

# TC & K Partners LLC d/b/a Attainable Wealth

7817 Royal Crest Dr  
Jacksonville FL 32256

## **Form ADV Part 2A – Firm Brochure**

(904) 994-0454

July 25, 2024

This Brochure provides information about the qualifications and business practices of TC & K Partners LLC d/b/a Attainable Wealth, “Attainable Wealth”. If you have any questions about the contents of this Brochure, please contact us at 904-994-0454. 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.

TC & K Partners LLC d/b/a Attainable Wealth is registered as an Investment Adviser with the States of Florida, New York and California. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Attainable Wealth is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number (CRD) 281206.

## Item 2: Material Changes

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Since the last annual filing of this Form ADV Part 2, the following material changes have been made to this version of the Disclosure Brochure:

- We have updated the references to First Ascent (3<sup>rd</sup> party manager) with GeoWealth (First Ascent was acquired by GeoWealth).
- We have added a new service, “Maintenance Financial Planning” for ongoing financial planning.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Attainable Wealth.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 281206.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 904-994-0454.

# Item 3: Table of Contents

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# Item 4: Advisory Business

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## **Description of Advisory Firm**

TC & K Partners LLC d/b/a Attainable Wealth is registered as an Investment Adviser with the States of Florida, New York and California. We were founded in July 2015.

Inga Timmerman is the principal owner of Attainable Wealth. As of December 31, 2023, Attainable Wealth reported \$ 26,856,619 in Discretionary Assets Under Management.

## **Types of Advisory Services**

### **Investment Advisory Services**

We offer investment advisory services through use of third-party money managers (“Outside Managers”) for portfolio management services. We assist clients in selecting an appropriate allocation model consisting of primarily of passive index funds core, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

### **Financial Planning (Hourly and Focused)**

We provide financial planning services on topics which include but are not limited to: employee benefits optimization, financial goals, investment analysis, retirement planning, risk management, college savings, cash flow, debt management, tax planning, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

**Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

**Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

**College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

**Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

**Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such

purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

**Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

**Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

**Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

**Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring"). Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

**Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

### **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time, normally between 4-12 months. By paying an annual fee monthly, clients get continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes, and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### **Maintenance Financial Planning**

This service is for clients who have already have a financial plan and would like to continue receiving support while maintaining their plan. This service includes two meetings per year. It is your choice when to schedule them, but I recommend one in October/December (for any end of the year tax changes) and one in March/April (before taxes are filed). We provide unlimited email support with a complete overview of any investment assets twice a year. If it is an investment account, it will get looked at. You will be responsible for any changes (logging into your accounts and making those changes), but I will provide the exact allocation (fund and %). We can also do it together over a call if it is easier. We'll do cash flow analysis and setting up goals for the next 6 months. i.e. this is the goal and the progress we would like to work on between now and the next meeting. Tax return analysis and suggestions for changes for the

next year. I can work with your CPA/EA as well. I will not be preparing taxes (I am not a CPA or EA), but I will look at the return and look for opportunities to save money as it relates to financial planning. For example, in the fall meeting, we will be looking at the feasibility of Roth conversions and in the spring meeting to potential IRA contributions.

## **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all our clients. However, specific client financial plans and their implementation are dependent upon the client's current situation (income, tax levels, and risk tolerance levels) which will be used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

## **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **CCR Section 260.235.2 Disclosure**

For clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our client. The client is under no obligation to act upon our recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to implement the transaction through our firm.

# **Item 5: Fees and Compensation**

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Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

## **Investment Advisory Services**

The standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	Annual Advisory Fee
<b>\$0 - \$1,600,000</b>	0.95% <sup>1</sup>
<b>\$1,600,001 and above</b>	A flat \$15,000 fee per year

The annual fees are negotiable and are pro-rated and paid in advance (if using GeoWealth) or in arrears (if using Betterment Institutional) on a quarterly basis. The Outside Manager will debit the client's account for both the Outside Manager's fee, and Attainable Wealth's advisory fee, and will remit Attainable Wealth's fee to Attainable Wealth. Please note, the above fee schedule includes the Outside Manager's fee of 0.15% for Betterment or \$500 per account/\$1,000 (for grandfathered clients) and \$1,200/1,400 for clients after 01/01/2021 per household fee for GeoWealth. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

If the client chooses not to use Betterment Institutional or Schwab (through GeoWealth) as a custodian, Attainable Wealth will provide quarterly invoices and will collect the fees by either check, debit, or credit card if Attainable Wealth is responsible for money management.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance or earlier, if agreed by both parties. For Betterment institutional, since fees are paid in arrears, no rebate will be needed upon termination of the account. For GeoWealth/Schwab, the fees will be prorated and rebated upon termination of the investment management agreement.

## Comprehensive Financial Planning

Comprehensive Financial Planning consists of a fee ranging from of \$3,600-\$5,000 (billed monthly for the duration of the engagement) and an ongoing fee that is paid monthly, in arrears, at the rate of \$200-\$400 per month, based on complexity, if the engagement lasts more than a year, as decided upon the completion of the year. The fee may be negotiable in certain cases. The client may pay this fee either through check or debit/credit card. This service may be terminated at the end of each month with 30-day notice prior to the end of the month. Since fees are paid in arrears, no rebate will be needed upon termination of the account. In the event of early termination, the client will be billed for the hours worked applicable to the upfront fee at a rate of \$300.00 per hour. If the initial deposit is greater than

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<sup>1</sup> Some clients are grandfathered into the 0.50%-0.85% fee or a flat \$10k/12k. Exceptions to the standard fee are possible based on complexity and scope of work.

the amount billed, then the client will be refunded the difference. If the initial deposit is less, then the client will be billed the difference.

### **Financial Planning Fixed Fee –Focused Plan**

Focused Session Plan will be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee for this service is \$1,995. The fee is negotiable. The client may pay this fee either through check or debit/credit card. If a fixed fee program is chosen, the fee is due at the completion of work. In the event of early termination, the client will be billed for the hours worked at a rate of \$300.00 per hour.

### **Maintenance Financial Planning**

The Maintenance Financial Plan will be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fee is designed to consist of 5-8 hours of work per year. The fixed fee for this service is \$1,500 per year, billed and paid monthly or quarterly (as desired by the client), in arrears. The fee may be negotiable in certain cases. If cancelled by either party, the fee will be prorated and due upon termination.

### **Financial Planning Hourly Fee**

Financial Planning fee is an hourly rate of \$300.00. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due immediately.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

### **CCR Section 260.238(j) Disclosure**

Please note, lower fees for comparable services may be available from other sources.

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

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We do not offer performance-based fees.

## **Item 7: Types of Clients**

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We provide financial planning and portfolio management services to individuals, high net-worth individuals and corporations or other businesses.

We do not have a minimum account size requirement.

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

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We refer clients to third-party investment advisers (“outside managers”). Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager’s underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager’s compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager’s portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the

portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

### **Passive Investment Management**

With respect to portfolios we recommend and those offered through outside managers, we primarily practice a core passive investment approach and factor tilts (size, value, quality and momentum). Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds. The client's cash needs, risk profile and economic conditions will determine the approach used.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

### **Material Risks Involved**

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium

market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

## Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its

interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Options and other derivatives** carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

## Item 9: Disciplinary Information

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Attainable Wealth or the integrity of our management. We have no information applicable to this item.

## Item 10: Other Financial Industry Activities and Affiliations

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No Attainable Wealth employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Attainable Wealth employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Attainable Wealth does not have any related parties. As a result, we do not have a relationship with any related parties.

Attainable Wealth only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### **Recommendations or Selections of Other Investment Advisers**

As referenced in Item 4 of this brochure, Attainable Wealth recommends clients to Outside Managers to manage their accounts. If we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Attainable Wealth will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

### **Disclosure of Material Conflicts**

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding

Attainable Wealth, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

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

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As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.

- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.

- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics. We do not recommend that clients buy or sell any security in which we have a material financial interest.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, like, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

To reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## Item 12: Brokerage Practices

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### **Factors Used to Select Custodians and/or Broker-Dealers**

TC & K Partners LLC d/b/a Attainable Wealth does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. Currently, we recommend the services of Betterment Institutional or GeoWealth.

#### **1. Research and Other Soft-Dollar Benefits**

We currently receive soft dollar benefits by nature of our relationship with MTG, LLC dba Betterment Securities ("Betterment Securities") and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

## **2. Brokerage for Client Referrals**

We receive 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**

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

## **The Custodian and Brokers We Use (Betterment and/or Charles Schwab)**

Attainable Wealth does not maintain custody of your assets that we manage. Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We may recommend that our clients use MTG, LLC dba Betterment Securities (“Betterment Securities”), a registered broker-dealer, member SIPC, as the qualified custodian or Schwab (for GeoWealth). We are independently owned and operated and are not affiliated with either of these companies. Betterment Securities and Schwab will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use Betterment Securities/Schwab as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities/Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities/Schwab, then we cannot directly manage your accounts.

## **Your Brokerage and Custody Costs**

For our clients’ accounts that Betterment Securities maintains, Betterment Securities generally does not charge you separately for custody services but is compensated as part of the Betterment Institutional (defined below) platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. We have determined that having Betterment Securities execute trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “Factors Used to Select Custodians and/or Broker-

Dealers"). The fee for Betterment is 0.15%.

The annual fee for GeoWealth services is 0.35% AUM up to a household cap of \$1,400. Fees are charged quarterly, in advance, at the beginning of each quarter. Accounts opened during a quarter will be charged a pro-rata fee that will be assessed at the beginning of the first full calendar quarter that GeoWealth manages the accounts. Upon termination of the account GeoWealth will refund the prorated portion of any quarterly fee. Fees may be negotiable based on the relationship and specific needs or circumstances related to the client.

**For California Residents:** We are obligated under California statute to inform you that lower fees for comparable services may be available from other sources.

### **Services Available to us via GeoWealth**

Attainable Wealth (AW) has entered into a collaborative arrangement with GeoWealth, an independent investment manager not affiliated with our firm. Through this arrangement AW may recommend GeoWealth's investment strategies and services to clients, when appropriate, based on client's individual needs and in relation to the client's investment objectives, time horizon and risk tolerance. AW and GeoWealth will act as co-advisors and fiduciaries for your accounts. GeoWealth will have discretion to determine the securities to buy and sell within the account, based on its model allocation policy and subject to any reasonable restrictions required by you.

Clients will consult with AW in (i) understanding and evaluating GeoWealth's investment management Portfolios, and (ii) determine which of those Portfolios are suitable for Client based on Client's goal and objectives. Client will discuss with Advisor their investment needs, goals and objectives, and review performance and the continued suitability of GeoWealth's Portfolios for Client. Client understands that they must work through an Advisor in order to access GeoWealth's investment management services.

AW will:

- Assist in the identification of your investment objectives
- Recommend specific investment asset allocation strategies managed by GeoWealth
- Monitor your performance and review progress with you
- Recommend reallocation among allocation strategies within the program. We will provide you with GeoWealth's ADV Disclosure Brochure, which you should carefully review for important and specific program details.

### **Services Available to Us via Betterment Institutional**

Betterment Securities serves as broker dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms like us (“Betterment Institutional”). Betterment Institutional also makes available various support services which may not be available to Betterment’s retail customers. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Betterment Institutional’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Betterment Institutional’s support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment Institutional includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities’ services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment Institutional also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts, such as software and technology that may:
  - a. Assist with back-office functions, recordkeeping, and client reporting of our clients’ accounts.
  - b. Provide access to client account data (such as duplicate trade confirmations and account statements).
  - c. Provide pricing and other market data.
  - d. Assist with back-office functions, recordkeeping, and client reporting.
3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment Institutional, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:
  - a. Educational conferences and events.
  - b. Consulting on technology, compliance, legal, and business needs.
  - c. Publications and conferences on practice management and business succession.

## **Our Interest in Betterment Securities’ Services**

The availability of these services from Betterment Institutional benefits us because we do not have to produce or purchase them. In addition, we don’t have to pay for Betterment Securities’ services. These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody. We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment Institutional and Betterment Securities’ services that benefit our business rather than based on

your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment Institutional and Betterment Securities' services that benefit only us.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Outside Managers used by Attainable Wealth may block client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

## **Item 13: Review of Accounts**

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Inga Timmerman, President and CCO of Attainable Wealth, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Attainable Wealth does not provide specific reports to clients, other than financial plans.

Client accounts utilizing our investment advisory services with investment management from outside managers will be reviewed regularly Inga Timmerman, President and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Attainable Wealth will not provide written reports to Investment Management clients.

# Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

We receive a non-economic benefit from Betterment Institutional and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment Institutional and Betterment Securities' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

# Item 15: Custody

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Attainable Wealth does not accept custody of client funds. Clients will receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Advisor is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities.

For accounts custodied at Betterment/GeoWealth:

- i. Betterment/GeoWealth: will calculate the advisory fee and debit client accounts for both Betterment's fee and Attainable Wealth's advisory fee and will remit Attainable Wealth's fee to Attainable Wealth.

- ii. Betterment/GeoWealth (on Schwab): will provide quarterly statements to clients showing all disbursements for the account, including the amount of the advisory fee.

In the event that the client chooses not to use Betterment/GeoWealth and it is agreed that money will be managed: Attainable Wealth will provide quarterly invoices and will collect the fees by either check, debit, or credit card.

## Item 16: Investment Discretion

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For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced.

## Item 17: Voting Client Securities

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We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

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Registered investment advisers are required in this Item to provide you with certain financial

information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

## Item 19: Requirements for State-Registered Advisers

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### **Principal Officers**

Inga Timmerman serves as AW's sole principal and CCO. Information about Inga Timmerman's education, business background, and outside business activities can be found in her ADV Part 2B, Brochure Supplement attached to this Brochure.

### **Outside Business**

All outside business information, if applicable, of AW is disclosed in Item 10 of this Brochure.

### **Performance-Based Fees**

Neither AW or Inga Timmerman is compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at AW has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have with Issuers of Securities**

Neither AW nor Inga Timmerman has any relationship or arrangement with issuers of securities.

## TC & K Partners LLC d/b/a Attainable Wealth

7817 Royal Crest Dr  
Jacksonville FL 32256  
904-994-0454

Dated March 7, 2024

Form ADV Part 2B: Brochure Supplement

### **Inga Timmerman**

President and Chief Compliance Officer

This brochure supplement provides information about Inga Timmerman that supplements the TC & K Partners LLC d/b/a Attainable Wealth (“Attainable Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Inga Timmerman if the Attainable Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Inga Timmerman is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number (CRD) 6552744.

# Item 2: Educational Background and Business Experience

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## Inga Timmerman

Born: 1982

### Educational Background

- 2013: PHD, Florida Atlantic University, Business Administration-Finance
- 2006: Master of Business Administration, University of North Florida, MBA with concentration in Finance
- 2004: Bachelor of Science, Jacksonville University. 3 majors: Finance, Marketing and International Business

### Business Experience

- 07/2015 – Present, TC & K Partners LLC d/b/a Attainable Wealth, President and CCO
- 08/2022 – Present, University of North Florida, Assistant Professor of Finance
- 08/2015 – 08/2022, California State University (Northridge), Associate Professor of Finance

### Professional Designations, Licensing & Exams

**CFP (Certified Financial Planner)®:** CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive one-day, 6-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

# Item 3: Disciplinary Information

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No management person at TC & K Partners LLC d/b/a Attainable Wealth has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

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Inga Timmerman is currently employed as an Assistant Professor of Finance at the University of North Florida. This activity accounts for approximately 25% of her time.

## Item 5: Additional Compensation

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Inga Timmerman does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Attainable Wealth.

## Item 6: Supervision

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Inga Timmerman, as President and Chief Compliance Officer of Attainable Wealth, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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Inga Timmerman has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.