



ALPHAMINT

Financial

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Form ADV Part 2A and 2B

FORM ADV: PART 2A

ITEM 1 - COVER PAGE

This brochure provides information about the qualifications and business practices of Typher Financial Services, LLC. Typher Financial Services, LLC conducts its business under the name Alhamint Financial (hereafter referred to as "Alhamint").

If you have any questions about the contents of this brochure, please contact us at 303-346-0515, or rob@alhamint.com. The information in this brochure has not yet been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Alhamint Financial is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Alhamint's CRD number is 109703.

ITEM 2- MATERIAL CHANGES

Only material changes from the last annual update are provided below. The last update for this brochure was on 1/1/2022, representing the Year 2022 Brochure.

1. Hiring of an employee (see page 20).

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ITEM 4 - ADVISORY BUSINESS

Typher Financial Services, LLC, (DBA as Alphamint Financial) is a registered investment adviser with the state of Colorado with its principal place of business located in Douglas county. Alphamint began conducting business in 1996. Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company):

Robert Typher, Jr., CFP®, having 100% control of Alphamint Financial.

Alphamint Financial offers the following two levels of fiduciary advisory services to our clients:

Full Wealth Management:

- Advanced Investment Management
- Development of a Comprehensive Financial Plan, based on the client's personal financial goals.
- Annual "Fiscal Fitness" Review; Ongoing Financial Consultation.
- Tax Preparation and Tax Management

To qualify for the Full Wealth Management Services level, the client must have at least \$500,000 under the management of Alphamint.

Genesis Financial "Quick-Start":

- "Quick-Start" service, in which automated investing that is supplemented by investment counsel from a Certified Financial Planner™

The Genesis Financial "Quick-Start" is for clients with less than \$250,000 under the management of Alphamint.

Alphamint operates as a "Fiduciary" to you, and why you should care:

Alphamint acts as a Fiduciary at all times. A fiduciary is legally required to place their client's financial interests above their own. In other words, your interests are placed where they should be: first.

Many investment advisors, financial planners, and insurance agents are not fiduciaries. Rather, they take the lower level of responsibility called the "Suitability Standard". The suitability standard does not require that the advisor place a client's financial interests above their own, nor does it require the advisor to try to select the best investment or product for a client. It only requires that the investment or product be "suitable," i.e. reasonable.

Also, the suitability standard does not require the advisor to notify the client when there is a potential conflict of interest, e.g. where they may get paid a higher commission for one product over another. Note: Alphamint does not accept any commissions related to investment management or tax preparation. The only commissions received are from the insurance products we recommend for the purpose of protecting our clients. Please be aware that all insurance companies compensate through a commission.

Full Wealth Management (Includes the following four service categories)

1. Advanced Investment Management

Alphamint provides rigorous investment management of client's assets on a discretionary basis. The first step is that Alphamint develops the client's personal Investment Policy Statement (IPS). The IPS is created through Alphamint's "get-to-know-you" process. It is during this time that the client's investment goals are determined, the time horizon the money will be invested for (meaning how long will it be until withdrawals are to begin), and the client's risk tolerance with downward volatility.

Critical for developing the investment policy is for the client to complete (with the assistance of Alphamint) the "Investment Management Questionnaire." This questionnaire is designed to both educate and guide the client to the type of risk and potential reward that best suits their goals and tolerance for risk.

Once the investment policy is determined, the next step is to discuss which types of accounts are necessary for holding the client's money, e.g. type of IRAs, Individual, Joint, Personal Trust, Business account). Following that, working with the advisor those accounts are created at Charles Schwab & Co. Inc., (the custodian for the client's money). These accounts are set up in the Client's name (or the Client's Trust or Business name). Never is there co-mingling of client's money with other clients, or with Alphamint. In other words, the accounts are created in our client's name, and the money is directly transferred into the Client's personal and business account(s).

Once the appropriate accounts are established at Charles Schwab & Co. Inc., money is transferred from the client's old accounts into their Charles Schwab & Co. account(s). The client is kept apprised of the transfer(s) every step of the way, and will be able to view their new accounts and the transactions through Charles Schwab & Co. Inc., at www.schwaballiance.com. Additionally, automated contributions and/or account withdrawals are established when desired.

Finally, once each account is funded, the money will be invested according to the investment policy. Special care will be taken as to dedicating which types of investments are assigned to each type of account, primarily for the purpose of tax-sensitivity. After all, we pay enough taxes, so there is no sense to paying any more than we legally have to!

The holdings in the Client's portfolio are reviewed each week. Alphamint will select specific investments, utilizing Alphamint's Advanced Model Portfolios. This may result in overweighting of particular sectors, industries, domestic vs. international company stocks, and a company's size. However, the Client's portfolio will be widely diversified so as not to "put too many eggs in one basket." If desired, the Client may also impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Below are the investment vehicles used to carry out an investment strategy:

- Exchange-Traded Funds (ETFs)
- Mutual Fund Shares, often at the lowest cost share class, and with no front-end expense (known as a "load").
- Individual stocks
- Individual bonds
- United States governmental securities
- Bank Certificate of Deposits

No Market-Timing: It is important that the Client understands that Alphamint does not jump in and out of stocks in hopes of catching the stock market on an upswing, and then selling out when a downturn returns. This is known as "market-timing." Market-timing is virtually impossible to successfully do on a consistent basis, and attempting to do so often causes unintended consequences.

Client Flexibility: The Client always has the option of changing the amount of risk of their investment portfolio. Of course there is no guarantee that increasing the risk of the investment portfolio will result in a higher rate of return.

Reviews: Clients are typically offered investment and financial planning reviews every year; in some cases reviews are conducted every other year if the client desires less frequent reviews.

Custodian: Client assets are held at Charles Schwab & Co., Inc., the custodian. All assets are held in the client's name, in the client's accounts; there is no co-mingling of client's money with anyone else or Alphamint.

2. Personal, ongoing Financial Planning (centered on each client's personal financial goals)

The Financial Planning Services Rendered by Alphamint. Financial planning is an “ongoing process,” not a one-time event. The first step in this process is to develop a comprehensive financial plan in writing (online). It is at this time Client provides financial data to Alphamint, as well as establish the financial goals the Client wishes to achieve, e.g. retirement, educational funding, purchase of a home, create an Emergency fund, pay-down/off debt, etc.

In general, the financial plan can address any or all of the following areas:

FINANCIAL GOALS - What are your financial goals? Which of them are most important? What will they cost? Have you addressed all the critical goals, or are you overlooking something? Will you be able to achieve all your goals?

Strategizing as to how to reach your personal financial goals, as well as mitigate factors that may have catastrophic consequences, are the centerpiece of developing and maintaining your financial plan.

RETIREMENT - Alphamint starts by analyzing the client's current situation. The question, “Can I retire?” and “At what age can I retire?” Projections are made as to how close to achieving their goals the Client will achieve based on what the Client is currently doing, and then a “proposed” retirement strategy will be presented.

RETIREMENT INCOME STRATEGY - Depending on the Client's financial situation, there are a number of strategies that may need to be implemented to replace the loss of employment income when the client plans to retire.

For example, one area that almost everyone needs guidance with is how best to maximize their Social Security. Did you know there are hundreds of different claiming methods? There is no one strategy that is right for everyone. Alphamint will perform an analysis for the Client to determine the best Social Security claiming strategy.

INVESTMENT EVALUATION - An evaluation of a Client's current investments will be made, as well as what type of risk the portfolio is taking. It is not surprising for clients to come to Alphamint and find out that they are taking much more, or much less, risk than they thought they were. Often this is because a proper investment policy has never been performed. Alphamint and the Client work together to determine the appropriate risk profile to fit their goals, time horizon, and tolerance for downward volatility. While sometimes this process might take more time and effort than you would think, Alphamint feels it is well worth it since it is one of the most important financial decisions the Client will ever make.

Of course as a Client gets older, their risk tolerance and needs often change. This is one reason we believe regular interaction with Alphamint is necessary, i.e. to make sure investment and risk tolerance remain aligned. Of course a Client is free to change their mind as to what type of risk they wish to take with their portfolio, but regularly changing the level of risk of an investment portfolio can lead to selling low and buying high. This is why we provide a great deal of education when we work with clients, so that they have a good understanding of what to expect in terms of downward volatility and investment return.

RISK MANAGEMENT (INSURANCE EVALUATION) - In life, and death, we all face certain unknown risks. Insurance is about transferring financial risk to another party, i.e. to insurance companies. Alphamint will help determine the appropriate methods for handling these risks, which include, but are not limited to: appropriate health insurance; the loss of income due to a death; the loss of income due to an accident or disability; liability protection; longevity risk, and the large financial risk of long term (elder) care.

As an independent life and health insurance agent, Alphamint is not tied to any one insurance company (known as a “captive agent”). This independence allows us to “shop the market” among hundreds of insurance companies to find the most appropriate and affordable insurance policies for the Client. It is not unusual to use different insurance companies for each risk because certain companies specialize in different types of risks. These risks are namely managed through Life insurance, Disability insurance, Longevity insurance, and Long Term Care insurance.

DEVELOP A SPENDING AND SAVINGS PLAN - There are a variety of methods available to keep track of income, expenses, and savings. If necessary, Alphamint will evaluate and recommend the appropriate budgeting strategy for you. Our online client financial planning software includes an automated budgeting program, which allows for the convenience of automatically importing data from credit cards and banks.

And it is also important to have a well thought out savings strategy. How much should you contribute to reach your goals? Should you contribute to your 401(k) plan first, or to an IRA? Which type of IRA, e.g. Roth or Traditional? Are Health Savings Accounts (HSAs) suited for long term savings? What about a college savings account?

DEBT MANAGEMENT - Do you pay down debt first before contributing to investments? What is the best way to pay-down debt? Should you refinance? How should I pay-off my student loans? Alphamint provides software specifically designed to pay-off student loans.

EDUCATION - Planning for the funding of a child’s education is a big expense. Alphamint helps the Client understand various funding options, e.g. student loans, grants, scholarships and tax credits. We also cover how to best save and invest for college. Considering the ever rising costs of a college education, the development of a savings and investment strategy early on is a crucial step.

MEDICARE PLANNING - Medicare is a more complex subject that you might think. Do you know what plans A, B, C and D are? What is a Medicare Supplemental plan? Do you even need one? Also, did you know there are lifetime penalties if a person does not file for benefits on time? Alphamint will help you understand the “Medicare Maze,” and also provide resources for you.

ESTATE PLANNING - Estate planning is not exactly a pleasant topic, but it is certainly necessary. Alphamint will evaluate the client’s current estate plan, and if appropriate recommend an estate planning attorney to develop the documents that are aligned with a client’s wishes and also provide protection from unnecessary taxes and fees, e. g. probate. The bare minimum estate planning documents that will be recommended are: will(s), powers of attorney, medical directive and a living will.

We have trusted relationships with attorneys that specialize in estate planning which we can refer to you. The estate attorney may also recommend other strategies, such as a living trust. Note that Alphamint receives no referral fee from the attorney for this. Our goal is simply to find you a very competent attorney, that we trust, at a reasonable price. This is not always easy to do on your own, since most people don’t work with attorneys enough to know which ones are trustworthy, and which ones are not.

Another area of estate planning that we assist clients with is the proper account titling and beneficiary information. Life changes, and sometimes these types of items are overlooked and misunderstood, resulting in unintended consequences. Alphamint will assist the Client to ensure that the appropriate steps to help prevent unwanted results.

3. Annual “Fiscal” Fitness Review; and Ongoing Financial Consultation

One of the main benefits of working with Alphamint on a regular basis is that we work together to implement the necessary financial planning strategies uncovered by the Custom Financial Plan. Afterall, what is the point of doing a financial plan if there is no follow through?

One thing that never changes is “change”. People get married, people get divorced, people have children, kids move out (hopefully), goals change, health changes, tax laws change, jobs change, etc. There is no avoiding change, whether you want to or not. But the best remedy to navigating life’s inevitable financial surprises is to have someone with financial expertise available to help you navigate life’s inevitable surprises.

Additionally, *you’ll want to partner with someone who really cares about the success of your life.* This cannot be overstated. We do what we do for more than the compensation. We love the satisfaction of helping others reach their goals. We love being there for someone else when life throws them curveballs. And we just love the world of finances, and all the choices we have available to help clients tackle life, and have the life they want. Does that sound corny and nerdy? Maybe, but it is the truth.

4. Tax Management, including tax preparation and filing

What is the biggest expense you have? Your mortgage? College education? The correct answer is almost always paying taxes. Why? Think of all the taxes you might pay:

- Federal income tax
- State income tax
- Local Income tax
- Social Security and Medicare tax (FICA) paid on your income
- Medicare Part B premiums escalate based on income (this is not actually called a “tax,” but if it walks, talks, and looks like one...)
- Capital gains taxes
- Additional Medicare Tax
- Property tax
- Sales tax
- Alternative Minimum Tax
- Excise taxes. Yep, you pay it. For example, the federal government imposes an excise tax of 18.4 cents on every gallon of gas purchased, regardless of the price charged by the seller. States often add an additional excise tax on each gallon of fuel.
- Net Investment Income Tax
- Estate taxes
- “Sin taxes”. These are extra taxes that are imposed on items like cigarettes and alcohol.
- Luxury taxes. Imposed on certain items, such as expensive cars or jewelry.

Admittedly, some taxes are unavoidable. But that does not mean they cannot be reduced. Alphamint seeks to help you only pay taxes on what you are legally required to pay. Nothing more. As an IRS Certified Tax Preparer, Alphamint will prepare and file your personal federal and state tax returns, and sometimes your small business tax return (Schedule C).

Tax Management also includes how we manage your investments. Different types of stocks and bonds receive higher, or lower, tax treatment. For example, to take advantage of the lower Long Term Capital Gains tax rate (as opposed to the higher Ordinary Income tax rate), the investor needs to have the correct type of investment in the correct type of account, either a “Qualified” or a “Nonqualified” account. This management strategy is known as “Tax-Location”. Afterall, it is the after-tax return that counts, not the before-tax return!

Genesis Financial “Quick-Start” Service

This service is for those that are in the early stages of building their investment assets. Alphamint has an agreement with “Betterment Institutional,” which provides our clients with access to state-of-the-art automated investment and financial services. While much of the financial services are provided through Betterment’s automated process, clients will also receive personal consultation from Alphamint as it relates to their investments, e.g. appropriate Asset Allocation, understanding the different types of investments, etc.

For many who begin with this service, their goal is to eventually qualify for the Full Wealth Management service, once they reach the investment minimum requirement.

The cost for the Genesis Financial “Quick-Start” service is 0.50% per year, billed quarterly in arrears.

ITEM 5 - FEES AND COMPENSATION

FULL WEALTH MANAGEMENT SERVICES

The all-inclusive cost for all four of the Full Wealth Management services is based on a small percentage of the total value of the investments that are managed, known as Assets Under Management (AUM). The fee is assessed quarterly and collected in arrears based upon the AUM on the last business day of the quarter. The fee as a percentage of the AUM will decrease as the assets grow. Also, the fee varies depending on the type of portfolio that is utilized. Often the cost decreases (as a percentage of AUM) as our clients get older and move into less aggressive portfolios. The type of portfolio will be determined by working with the Advisor, which includes completing an *Investment Management Questionnaire*. More aggressive portfolios will allocate more to Stocks, and less to Fixed Income, e.g. bonds, while conservative portfolios will allocate more to Fixed Income, and less to Stocks.

Fee Example: A 1.0% annual asset-based fee, assessed in arrears (at the end) of each quarter. For simplification, the calculation below assumes the balance at the end of each quarter is the same, at \$500,000.

Example Calculation: $0.25\% \times \$500,000 = \$1,250$ per quarter, or total annual cost of \$5,000 ($\$1,250 \times 4$ quarters)

The term "Asset Allocation" (AA) refers to the percentage of Stocks and Fixed Income in the portfolio. The Client always has the option of changing the type of portfolio.

Aggressive Growth Portfolio

Target Asset Allocation (AA): 80% - 100% Stocks/20% - 0% Fixed Income

Annual Investment Management Fee Schedule

1.20% on the first \$1,000,000 under management (minimum account size: \$500,000)

1.10% on the next \$1,000,000 under management

1.00% on amount above \$2,000,000 under management

Moderate Growth Portfolio

Target AA: 60% Stocks/40% Fixed Income

Annual Investment Management Fee Schedule

1.00% on the first \$1,000,000 under management (minimum account size: \$500,000)

0.90% on the next \$1,000,000 under management

0.80% on amount above \$2,000,000 under management

Moderately Conservative Growth Portfolio

Target AA: 40% Stocks/60% Fixed Income

Annual Investment Management Fee Schedule

0.80% on the first \$1,000,000 under management (minimum account size: \$750,000)

0.70% on the next \$1,000,000 under management

0.60% on amount above \$2,000,000 under management

Conservative Portfolio

Target AA: 20% Stocks/80% Fixed Income

Annual Investment Management Fee Schedule

0.60% on the first \$1,000,000 under management (minimum account size: \$1,000,000)

0.50% on the next 1,000,000 under management

0.40% on amount above \$2,000,000 under management

Income Portfolio

Target AA: 0% Stocks/100% Fixed Income

Annual Investment Management Fee Schedule:

0.50% on the first \$1,000,000 under management (minimum account size: \$1,000,000)

0.40% on the next \$1,000,000 under management

0.30% on amount above \$2,000,000 under management

Management fee for assets held at their clients' employer savings plans, e.g. 401(k), 403(b), MPP

A flat annual fee of 0.50% is charged.

Processing Fees via Deduction: Alphamint requests payment be made via account deduction on a quarterly basis. Fees are then deducted by the Custodian. All fees are listed on the monthly or quarterly statements provided by the Custodian. Clients will be provided an invoice in the same manner in which they receive their recurring statements from the custodian. This fee invoice will be provided to Client from Alphamint no later than 10 business days from the time the fee is withdrawn.

Clients who terminate the Client Service Agreement prior to the end of the quarter will be billed at a prorated amount for the number of days the Client agreement was in force.

GENERAL INFORMATION

Termination of the Advisory Relationship: The client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice.

Exchange Traded Fund (ETF) and Mutual Fund costs. The fee paid to Alphamint for the Full Wealth Management services is separate and distinct from the fees and expenses charged by the financial institutions for the management of their ETFs or Mutual Funds to their shareholders. The primary cost, known as an "Expense Ratio", is expressed as a small percentage. To determine the cost, the Expense Ratio is multiplied with the amount of money in a particular ETF and/or Mutual Fund. This cost (as well as any other costs) are described in each fund's prospectus. Costs are paid directly to the fund company via a deduction from the fund balance. Alphamint pays strict attention to each of the fees charged by the funds, because these costs directly reduce a fund's investment return.

Alphamint is not paid a commission by any ETF or Mutual Fund companies. A commission could lead to a conflict of interest. In fact when selecting which ETF or Mutual Fund to implement the investment strategy, Alphamint definitely considers the cost of each fund in the selection process. All things being equal, it is in both the clients' and Alphamint's best financial interests to use the lower cost fund(s).

The majority of the investments that are utilized in the investment portfolios are of course available through brokers of other investment firms, and they may charge a commission for their services. Alphamint does not accept any commission related to its Advanced Investment Management service.

The only commission Alphamint accepts is with life, annuity and long term care insurance policies. Note that all insurance products pay a commission, either to the insurance company and/or agent. This means that whether the client purchases an insurance product through Alphamint, another agent, or directly from the insurance company, the cost of the product is the same. This means paying a commission is unavoidable.

Additional Investment Fees and Expenses. Clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager affects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

ERISA Accounts. Alphamint complies with all "ERISA" guidelines on Pension and Retirement Plans we administer for clients.

ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Alphamint does not charge performance-based fees. Alphamint does not engage in side by side management.

ITEM 7 - TYPES OF CLIENTS

Alphamint provides advisory services to the following types of clients:

- Moderately-High and High net Individuals/Families: For those with managed assets greater than \$500,000, no additional fees are assessed for the Custom Financial Plan, the Annual “Fiscal Fitness” Review and Ongoing Financial Consultation, and the Tax Preparation and Tax Management.
- Moderate to Moderately-Low net Worth Individuals/Families: For those with managed assets less than \$250,000, only the Genesis Service is available.

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Fundamental Analysis: Fundamental analysis uses public data to evaluate the value of a stock or any other type of security. For example, an investor can perform fundamental analysis on a bond's value by looking at economic factors such as interest rates and the overall state of the economy, then studying information about the bond issuer, such as potential changes in its credit rating.

Fundamental analysis uses revenues, earnings, future growth, return on equity, profit margins, and other data to determine a company's underlying value and potential for future growth.

Fundamental Analysis is considered to be the opposite of “Technical Analysis”. Technical Analysis seeks to forecast the direction of prices through an analysis of historical market data such as price and volume. Alphamint does not utilize Technical Analysis.

The various fundamental factors can be grouped into two categories: quantitative and qualitative. The financial meaning of these terms are as follows:

- Quantitative – capable of being measured or expressed in numerical terms.
- Qualitative – related to or based on the quality or character of something, often as opposed to its size or quantity.

In this context, quantitative fundamentals are hard numbers. They are the measurable characteristics of a business. That's why the biggest source of quantitative data is financial statements. Revenue, profit, assets, and more can be measured with great precision.

Again, the qualitative fundamentals are less tangible. They might include the quality of a company's key executives, its brand-name recognition, patents, and proprietary technology.

Neither qualitative nor quantitative analysis is inherently better, which is why Alphamint considers both of these fundamentals when evaluating investments.

Asset Allocation: Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance, and investment horizon. There are three main asset classes: "Equities" (stocks), "Fixed-Income" (bonds), and "Cash" (Treasuries, CDs, Money Markets). Each has different levels of risk and return, so each will behave differently over time. The percentage allocated to each of these three classes is what differentiates the different types of portfolios. For simplicity, Alphamint treats Fixed Income and Cash as one asset class when defining and designing each investment portfolio.

Within each asset class Alphamint identifies more categories, such as domestic vs. international stocks, growth vs. value stocks, large-cap vs. small-cap stocks, long vs. short-term bond maturities, corporate vs. government vs. municipal bonds, etc. Taken a step further, these categories can further be divided into subcategories such as stock sector funds e.g. technology, health, real estate, energy, etc.

Asset allocation is one of the most important decisions that investors make. By using asset allocation, the selection of individual securities is secondary to the way that assets are allocated in stocks, bonds, and cash and equivalents, which will be the principal determinants of your investment results. Instead, asset allocation invests in various "baskets" of stocks and bonds for the purpose of diversification.

Diversification is often mentioned when describing asset allocation. It is helpful to think of "asset allocation" being an overarching view of the different types of asset in your portfolio, i.e. stocks, bonds, and cash, while "diversification" involves investing in a number of subset categories within each of these broad assets within your portfolio. Further, diversification takes another step by investing in numerous stocks, bonds or cash within each of those subsets, and not just one stock or bond.

A risk of asset allocation and diversification is that the client may not participate in sharp increases compared to investing in only a few securities. But, of course, the opposite can be true too: the client stands a much better chance of not incurring the huge losses individual securities often incur either. A key benefit of both asset allocation and diversification is that done properly, both reduce the volatility of an investment portfolio.

In a nutshell, diversification can be summed up in one phrase: "Don't put all your eggs into one basket." This is a tried and true investment strategy implemented by many financial analysts and advisors. But unfortunately it is not widely understood by some individual investors, who think investing is all about buying the right stock at the right time, and then selling the right stock at the right time.

Rebalancing: Rebalancing is the process of realigning the weightings of a portfolio of assets. Rebalancing involves periodically buying or selling assets in a portfolio to maintain an original or desired level of asset allocation. Not only does rebalancing reduce risk, rebalancing gives investors the opportunity to sell high and buy low, taking the gains from high-performing investments and reinvesting them in areas that have not yet experienced such notable growth.

Many investors do not rebalance, and those that implement it do so on a calendar basis, e.g. monthly, quarterly, annually. A major advantage of calendar rebalancing over more responsive methods is that it is significantly less time consuming and costly for the investor since it involves less trades and at predetermined dates. The downside, however, is that it does not allow for rebalancing at other dates even if the market moves significantly.

This is why Alphamint does not rebalance on a calendar basis. A more responsive approach to rebalancing focuses on the allowable percentage composition of an asset in a portfolio. This is known as a "constant-mix" rebalancing strategy with bands or corridors. Every broad asset class, and every subset category, is given a target weight and a corresponding tolerance range. Rebalances only occur when the asset class or subset category varies outside the tolerance range.

For example, an allocation strategy might include the requirement to hold 30% in emerging market equities, 30% in domestic blue chips and 40% in government bonds with a corridor of +/- 5% for each asset class. Basically, emerging market and domestic blue chip holdings can both fluctuate between 25% and 35%, while 35% to 45% of the portfolio must be allocated to government bonds. When the weight of any one holding moves outside of the allowable band, the entire portfolio is rebalanced to reflect the initial target composition.

Exchange Traded Funds (ETFs) or Mutual Fund analysis. It is helpful to look at ETFs and mutual funds as subset categories (or baskets), of certain types of stocks, bonds or cash. Alhamint primarily uses ETFs to accomplish our investment objectives, and not Mutual Funds, since ETFs typically have lower costs. When we select an ETF or mutual fund, many different variables are evaluated. Key among these are the cost, the experience and track record of the manager, and the effectiveness of the strategy, in an attempt to determine if the fund management has demonstrated an ability to invest successfully over a period of time and in different economic conditions. We also look at the underlying assets in an ETF or Mutual Fund, in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor each investment fund, in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of ETF or mutual fund analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, we do not control the underlying investments within the fund or the management personnel. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

We believe the securities to be currently undervalued, and/or

We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our analysis is incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Risk of Loss. Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

ITEM 9 - DISCIPLINARY INFORMATION

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Alphamint and our management personnel have no reportable disciplinary events to disclose.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Firm Registrations:

No other Affiliations

Management Personnel Registrations:

No other Affiliations

Alphamint is a licensed independent life and health agent:

We are not affiliated with just one insurance company (known as a “captive agent”). Alphamint is an “independent life and health agent,” which allows for us to shop among hundreds of insurance companies to find the most appropriate, and often less costly, insurance protection for the Client. Insurance is one of the best forms of risk management, and while we might not like thinking about the risks of death, disability, longevity and eldercare, it is important not to ignore them.

Of course the products that Alphamint recommends are also available through other companies and agents. And as explained in Item 5, all insurance products pay a commission, either to the insurance company and/or agent. It is important to know that whether the client purchases an insurance product through Alphamint, another agent, or directly from the insurance company, the cost of the product is the same.

The Department of Regulatory Agencies for Colorado requires that all registered investment advisors explain the potential for a potential conflict of interest when agents recommend insurance policies. Some agents recommend insurance products that would be better suited using other insurance products, e.g. “Whole Life” vs. “Term Life” insurance. Alphamint strongly favors term life insurance over whole life, even though commissions paid by the insurance company are much higher for whole life insurance. Insurance agents who pitch whole life often tout the savings element with a whole life policy (called “Cash Value”), but when it comes to life insurance, Alphamint strongly feels that the client would be much better off by having term life insurance to protect against the loss of an income (and potentially other reasons) and then using the money saved (as a result of not purchasing whole life) and investing that in what Alphamint feels are more productive and less costly investment vehicles, e.g. ETFs and Mutual Funds. In other words, “Buy Term and invest the rest”. Of course there are occasions when whole life may be beneficial, but this is not typical.

ITEM 11 - CODE OF ETHICS

Alphamint has adopted the *Code of Ethics and Professional Responsibility (Code of Ethics)* as put forth by the Certified Financial Planner Board of Standards Inc. (CFP Board) to provide principles and rules to all persons whom it has recognized and certified to use the CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks (collectively “the marks”). The CFP Board determines who is certified and thus authorized to use the marks. Implicit in the acceptance of this authorization is an 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.

1. Act with honesty, integrity, competence, and diligence.
2. Act in the client’s best interests.
3. Exercise due care.
4. Avoid or disclose and manage conflicts of interest.
5. Maintain confidentiality and protect the privacy of client information.
6. Act in a manner that reflects positively on the financial planning profession and CFP® certification.

This *Code of Ethics*, as well as the *Standard of Conduct*, are both available at www.cfp.net or will be provided to clients upon request. Clients can also verify the CFP certification status at this website by clicking on the “Find an CFP® Professional” link at the top of the page.

ITEM 12 - BROKERAGE PRACTICES

Custodians provide Alphamint with a trading platform, training and research information at no cost. While this is a common practice among custodians, Alphamint wants to make you aware that it does open the issue of a conflict of interests. As your trusted Advisor, Alphamint feels complete transparency on this issue is necessary. In the Alphamint situation, these benefits allow Alphamint to better serve you and operate more efficiently, which allows Alphamint to provide you investing and financial planning services at a lower cost. All of Alphamint clients benefit from the tools and resources of Charles Schwab & Co. and Betterment Institutional provided to Alphamint.

More importantly, if Alphamint did not feel Charles Schwab & Co., or Betterment Institutional, were the best alternatives for Alphamint clients, Alphamint would not hesitate to find another custodian that better fits Alphamint clients’ needs.

In terms of costs associated with buying and selling investments, because of Alphamint's relationship with Charles Schwab & Co., Inc., and Betterment Institutional, nearly all of the investments chosen by Alphamint do not have any sales and/or transaction costs for purchasing ETFs or Mutual Funds. In the rare case a sales or transaction cost is applicable, Alphamint will implement this if we can make a quantitative case that one fund will outperform another. Additionally, there are funds that have upfront fees, called “loads”, which are charged to retail investors. However, often these loads are waived for investment advisors, meaning there is no upfront fee charged by the fund to the client.

Alphamint will execute block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts at an average share price, so long as transaction costs are shared equally and on a prorated basis between all accounts included in any such block.

Alphamint receives zero referrals, revenue sharing or kickbacks from either custodian, Charles Schwab & Co., Inc. or Betterment Institutional. Clients may opt out of money market funds in exchange for bank deposits with FDIC protection, however the interest rate on bank deposits is usually lower.

Charles Schwab & Co. Inc. and Betterment Institutional are not affiliated with Alphamint.

ITEM 13 - REVIEW OF ACCOUNTS

PORTFOLIO MANAGEMENT SERVICES

REVIEWS: The underlying securities within Advanced Investment Management accounts are continually reviewed and monitored. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

REPORTS: Clients may access their accounts online at any time through an exclusive portal only for clients of investment advisors who use Charles Schwab & Co. as their custodian. This portal is www.schwaballiance.com. Clients also receive monthly statements and confirmation of transactions through Charles Schwab & Co. Separately, Alphamint will provide a Performance Report to the client each quarter.

FINANCIAL PLANNING SERVICES

REVIEWS: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically formal reviews will be conducted annually for all discretionary clients.

REPORTS: Full Wealth Management clients will receive a completed financial plan available online at www.rightcapital.com. Additional reports will be generated and provided at the annual review or as needed due to changing factors.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

No compensation is provided to clients for referring prospective clients.

ITEM 15 - CUSTODY

The "Fees and Compensation" are documented in Item 5 of this Brochure that Alphamint directly debits advisory fees from client accounts. Each applicable account requires prior Client approval in order to debit for the management cost.

As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. The custodian is required to send a monthly account statement to the client which details all activity, including the management fee deduction.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

ITEM 16 - INVESTMENT DISCRETION

Alphamint provides discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- Determine the security to buy or sell; and/or
- Determine the time to buy or sell; and/or
- Determine the price to buy or sell; and/or
- Determine the amount of the security to buy or sell

Clients give discretionary authority when they sign a discretionary agreement with Alphamint. According to the Client Service Agreement, clients authorize limited discretionary authority, e.g. trading authority and fee deduction, in order to conduct business with Alphamint.

ITEM 17 - VOTING CLIENT SECURITIES

As a matter of firm policy, we encourage, but do not require, clients to delegate all Proxy voting to Alphamint when possible (certain types of voting require the client to do the voting), since we likely are more familiar with the voting issues. But clients can always choose to maintain responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Alphamint can provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

ITEM 18 - FINANCIAL INFORMATION

As an advisory firm that maintains discretionary authority for client accounts, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Alphamint has no additional financial circumstances to report and no impairments to report.

Alphamint has never been the subject of a bankruptcy petition.

ITEM 19 - STATE REGISTERED ADVISER

Principal executive officer is:

Robert Typher, Jr.

Business Background

- 27 years of professional investment experience
- Financial Planner, Alphamint.

Education

- B.S. in Business Administration - Regis University
- B.A in Communications - Regis University
- Individual Income Tax Preparer course work through the College for Financial Planning

Certifications

- Certified Financial Planner™ - CFP Board (attained May 1999)
- Licensed Life and Health agent

Other

- Engages in no other outside business activities
- No convictions, lawsuits or arbitrations to report.

Additional information regarding Principal is provided in form ADV Part 2B



A division of Typher Financial Services, LLC.

FORM ADV: PART 2B

ITEM 1 - COVER PAGE

This brochure provides information about the qualifications and business practices of Typher Financial Services, LLC, which does business as (DBA) Alphamint Financial. If you have any questions about the contents of this brochure, please contact us directly. 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.

Registration with the State of Colorado does not imply a certain level of skill or training.

Additional information about Alphamint also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Alphamint's CRD number is 109703.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Principal executive officer is:

Robert Typher, Jr.

Business Background

- 27 years of professional investment experience
- Financial Planner, Alphamint.

Education

- B.S. in Business Administration - Regis University
- B.A in Communications - Regis University
- Individual Income Tax Preparer course work through the College for Financial Planning

Certifications

- Certified Financial Planner™ - CFP Board (attained May 1999)
- Licensed Life and Health agent

Other

- Engages in no other outside business activities
- No convictions, lawsuits or arbitrations to report.

Supervised Apprentice:

Kyle Typher

Business Background and Education

- Kyle is currently working towards attaining his Certified Financial Planner™ designation.
- Will complete his B.S. degree in “Finance, with An Emphasis In Financial Planning,” at CSU Global.
- Apprenticeship began on October 1st, 2025.
- His previous experience centered around providing advice, counsel and client service in the automotive industry.

Detailed Explanation of Certified Financial Planner™ Requirements:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, just 107,500 individuals in the financial industry have obtained CFP® certification in the United States, as of February 2026.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a six hour, one-day period, with approximately 170 questions, is difficult to pass. Despite many educational resources to prepare for the exam, the pass-rate is only 60-65%. The exam includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Code of Ethics and Standards of Conduct - Adhere to CFP Board’s Code of Ethics and Standards of Conduct, which reflects the commitment that all CFP® professionals make to high standards of competency and ethics. CFP Board’s Code and Standards benefits and protects the public, provides standards for delivering financial planning, and advances financial planning as a distinct and valuable profession. Compliance with the Code and Standards is a requirement of CFP® certification that is critical to the integrity of the CFP® marks. Violations of the Code and Standards may subject a CFP® professional to discipline.

ITEM 3 - DISCIPLINARY ACTION

No disciplinary action to report.

ITEM 4 - OTHER BUSINESS ACTIVITY

No outside activities to report

ITEM 5 - ADDITIONAL COMPENSATION

No other Compensation to report.

ITEM 6 - SUPERVISION

CFP Board.

PRIVACY POLICY

Last Revised: 07/2018

At Alphamint your privacy is paramount and we take our responsibility seriously. The privacy policy for Alphamint governs the terms and conditions by which the public as well as our strategic partners utilize our services. We will not sell or distribute your personal information supplied to us to any other company or entity without your permission, except when compelled by a governmental entity with proper authority in accordance with federal and state laws.

The privacy policy is subject to change and you acknowledge that the company reserves the right to amend such policy in the future. Therefore, we encourage you to periodically review our policy statement. The policy describes the information collection, use and dissemination practices of the company, its parent, subsidiaries and registered d/b/a companies and all related websites owned or operated and registered to the company.

Each time you provide the company information via our website, email, fax or by telephone the company may obtain and store any personal information you provide us. This includes but is not limited to names, email addresses as well as questionnaires and financial plans that have been developed. We will collect your personal information as you supplied solely with the objective of fulfilling those purposes specified by us. The information will be stored for only as long as necessary for those purposes. We will protect your personal information by all reasonable methods and safeguards against loss or theft as well as unauthorized access, disclosure, copying, use or modification. We have built security into each level of the programs we utilize to the best of our abilities using the latest in security measures to date.

We currently use cookie technology to associate certain internet-related information about you in our databases. Technology similar to Google Analytics allows us to determine how many pages were viewed and the length of time visitors remained on any particular page. We collect this information to better serve our customers and enhance the client experience both now and in the future. While your IP address does not identify you by name, it may be used to locate you or divulge which part of the country you are in when accessing our company's website. Newer technologies are emerging each year to analyze traffic on websites and we intend to maintain a competitive edge in the identification of patterns to better serve our clients and shareholders.

Alphamint does not sell your information. Your information is shared amongst various cloud-based services which are utilized to conduct daily business operations. These services are accessed via a secure connection.

The company may maintain separate email lists for different marketing and communication purposes. If an email subscriber wishes to opt out of future emails, all they need to do is click the link to unsubscribe and the email address will be deactivated within a one-month time frame.

If you have any questions regarding our company's privacy policy, please contact your Financial Advisor.