

Part 2A & 2B of Form ADV: Firm Brochure

Item 1—Cover Page

EQUIPOISE Wealth Management, Inc.
1805 S Bellaire Street, Suite 340
Denver, CO 80222
P: 303-765-4422
F: 303-765-4426
Website: www.equipoisewealth.com

Principal: Susan H. O'Grady, CFP®, CRPC®

SEC File Number: 801-46679

CRD#: 106456

This brochure provides information about the qualifications and business practices of EQUIPOISE Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at 303-765-4422. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission. However, it has been reviewed by Colorado Department of Regulatory Agencies, Division of Securities, June 2018.

Additional information about EQUIPOISE Wealth Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

Part 2A & 2B of Form ADV: Firm Brochure

Item 2—Material Changes

A compliance review conducted by Colorado Department of Regulatory Agencies, Division of Securities in June 2018 resulted in several changes. This document reflects those modification, which are highlighted.

Part 2A & 2B of Form ADV: Firm Brochure

Item 3—Table of Contents

Cover Page	1
Material Changes	2
Table of Contents	3
Advisory Business	4
Fees and Compensation	4
Performance-Based Fees and Side-By-Side Management	6
Types of Clients	6
Methods of Analysis, Investment Strategies and Risk of Loss	6
Disciplinary Information	6
Other Financial Industry Activities and Affiliations	6
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	7
Brokerage Practices	7
Review of Accounts	7
Client Referrals and Other Compensation	8
Custody	8
Investment Discretion	8
Voting Client Securities	8
Financial Information	8
Requirements for State-Registered Advisers	9
Supplement Brochure	10

Part 2A & 2B of Form ADV: Firm Brochure

Item 4—Advisory Business

EQUIPOISE Wealth Management, Inc., founded in 1987 by Susan H. O’Grady, is a Registered Investment Advisor (RIA) with the Department of Regulatory Agencies, Division of Securities, in the state of Colorado. We are fiduciaries with legal and moral responsibility to act in the best interest of our clients. Our services are tailored to the unique needs of the client(s).

We offer three distinct services—Financial Planning, Investment Management, and Tax Preparation.

Financial Planning—We provide expert oral guidance in all financial planning disciplines—cash management, insurance, tax, retirement, investments, employee benefits, and estate. Planner’s notes or email summaries are available upon request.

Investment Management—Schwab Institutional serves as our account custodian. We help clients define their investment risk tolerance. Then, we design a portfolio that incorporates all existing client accounts, not just those held in Schwab accounts. Allocation percentages and investment selections are customized for each client. Under a limited power of attorney, clients authorize us to implement and maintain approved portfolios.

Tax Preparation—We prepare personal, small business, and fiduciary tax returns. Our tax preparation service identifies tax savings opportunities, in addition to filing federal and state returns. Fees are based on the complexity of each tax return. A first-year setup fee is assessed.

Item 5—Fees and Compensation

EQUIPOISE Wealth Management, Inc. is a fee-only financial planning and investment advisory firm.

FINANCIAL PLANNING: New Clients or Non-Renewing Clients:

During the initial engagement, clients will execute a New Client/Non-Renewing Client Service Agreement, identifying one of the following Financial Planning services. Fee payment (cash or check) is due when the Service Agreement is signed, before any work is started. The Service Agreement has a term of one-year. The ‘fixed fee’ plans (Investment Plan, Retirement Plan, Comprehensive Plan) spans a full year, but much of the work is completed within a month or two.

\$225	per hour (one hour minimum)
\$950	Investment Plan: reviewing current account structure and positions, defining asset allocation, designing portfolio, researching investments, and developing specific recommendations, <i>Or</i> Retirement Plan: determining liquidity needs, identifying income sources, assessing debt structure, evaluating timing choices, developing withdrawal strategies, outlining specific recommendations
\$1,800	Comprehensive Plan: including Investment and Retirement Plans, <u>plus</u> determining tax reduction strategies, evaluating employee benefits or stock options, mapping career transition, determining education savings methods, outlining family and charitable gifting, enhancing estate transfer tactics, reviewing mortgage alternatives, and evaluating risk mitigation coverage, etc.

Renewing Clients:

At anniversary of the initial engagement, the client can choose to renew or not. Non-renewing clients will pay for future financial planning guidance at our standard hourly rate. If the client chooses to renew, a Renewal Service Agreement is required. Financial Planning guidance for renewal clients, including periodic reviews/updates, or any other service, will be billed in two-hour increments at a discounted rate of \$200 per hour (\$400). Cash and checks are accepted. Time consumed is recorded in 1/10th of an hour (6-minute) increments.

Part 2A & 2B of Form ADV: Firm Brochure

INVESTMENT MANAGEMENT (Schwab Institutional):

When clients choose EQUIPOISE to oversee their investment accounts (no minimum imposed), a non-discretionary*, Investment Management Service Agreement (also referred to as Assets Under Advisement) must be signed. Setup fees are due when Service Agreement is signed and before service begins. Clients who already have Schwab Institutional accounts linked to the EQUIPOISE master account will only be assessed setup fees when additional accounts are added. Setup fees are waived for existing Schwab account holders who change their Investment Advisor to EQUIPOISE (LOPA is required). These clients may select one of our renewal fee arrangements.

# Of Accounts	Setup Fees (one-time): Establishing new accounts at Schwab Institutional, transferring assets, implementing Investment Plan recommendations and first year maintenance. Portfolio review is not included in the setup fee.
1	\$320
2	\$550
3	\$680
4	\$800

RENEWAL

After the first year, Investment Management clients can select one of the renewal service fee arrangements, covering account maintenance and portfolio reviews.

Two (2) hours**	\$400	\$200/hour	Payable in full by check, cash, or direct deduction (specific acct)
Annual***	\$3,000	not time based	Payable quarterly via direct deduction (specified acct) (\$750/quarter)
Asset Value****	.30%	<\$500,000	Payable quarterly via direct deduction (specified acct)
	.25%	>\$500,000	Payable quarterly via direct deduction (specified acct)

Account Maintenance: This periodic service includes, but is not limited to, informing client of maturing securities, recommending replacement positions, identifying idle cash and suggesting appropriate investments, realizing gains/losses when appropriate, reviewing corporate actions, setting up cash transfers and distributions in accordance with client requests.

Portfolio Reviews: Client can request a portfolio review at any time. This update provides visibility to historic performance data and provides a foundation to refine asset allocation and tweak investment choices.

NOTE: To retain a Schwab Institutional account through EQUIPOISE, Investment Management clients must arrange a portfolio review at least once every twenty-four months.

NOTE: To avoid the need for multiple Service Agreements, any Financial Planning support requested by Investment Management clients is provided under the fees assessed for their active Investment Management Service Agreement.

EQUIPOISE Wealth Management, Inc. does not receive any commissions or other compensation resulting from recommendations or placement of investments for or within client accounts. Client, however, may incur transaction fees on recommended securities or mutual funds acquired or sold within their accounts.

*EQUIPOISE does not have discretion over client assets. Further, the value of Assets Under Advisement varies throughout a year. EWMI does not impose a minimum asset value to establish an Investment Management arrangement. We choose not to disclose the dollar amount of assets we advise as this information has no relevance to the services provided.

** Time consumed is recorded in 1/10th of an hour (6-minute) increments.

***Inclusive of Financial Planning, Investment Management, and Personal Tax Preparation

****FMV determined on renewal date (or closest business date)

Part 2A & 2B of Form ADV: Firm Brochure

TAX PREPARATION fees are based on the complexity of the returns.

All fees are non-negotiable.

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

Not applicable.

Item 7—Types of Clients

EQUIPOISE Wealth Management, Inc. provides financial planning, investment advisory, and tax preparation services to individuals, small businesses, trusts, and estates. We do not impose a minimum net worth or minimum account size.

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

Generally, our first source of investment data is obtained from account statements provided by the client or statements available through Schwab Institutional (Investment Management clients only). Morningstar Advisor software is used to analyze composition and historic performance of current positions and to guide future investment strategies and recommendations. We also might use analyst reports in formulating appropriate portfolio changes for each client.

We realize that financial planning and investment management must incorporate client circumstances and ever changing economic conditions. We work closely with clients to understand their goals so that we can design an investment strategy that integrates various, often conflicting, objectives. A portfolio is designed to best suit the lifestyle, age, health, income and financial resources, risk tolerance, financial wellness, and investment experience of each client. We encourage clients to establish long-term investment programs that incorporate various asset classes, including fixed income securities. The portfolio allocation is discussed with the client. A key component of our services is helping clients understand stock market volatility and potential for loss of their investment.

Item 9—Disciplinary Information

Neither EQUIPOISE Wealth Management, Inc., nor Susan H. O'Grady, are involved in any legal or disciplinary events that are material to a client's or prospective clients' evaluation of our business or the integrity of our staff.

Item 10-Other Financial Industry Activities and Affiliations

None.

Part 2A & 2B of Form ADV: Firm Brochure

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

EQUIPOISE Wealth Management, Inc. conducts business according to the highest ethical, moral and legal standards. The firm and its representatives adhere to the CFP Board's Standards of Professional Conduct, including Code of Ethics and Professional Responsibility, Financial Planning Practice Standards, and Disciplinary Rules and Procedures. As a fiduciary, EQUIPOISE Wealth Management, Inc. acts in the best interest of each client, in compliance with regulatory rules and designation standards.

Susan H. O'Grady is a registered representative of EQUIPOISE Wealth Management, Inc. She may hold, buy or sell, as part of a personal portfolio, an investment recommended to a client. **None of these assets represent material financial interest in any security. No conflict of interest.** No employee may purchase or sell a security, either personally or on behalf of others, while in possession of material, non-public information. Further, EQUIPOISE Wealth Management, Inc. forbids communicating material, non-public information to others in violation of the law (referred to as 'insider trading').

Continuing education requirements imposed by the Certified Financial Planner™ Board of Standards (The CFP Board) apply to EQUIPOISE Wealth Management, Inc. and its associates. Each CFP® designee must complete 30 hours of continuing education every two years. The Chartered Retirement Planning Counselor™ designation requires 16 hours of continuing education every two years.

Annually, Susan renews her professional tax preparer registration and continuing education requirements so that tax returns prepared by EQUIPOISE reflect the current year's Preparer Tax Identification Number (PTIN).

Item 12—Brokerage Practices

EQUIPOISE Wealth Management, Inc. is registered as an institutional advisor for Charles Schwab & Company. We also have a few client-specific third-party arrangements with Vanguard Group and Fidelity Investments.

If clients request guidance on selecting a broker-dealer, we make recommendations based on our understanding of the client's account size, investment experience, expected involvement, availability of consumer-based investment choices, along with broker-dealer management fees and expenses. EQUIPOISE Wealth Management, Inc. does not receive any soft dollar benefits for these referrals. Client satisfaction is our only motivator.

EQUIPOISE Wealth Management, Inc. has an institutional relationship with Charles Schwab & Company. This relationship was established to provide clients with an account custodial service. Schwab Institutional was selected for various reasons: recognizable name; large, established, stable firm; quality customer service; online account access; and reasonable transaction fee structure. Clients may select Schwab Institutional as their broker-dealer; but are not required to do so.

As a fee-only financial planning and investment advisory firm, EQUIPOISE Wealth Management, Inc. does not generate any revenues for referrals or product recommendations.

Item 13—Review of Accounts

Susan O'Grady, CFP®, CRPC® **founder and president** of EQUIPOISE Wealth Management, Inc., currently conducts all reviews. Investment reviews are prepared at the clients' request. Clients can request a formal review at any time. There is no pre-established review schedule. We may initiate contact with clients, suggesting a review, if there are changes in local or national economic factors, market conditions, or other relevant factors. To retain a Schwab Institutional account through EQUIPOISE, Investment Management clients must arrange a portfolio review at least once every twenty-four months.

Part 2A & 2B of Form ADV: Firm Brochure

Item 14—Client Referrals and Other Compensation

EQUIPOISE Wealth Management, Inc. subscribes to the Financial Planning Association (www.fpanet.org) client referral system. The only economic benefit we derive from this arrangement is when a consumer hires us.

Item 15—Custody

Clients with accounts through Schwab Institutional, may authorize EQUIPOISE Wealth Management, Inc. under a non-discretionary limited power of attorney to trade and disburse assets to client's address on record. This authorization provides direct access and visibility to the client accounts through Schwab's Data Delivery and Schwab Institutional website. Proceeds from the redemption of client cash or securities, also known as first-party money movements, can only be directed to client accounts or client's address on record.

Item 16—Investment Discretion

Refer to Item 15.

We generate email correspondence or telephone conversations in order to explain our rationale and obtain client authority before trade and/or disbursement actions are taken.

Item 17—Voting Client Securities

EQUIPOISE Wealth Management, Inc. does not vote proxies for clients. We will research a specific corporate action if the client requests guidance. Clients receive prospectus and other information pertaining to their holdings directly from the custodian or transfer agent. We will relay the client's vote, under rare circumstances, such as when the client is travelling outside the United States.

Item 18—Financial Information

None required.

Part 2A & 2B of Form ADV: Firm Brochure

Item 19—Requirements for State-Registered Advisers

Susan H. O'Grady, President and CEO of EQUIPOISE Wealth Management, Inc. (now in its 31st year in business) earned the Certified Financial Planner™ and the Chartered Retirement Planning Counselor™ professional designations subsequent to completing her Master of Business Administration from University of Phoenix and a Bachelor of Science degree from Towson State University.

Prior to earning her financial planning credentials, Susan served as a business manager, spanning twenty plus years (1975 – 1992) with Martin Marietta (now Lockheed Martin) in Denver and Control Data in Maryland and California.

Stints with the Institute of Certified Financial Planners (now Financial Planning Association) and CFP Board of Standards expanded Susan's experience in her chosen profession.

Susan has been a professional tax preparer for decades. She earned the RTRP credential issued by the IRS and is registered with the Internal Revenue Service as a professional tax return preparer. Approximately 500-600 of Susan's work hours are devoted to this companion discipline. This registration is not required for State-Registered Advisers.

SUPPLEMENTAL BROCHURE

Item 1—Cover Page

Susan H. O’Grady, CFP® and CRPC®
1805 S Bellaire Street, Suite 340
Denver, CO 80222
303-765-4422 x223

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1805 S Bellaire Street, Suite 340
Denver, CO 80222

July 31, 2018

This brochure supplement provides information about Susan H O’Grady to enhances the Firm Brochure.

If you have any questions about the contents of this brochure, please contact us at 303-765-4422. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission. However, it has been reviewed by Colorado Department of Regulatory Agencies, Division of Securities, June 2018.

Part 2A & 2B of Form ADV: Firm Brochure

SUPPLEMENTAL BROCHURE

Item 2—Educational Background and Business Experience

Refer to Part 2A. item 19

Item 3—Disciplinary Information

Susan H. O'Grady is not party to current or past disciplinary events.

Susan H. O'Grady has never been party to any criminal action. Nor, has she ever been involved in a violation of an investment-related activity, statute, rule or order.

Item 4—Other Business Activities

Susan is not engaged in any other business activities.

Item 5—Additional Compensation

Susan does not receive compensation from any source other than her regular salary from EQUIPOISE.

Item 6—Supervision

Susan is the sole employee of EQUIPOISE and therefore, is not supervised by anyone.