time.

### Item 4 and 5: Other Business Activity and Additional Compensation

Elizabeth A Benoit is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Axiom Advisors LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Axiom Advisors LLC representative in such individuals outside capacities.

### Item 6: Supervision

David Wheat remains responsible for the supervision of firm personnel and their activities on behalf of same. This supervision extends to reviewing their business practices and monitoring the advice given to clients. Questions related to the activities of any employee may be directed to Mr. Wheat at the phone number listed on the cover of this brochure supplement.