



DISCLOSURE BROCHURE AND PRIVACY POLICY

PURSUANT TO SEC RULE 206(4)-3
MARCH 2011

MAIN OFFICE:
999 THIRD AVENUE, SUITE 2800
SEATTLE, WA 98104
PHONE: 206.302.6717

MOSS-ADAMS
WEALTH ADVISORS

This brochure provides information about the qualifications and business practices of Moss Adams Wealth Advisors. If you have any questions about the contents of this brochure, please contact us at advisors@mossadams.com or 206.302.6717. 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.

Additional information about Moss Adams Wealth Advisors is also available on the SEC's website at www.adviserinfo.sec.gov. Please note: Registration with the SEC does not imply a certain level of skill or training.

Material Changes

In July 2010, the SEC updated their regulations requiring firms to deliver disclosure information in brochure format to clients, rather than the previous check the box Form ADV Part II. This new format requirement is meant to provide you with a narrative brochure describing our qualifications, investment strategies, conflicts of interests and business practices. All advisers will also now be required to file this document publicly on the SEC's Investment Adviser Public Disclosure (IAPD) website.

For a number of years now, we have chosen to provide this meaningful information in a narrative brochure. This brochure, dated March 2011, will serve, however, as our "initial filing" according to the SEC's new requirements and rules, therefore you should consider the information in it materially new in its entirety. In future years, we will draw your attention in this section to any materially new or updated information since the last update.

Additional Branch Locations

Everett

2707 Colby Ave, Suite 801
Everett, WA 98201
Phone: 425.259.7227

Los Angeles

10960 Wilshire Blvd, Suite 1100
Los Angeles, CA 90024
Phone: 310.477.0450

Portland

805 SW Broadway, Suite 1200
Portland, OR 97205
Phone: 503.478.2295

Sacramento (CA Central Valley)

3100 Zinfandel Drive, 5th Floor
Sacramento, CA 95670
Phone: 916.503.8100

San Diego

9665 Granite Ridge Drive, Suite 600
San Diego, CA 92123
Phone: 858.627.1400

Santa Rosa

3700 Old Redwood Hwy, Suite 200
Santa Rosa, CA 95403
Phone: 707.527.0800

Tacoma

1301 A Street, Suite 600
Tacoma, WA 98402
Phone: 253.572.4100

Yakima

402 E. Yakima Ave, Suite 110
Yakima, WA 98907
Phone: 509.248.7750

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Advisory Business

INTRODUCTION

Moss Adams Wealth Advisors LLC is an independent investment advisory firm registered with the U.S. Securities and Exchange Commission (SEC) under the Investment Advisors Act of 1940. We have provided personal wealth management and financial planning services since 1988.

Moss Adams Wealth Advisors is headquartered in Seattle, WA with offices throughout Washington, California and Oregon.

We provide a variety of services:

- Investment Management Services
- Investment Consulting Services
- Fixed Income Portfolio Management
- Personal Financial Planning
- Insurance Management and Consulting
- Retirement Plan Consulting Services

Moss Adams Wealth Advisors is a wholly owned subsidiary of Moss Adams Financial Services LLC which is wholly owned by Moss Adams LLP, a public accounting and consulting firm with offices in the Western United States.

As of December 31, 2010, we were actively managing a total of \$1,101,336,005 in client assets. This represents \$1,022,461,798 in discretionary client assets and \$78,874,207 in non-discretionary client assets.

INVESTMENT MANAGEMENT SERVICES

Moss Adams Wealth Advisors offers comprehensive wealth management services, including Investment Management Services, to help clients achieve their financial goals. This is done through a four step process integrating financial planning with continuous advice regarding your investments.

Step 1: Organize

We begin by consolidating all of your financial information, quantifying your goals, and developing a personal profile that establishes where you are now and the action steps necessary to reach your goals. The information we will gather includes, but is not limited to: your personal risk tolerance,

marginal tax bracket, investment timeline, and cash flow needs. Here is a general overview of the steps you may expect during the organization phase:

- Complete analysis of current situation, which includes a review of investment objectives, risk tolerances, financial goals and current investment strategy
- Establish clear and reasonable goals and objectives
- Translate objectives into qualitative and quantitative risk and return goals
- Determine time horizon
- Determine risk tolerance
- Assess cash flow and liquidity needs
- Consider liabilities
- Identify special circumstances or requirements
- Review performance objectives
- Establish your familiarity with key assumptions such as inflation, investment rates of return, and how these assumptions impact the results of our analysis

Step 2: Formalize

Formalizing your plan is an important next step. A well-written Investment Policy Statement is an essential roadmap for future investment decisions — one we review and update as needed. The steps involved in formalizing this plan include:

- Determine strategic asset allocation model
- Determine rebalancing guidelines
- Determine manager structure and platform
- Develop strategies around:
 - Concentrated positions
 - Low basis legacy stock
 - Restricted securities
 - Stock options
 - Illiquid investments
- Develop investment policy, spending policy and prepare the Investment Policy Statement
- Documentation and support for the investment process

Step 3: Implement

The third step is to implement the investment plan according to your Investment Policy Statement. The Investment Policy Statement provides a logical guide for implementation of your investment strategy and serves as a reminder to you of your goals, objectives, and design of your portfolio.

In this step, we develop a strategic equity and fixed income asset allocation model consistent with your risk tolerance and time frames. Then we select implementation platforms and managers to execute their portion of the overall strategy typically through open ended, no load mutual funds and individual bonds.

Step 4: Monitor

Our investment professionals will schedule meetings with you on a periodic basis, or request basis, to go over some of the following items:

- Monitor economic and market environment
- Implement tactical allocation adjustments
- Monitor trading costs
- Monitor tax liability
- Monitor manager performance
- Review performance measurement and reporting procedures
- Consider changes in your circumstances
- Make program refinements as needed
- Confirm that your Investment Policy Statement is consistent with your current objectives and goals

FIXED INCOME PORTFOLIO MANAGEMENT

Depending on your needs, Moss Adams Wealth Advisors may internally manage your portfolios by allocating some or all of your portfolio assets among the Fixed Income Portfolio Management strategy.

The primary objective of the Fixed Income Portfolio Management strategy is current income and capital preservation, with capital appreciation as a secondary objective. Customized target income portfolios and investment solutions help you achieve your cash flow objectives while providing safety of capital as part of your overall financial plan. Our strategy to accomplish these goals is to select a diversified portfolio of highly rated income securities such as corporate bonds, government agency and US treasury notes, short term money market securities, and tax-exempt municipal

bonds. Our goal is to create flexibility and limit interest rate volatility by structuring a portfolio with laddered maturities.

We also offer customized Short Term Fixed Income Management which is a specialized strategy for individuals, organizations and corporations that require short term liquidity.

Additional Customized Investment Management Services

Moss Adams Wealth Advisors provides other more customized strategies including a covered call writing income strategy and a concentrated position collar hedging strategy, depending on your current holdings and needs.

PERSONAL FINANCIAL PLANNING

Moss Adams Wealth Advisors provides personal financial planning by taking a very personalized, goal oriented approach. We structure plans according to your top priorities and establish a comprehensive plan to help meet these goals. As our plans are personalized, they take unexpected changes into consideration in order to help you adapt.

Personal Financial Planning Process

The personal financial plan begins by gathering all of your relevant data, assessing your goals and determining the assumptions your plan will be based on. We will analyze and evaluate your current financial status, then develop and present to you written recommendations explaining the impact these recommendations will have on your potential ability to meet your goals and objectives. You will have the ability to accept, reject or modify the recommendations as presented. At this point, you may hire Moss Adams Wealth Advisors to implement and monitor the recommendations as presented under a separate engagement.

General information regarding Planning

Please understand that your Personal Financial Plan will not express any form of assurance on the achievability of the projections or reasonableness of the underlying assumptions. You will be responsible for providing current and accurate financial information and communicating to us any significant information that might affect the ultimate realization of the projected results. All reports, financial statement projections and analyses are intended only for use in developing and implementing the financial plan. You should not attempt to use such reports to obtain credit or for any purpose other than developing the personal financial plan. It is likely that there will be

differences between projected and actual results because events and circumstances frequently do not occur as projected and these differences may be material to your planning needs.

The suggestions and recommendations included in a financial plan will be advisory in nature, and we cannot guarantee the performance of any investment or insurance product which may be purchased to implement recommendations in a plan. The plan will include financial projections based on assumptions about future events and we cannot vouch for the achievability of such projections as the assumptions about future events may prove to be inaccurate. The assumptions are made with the agreement that they are sound and reasonable.

You are under no obligation to act upon the written recommendations; however, if you do act on any of the recommendations, please also understand that you are under no obligation to purchase products recommended through Moss Adams Wealth Advisors or its affiliates.

We do suggest that investment recommendations developed as part of the financial plan be implemented by registered investment advisors or other properly licensed investment professionals. We are not responsible for the success or failure of any specific investment or investment strategy recommended by other advisors.

INVESTMENT CONSULTING SERVICES

If engaged in an Investment Consulting role, Moss Adams Wealth Advisors would act as the facilitator of your investment management process rather than managing any funds directly. In an investment consulting services engagement letter, we would detail the actual services to be provided and the fees charged in connection with such services. These services may include:

- Complete analysis of current situation, which includes a review of investment objectives, risk tolerances, financial goals and current investment strategy
- Development of mission statement and investment objectives
- Determination of risk tolerance levels and time horizons
- Review of cash flow and liquidity needs
- Development of a comprehensive Investment Policy Statement (IPS) that provides long term structure and guidance for investment decisions
- Development of strategic asset allocation models, including rebalancing strategy
- Investment manager due diligence, fee negotiation, selection, monitoring and replacement recommendations
- Review of custodial platforms and expense controls

- Performance evaluation and benchmark review
- Development of strategies to address low cost basis stock, concentrated positions and restricted assets
- Report education and fiduciary data to your plan trustees (Institutional clients)
- Inform and educate your plan participants (Institutional clients)

General Information regarding Investment Consulting Services

Our Investment Consulting Services are designed to supplement your own planning analysis and aid you in fulfilling your personal and/or business financial goals and objectives. Any analysis provided will rely upon individual representations and financial information regarding your existing investments. We cannot guarantee the achievability of the projections in the report or reasonableness of the underlying performance or assumptions. You are responsible for providing current and accurate financial information and communicating to us any significant information that might affect the achievability of the projected results. Under this type of engagement, we will not monitor portfolios or the status of your actions regarding these reports between requests.

In performing investment consulting services, please understand that we intend to consult on these assets; however, we will not be responsible for the actions taken (or not taken) by you or any agent you chose to act on your behalf. Our services are not designed and should not be relied upon as a substitute for individual business judgment, nor are they meant to mitigate the necessity of personal review and analysis of a particular investment. In addition, these services are not designed to discover fraud, irregularities or misrepresentations made in materials provided to us concerning potential investments or insurance coverage.

INSURANCE MANAGEMENT AND CONSULTING

Moss Adams Wealth Advisors, in conjunction with its affiliate, Moss Adams Securities & Insurance LLC, may provide a review of your current life, disability, annuity, life settlement and/or Long Term Care insurance. We take an unbiased approach to search the market place for the suitable insurance to meet your needs by collaborating with other advisors, including your CPA and attorney. Our goal is to provide you with a greater understanding of your life insurance policies through seamless integrated planning.

Moss Adams Wealth Advisors conducts an analysis of your insurance needs and policies known as an Insurance Performance Evaluation. The Performance Evaluation is a client-driven process focused on examining the performance of your life insurance policy. The review will determine if

your current policy is performing as expected based on original premium payments and assumed interest rates. In addition, we will evaluate the market to see if there is a product that is better suited to your current needs. This analysis will be done at no cost to you and you are not required to implement the recommendations through Moss Adams Wealth Advisors and Moss Adams Securities & Insurance LLC. If you chose, however, to implement the recommendations through Moss Adams Wealth Advisors, your advisor will also review all of your insurance policies, including its structure to ensure proper integration with your overall planning and goals.

Moss Adams Wealth Advisors may be engaged either by placement of the insurance or on a consulting basis. If engaged for the placement of insurance and state statutes allows it, Moss Adams Securities & Insurance LLC may receive commissions in lieu of fees, paid directly by a third party (insurance companies). Typically, licensed advisors receive commissions as registered broker-dealer representatives or insurance agents. This financial incentive may create a conflict of interest between you and your advisor because the firm may receive additional compensation for the placement of certain insurance products or insurance sub-account securities. Notably, Moss Adams Wealth Advisors, the firm, absorbs the commissions – they are not paid to the advisors. All Moss Adams Wealth Advisor representatives receive a salary that is not based on the placement of insurance or any other products.

RETIREMENT PLAN CONSULTING SERVICES

Moss Adams Wealth Advisors offers services to the fiduciaries of employer sponsored retirement plans including:

- Complete analysis of current situation, which includes a review of investment objectives, risk tolerances, financial goals and current investment strategy. This analysis may include a compliance review that analyzes the current investment program and compliance with applicable ERISA and trust laws
- An analysis of the costs associated with the Plan including service provider costs and a comparative analysis to current industry standards
- Review and make recommendations on investment structure, including assistance with the selection of investment options to make available to plan participants
- Assistance in preparing an Investment Policy Statement (IPS) governing the Plan and annually reviewing the IPS with the client
- Monitoring the Plan's investment choices, relative performance, costs and service providers.
- Reporting to fiduciaries to discuss this information

At no time will Moss Adams Wealth Advisors become a *named* fiduciary in a plan document or act as a trustee. We cannot be responsible for the acts, omissions, or solvency of any broker, agent, or independent contractor or other advisor selected in good faith to take any action to negotiate or transact for a consulting service we provide. Our services are not designed and should not be relied upon as a substitute for individual business judgment, nor are they meant to mitigate the necessity of personal review and analysis of a particular investment. Our services are designed to supplement the fiduciaries' own planning analysis and aid them in fulfilling their business financial goals and objectives.

Fees and Compensation

FEES FOR INVESTMENT MANAGEMENT SERVICES – PRIVATE CLIENT

Moss Adams Wealth Advisors provides investment supervisory services for private client portfolios on an individualized basis. Each portfolio is managed according to the clients' Investment Policy Statement.

Moss Adams Wealth Advisors' asset management fees are based upon assets under management as follows:

ASSETS UNDER MANAGEMENT	
\$1,000,000 and under	1.25%
\$1,000,001 to \$2,000,000	1.00%
\$2,000,001 to \$5,000,000	0.75%
\$5,000,001 to \$10,000,000	0.50%
\$10,000,001 and above	0.25%

Fees on portfolios are calculated on a graduated basis, e.g., an account with a value of \$2,000,000 will pay an annual fee of 1.25% on the first \$1,000,000 and 1.00% on the asset value from \$1,000,001 to \$2,000,000. For multiple accounts under the control of the client, client's spouse, and relatives residing in the same household, accounts will generally be aggregated for fee purposes.

FEES FOR INVESTMENT MANAGEMENT SERVICES – INSTITUTIONAL

Moss Adams Wealth Advisors provides investment supervisory services for pension and profit sharing plans, tribal governments and enterprises, and charitable organizations and endowments. Asset management fees are based upon assets under management as follows:

ASSETS UNDER MANAGEMENT	
\$10,000,000 and under	0.50%
Over \$10 Million	0.25%

FEES FOR FIXED INCOME PORTFOLIO MANAGEMENT

Fixed Income Portfolio Management services are provided for a fee that is in addition to our standard Investment Management Fee described above. These fees vary based on such factors as the underlying investment strategy and complexity of the services provided. If Fixed Income Portfolio Management is used in your portfolio, an additional schedule of fees (Schedule C in the Investment Advisory Agreement) will be provided to you. The following fees are assessed as a percentage of the market value of all assets in the account:

1. Customized Target Income Portfolio	0.25%
2. Short Term Fixed Income	0.10%
3. Covered Call Writing Income Strategy	0.50%

Prime brokerage arrangements

For clients participating in Fixed Income Portfolio Management, Moss Adams Wealth Advisors may use discretionary authority to trade away from your custodian (Schwab or Fidelity) when purchasing or selling fixed income securities. This allows us to seek competitive fixed income offerings beyond what is offered by your custodian's inventory. Each trade placed at a broker other than your custodian has an additional cost which is charged by your custodian to settle the trade. This is in addition to any mark up or mark down that you may pay to the broker-dealer Moss Adams Wealth Advisors selects to purchase or sell your security. Moss Adams Wealth Advisors does not participate in these fees.

MORE INFORMATION ON INVESTMENT MANAGEMENT SERVICES FEES

Fees for Investment Management Services will be payable in arrears for each calendar quarter on a prorated basis. The fee will be a percentage of the market value of all assets in the account on the last trading day of each calendar quarter. In any partial advisory fee cycle, your advisory fee will be pro-rated based on the number of days your assets are under management for the applicable period.

These fees will be automatically deducted from your managed account(s) after the completion of each billing quarter. Limited exceptions are made to this policy and those clients who have written agreements with the firm will be invoiced directly for manual payment.

A limited number of clients (clients that came to Moss Adam Wealth Advisors through the acquisition of another firm) have agreements in which their accounts will be billed in advance of the quarter. This fee will be a percentage of the market value of all assets in the account on the first trading day of each calendar quarter. Under this setup, clients will be promptly issued a refund of any pre-paid fees if the advisory contract is terminated prior to the end of the billing period. This amount is the prorated fee based on the number of days the account was under Moss Adams Wealth Advisor's management in the relevant period. This type of billing is no longer available for new clients.

We maintain accounts for certain clients that are "attest" or audit clients for our affiliate company, Moss Adams LLP. These accounts will be billed based on a percentage of the market value of all assets in the account on the first trading day of each calendar quarter.

Please refer to your Investment Advisory Agreement, including attached addendums and schedules to determine the manner in which your advisory fees will be calculated and billed.

At Moss Adams Wealth Advisors' discretion, fees may be negotiated on a client by client basis from the above published structure based upon certain criteria (for example, anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

Discounts, not generally available to our advisory clients, may be offered to family members, friends or associated persons of the firm.

All fees and transaction costs charged by the custodian are not included in above fees. Please see the section below titled "Brokerage Practices" for more information on custodial fees. Third Party Money Managers provide investment management services for an additional fee. These fees vary based on such factors as the manager selected, underlying investment strategy and size of the account. If a Third Party Money Manager is used in your portfolio, a separate fee disclosure will be provided to you.

Please understand that your investments in mutual funds or investment companies ("funds") will be included in calculating the value of the account for purposes of computing Moss Adams Wealth Advisors fees. These same assets will also be subject to additional advisory and other fees and expenses, as set forth in the prospectuses of those funds, paid by the funds but ultimately borne by you, the investor. In addition, some funds held by you when opening an account with us may have imposed an initial sales charge, so you could still be subject to deferred sales charges. We do not

participate in the sales charges charged by mutual funds. Similar investment advisory services may be available from other investment advisors for a lower fee.

Pricing

Proper valuations are necessary for accurate performance calculations and fee billing purposes, among others. Independent custodians of client accounts serve as our primary pricing source.

Termination

Investment Management Services Fees are prorated from the date of inception through the date of termination. For Moss Adams Wealth Advisors managed accounts at Schwab and Fidelity, accounts will be prorated for each day of the current quarter until the date the written termination notice is effective. Either party may terminate the Investment Advisory Agreement at any time by providing written notice.

FEES FOR PERSONAL FINANCIAL PLANNING

Fees for personal financial planning services will be based on the criteria listed below and will be fully disclosed in the separate personal financial planning engagement letter that the client will sign and agree to. Monitoring and future plan updates are separate engagements and will be billed separately.

Personal financial plan costs are broken down by engagement:

- An existing client with assets under management is able to receive a financial plan for no additional cost
- A new planning client who chooses Moss Adams Wealth Advisors to manage their assets immediately following the delivery of their financial plan may have their planning fee waived.
- A new planning client or groups from 1-4 employees will be charged a minimum planning fee of \$2,500. Group planning fees between 5 and 10 employees will received discounted plan fees of no less than \$2,000 each and group plans larger than 10 employees are customized and the fee may vary due to complexity but will generally not fall below the \$2,000 per plan fee amount

At Moss Adams Wealth Advisors' discretion, fees may be modified from the above published structure based upon certain criteria.

FEES FOR INVESTMENT CONSULTING SERVICES

Clients may retain Moss Adams Wealth Advisors to provide financial consulting services for an hourly fee generally ranging from \$100 to \$500 per hour, depending on the complexity and risk of the service. Fees may also be set on a project basis. The actual consulting services to be performed and an estimate of the total fee will be set forth in a written service agreement with the client. The actual fee charged may be higher than the estimate. The client will typically be billed for the total fee after the services are rendered and the total is due upon receipt of the bill by the client.

FEES FOR INSURANCE MANAGEMENT AND CONSULTING

Clients may retain Moss Adams Wealth Advisors to provide Insurance Management and Consulting for an hourly fee generally ranging from \$100 to \$500 per hour, depending on the complexity and risk of the service (if not prohibited by state statute). Fees may also be set on a project basis. The actual consulting services to be performed and an estimate of the total fee will typically be set forth in a written service agreement with the client. The client will typically be billed for the total fee after the services are rendered and the total is due upon receipt of the bill by the client.

Fees for this service may not be charged if the client retains a licensed Registered Representative of our affiliate broker-dealer, Moss Adams Securities & Insurance LLC, to complete the placement of an insurance product. In such cases, commissions may be received in lieu of fees, paid directly by the third party. Any and all commissions received are payable through the separate broker-dealer entity, Moss Adams Securities & Insurance LLC.

FEES FOR RETIREMENT PLAN CONSULTING SERVICES

Moss Adams Wealth Advisors' annual fees for retirement plan consulting services are based upon a percentage of the fair market value of assets, specifically:

ASSETS UNDER ADVISEMENT	
\$5,000,000 and under	0.40%
\$5,000,001 to \$10,000,000	0.30%
\$10,000,001 to \$20,000,000	0.25%
\$20,000,001 and above	0.15%

Each of the services described in the Retirement Plan Consulting Services section above may be completed separately or as a comprehensive package. Our fees for consulting only services may be set as fixed fee arrangements, with a minimum annual fee of \$10,000. At Moss Adams Wealth Advisors' discretion, fees may be modified from the above published structure based upon certain criteria.

Agreements for any of the above-referenced services provided by Moss Adams Wealth Advisors may be terminated by either party by written notice to the other. Termination will only take effect upon the receipt of written termination instruction at Moss Adams Wealth Advisors' main office, located at 999 Third Avenue, Suite 2800, Seattle, WA 98104. Termination of this Agreement will not affect (i) the validity of any action previously taken by Moss Adams Wealth Advisors or its affiliates under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (iii) Client's obligation to pay fees (pro rated through the date of termination).

Types of Clients

Moss Adams Wealth Advisors will generally provide investment advice to high net worth individuals and families, individual pension and profit sharing plans, institutional clients, trusts, estates or Not-For-Profit charitable organizations, corporations or business entities and Tribal government enterprises.

Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

Moss Adams Wealth Advisors designs asset allocation around you and adjusts periodically for changing economic and market conditions. We utilize various tools to research the investments we use to implement your portfolio. These tools help us with our fundamental research, looking at quantitative statistics (manager tenure, expenses, historical returns, alpha, standard deviation, style drift, corporate rating services (bonds) etc). We then conduct our qualitative research and due diligence, talking with manager teams, understanding their philosophies, reviewing annual reports and prospectuses, news releases and other information regarding their management of assets.

With respect to the purchase or sale of securities, Moss Adams Wealth Advisors' investment approach is long term in focus and centered on asset allocation and Modern Portfolio Theory. Securities purchases are generally made with the intent that they will be held long term. We may employ short sales, margin and options transactions as appropriate to the client.

INVESTMENT STRATEGIES

Efficient investment management strikes a balance between the science of managing risk and return (also known as modern portfolio theory), the art of insight from investment management experience, and the delicate reality of managing investor emotions.

To achieve the right balance of investments in your portfolio, we use a core and satellite strategy, dividing your portfolio into two corresponding categories of investments.

Core investments aim to deliver a return in line with market performance (also known as beta return) and to provide broad, diversified exposure at a lower cost. Building a strong core for your investment portfolio, based on asset allocation, is essential, since it provides the central foundation for your overall investments. We seek relatively low cost and tax-efficient core investments for your portfolio.

Moss Adams Wealth Advisors uses passive management to build your core. This strategy seeks to match the return and risk characteristics of a market segment by being broadly diversified, giving you access to asset classes that accomplish two things: they broadly represent the market, and they help target risk-adjusted returns without incurring the risk and volatility associated with active core management.

Satellite investments are typically more specialized investments that we believe will generate additional returns (referred to as alpha returns) beyond a manager's underlying benchmarks. A satellite manager can enhance the diversification in your portfolio by reducing portfolio correlation. Satellite investments tend to carry higher risk and higher costs. We primarily use active management—a strategy in which investment decisions are based on informed, independent investment judgment to make specific investments with the goal of outperforming the underlying benchmark—to fund your satellite asset classes.

RISK OF LOSS

Moss Adams Wealth Advisors strives to help our clients understand the investment risks they choose to take and help them select investment strategies that are appropriate for their risk tolerance. Different types of investments involve varying degrees of risk, and you should not assume that future performance of any specific investment or investment strategy will be profitable or equal to any specific performance level(s). This includes the investments and/or investment strategies recommended or undertaken by Moss Adams Wealth Advisors. You should review any prospectus, offering memoranda or other document provided by any mutual fund or other

investment manager for a more detailed discussion of risks specifically associated with that investment.

TYPES OF INVESTMENTS

Moss Adams Wealth Advisors offers advice on a wide spectrum of investments and investment programs, including short term money market securities; corporate, municipal and US government fixed income securities; exchange listed, over-the-counter and foreign equities; investment company securities such as mutual funds and variable life insurance and annuities.

Moss Adams Wealth Advisors may also provide advice about preexisting investments held in a client's portfolio when opening an account with Moss Adams Wealth Advisors.

Disciplinary Information

Moss Adams Wealth Advisors is required to disclose all material facts regarding any legal or disciplinary events that would materially impact your evaluation of Moss Adams Wealth Advisors or the integrity of Moss Adams Wealth Advisors management. No events have occurred at Moss Adams Wealth Advisors that are applicable to this section.

Other Financial Industry Activities or Affiliations

Investment Advisor Representatives of Moss Adams Wealth Advisors may also be Registered Representatives or insurance agents of Moss Adams Securities & Insurance LLC, a FINRA member broker-dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product.

In both cases, Moss Adams Wealth Advisors' Investment Advisor Representatives, on behalf of the firm, may be paid a portion of the commission charged to the client on the execution of the transaction or a commission on the sale of an insurance product. This commission is paid directly to the firm, not the individual. Although this financial incentive creates a conflict of interest between the client and the Investment Advisor Representative, it should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

Any transactions resulting in commissions paid are not covered by an advisory agreement with Moss Adams Wealth Advisors. Any fees or commissions paid by a client are in addition to investment advisory fees. Clients are not obligated to choose a representative of Moss Adams Wealth Advisors to assist them in executing a transaction. Similar services are available from other vendors.

Moss Adams Wealth Advisors is a wholly owned subsidiary of Moss Adams Financial Services LLC which is wholly owned by Moss Adams LLP, a public accounting and consulting firm. Pursuant to certain service agreements, Moss Adams Wealth Advisors provides services to Moss Adams LLP clients and Moss Adams LLP provides services to Moss Adams Wealth Advisors' clients. However, clients are never under any obligation to use Moss Adams LLP for any accounting or consulting services. Moss Adams LLP also provides office space, services and other miscellaneous overhead items to Moss Adams Wealth Advisors for a fee determined on an annual basis. Moss Adams Wealth Advisors does not provide accounting or legal advice.

Some of the Investment Advisor Representatives of Moss Adams Wealth Advisors are active as partners of Moss Adams LLP.

NON-INVESTMENT CONSULTING/IMPLEMENTATION SERVICES

To the extent requested by a client, Moss Adams Wealth Advisors may provide consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. Neither Moss Adams Wealth Advisors, nor any of its representatives, serves as an attorney, or accountant. To the extent requested by you, Moss Adams Wealth Advisors may recommend the services of other professionals for certain non-investment implementation purposes (i.e. attorneys, accountants, etc.), including representatives and/or affiliated entities of Moss Adams Wealth Advisors in their separate registered/licensed capacities as discussed below.

You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from Moss Adams Wealth Advisors. **Please Note:** If you engage any unaffiliated recommended professional, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

Please Also Note: It remains your responsibility to promptly notify Moss Adams Wealth Advisors if there is ever any change in your financial situation or investment objectives for the purpose of reviewing/evaluating/revising Moss Adams Wealth Advisors' previous recommendations and/or services.

ADDITIONAL REPORTING SERVICES

Moss Adams Wealth Advisors may utilize the services of ByAllAccounts, Inc., a financial data aggregation provider, that will allow us to provide additional analysis and financial reports regarding your accounts. The ByAllAccounts aggregation engine automatically captures account information from thousands of financial institutions using on-line services, such as web sites, these firms make available to their customers. Moss Adams Wealth Advisors is independently owned and operated and has no affiliation with ByAllAccounts, Inc.

We understand that ByAllAccounts encrypts and stores all retrieved information in a secure data warehouse that is compliant with Statement on Standards for Attestation Engagements No. 16 (“SSAE-16”) Type II. SSAE 16 requires the documentation of all security and privacy risks and the documentation of safeguards and procedures for dealing with those risks. SSAE 16 Type II further requires both monitoring and testing of those safeguards and procedures, as well as an independent audit of that testing and monitoring. You should obtain and review information from ByAllAccounts as you deem necessary to address any questions or concerns you may have regarding the security of your financial information.

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

CODE OF ETHICS SUMMARY

Moss Adams Wealth Advisors has established rules of conduct for all employees, which are designed to, among other things, govern personal securities trading activities in the accounts of employees. The Code is based upon the principle that Moss Adams Wealth Advisors and its employees owe a fiduciary duty to Moss Adams Wealth Advisors’ clients to conduct their affairs, including their personal securities transactions, in such a manner as to avoid:

- Serving their own personal interests ahead of clients
- Taking inappropriate advantage of their position with the firm
- Any actual or potential conflicts of interest or any abuse of their position of trust and responsibility

The Code is designed to ensure that the high ethical standards long maintained by Moss Adams Wealth Advisors continue to be applied. The purpose of the Code is to deter activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited

or unethical business conduct. The excellent name and reputation of our firm continues to be a direct reflection of the conduct of each employee.

Pursuant to Section 206 of the Advisers Act, both Moss Adams Wealth Advisors and its employees are prohibited from engaging in fraudulent, deceptive or manipulative conduct. Compliance with this section involves more than acting with honesty and good faith alone. It means that the Moss Adams Wealth Advisors has an affirmative duty of utmost good faith to act solely in the best interest of its clients.

You may contact our main office for a full copy of our Code of Ethics policy.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

Moss Adams Wealth Advisors receives referrals of potential clients from professionals of Moss Adams LLP, a public accounting and consulting firm. Moss Adams Wealth Advisors is a wholly owned subsidiary of Moss Adams Financial Services LLC that is wholly owned by Moss Adams LLP. This affiliation creates a financial incentive for Moss Adams LLP professionals to refer clients to Moss Adams Wealth Advisors. This financial incentive may create a conflict of interest between the potential clients and Moss Adams LLP professionals because Moss Adams Wealth Advisors pays a percentage of its profits to Moss Adams LLP.

PERSONAL TRADING

Employee accounts may trade in the same securities with client accounts on an aggregated basis. In such circumstances, the employee and client accounts receive securities at a total average price. Investors should note that, because employees may invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. However, given the modest size of employee trades in relation to the size of the mutual funds and individual bonds in client portfolios, Moss Adams Wealth Advisors believes that employee trading is unlikely to have any material impact on purchase or sales prices experienced by clients.

Brokerage Practices

We may recommend that clients establish brokerage accounts with the Schwab institutional division of Charles Schwab & Co., Inc (Schwab), a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Moss Adams Wealth Advisors is independently owned and operated and not affiliated with Schwab. Schwab provides

Moss Adams Wealth Advisors with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as the total of at least \$10 million of the advisors clients' assets is maintained in accounts at Schwab Institutional. This is not otherwise contingent upon Moss Adams Wealth Advisors committing to Schwab any specific amount of business (assets in custody or trading). Schwab's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Moss Adams Wealth Advisors' clients' accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commission or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to Moss Adams Wealth Advisors other products and services that benefit Moss Adams Wealth Advisors, but may not benefit its clients' accounts. Some of these other products and services assist the firm in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Moss Adams Wealth Advisors' fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Moss Adams Wealth Advisors accounts, including accounts not maintained at Schwab institutional. Schwab Institutional also makes available to Moss Adams Wealth Advisors other services intended to help the firm manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. While acting as a fiduciary, Moss Adams Wealth Advisors endeavors to act in its clients' best interests and the firm's recommendation that clients maintain their assets in accounts at Schwab may be based in part on these benefits to the firm.

Moss Adams Wealth Advisors may also recommend that clients establish brokerage accounts with Fidelity Investments. Moss Adams Wealth Advisors is independently owned and operated and not affiliated with Fidelity. Moss Adams Wealth Advisors' clients may receive benefits that they would

not receive if Moss Adams Wealth Advisors did not provide investment advice to clients, similar to those described above for Schwab.

We may arrange for the execution of securities transactions for a client's account(s) through a broker-dealer (Schwab Institutional or Fidelity Investments) that we reasonably believe will provide best execution. In selecting a broker-dealer, we may consider, among other things, the custodian's execution capabilities, reputation, respective financial strength, pricing, research and service. Schwab and Fidelity enable Moss Adams Wealth Advisors to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commission and/or transaction fees charged by Schwab and/or Fidelity may be higher or lower than those charged by other broker-dealers.

The commissions paid by the client will comply with Moss Adams Wealth Advisors' duty to obtain best execution. In seeking best execution, determination factors are not limited to just the lowest possible cost; other factors include, but are not limited to the range of services, including the value of research provided, execution capability, commission rates and responsiveness. Therefore, Moss Adams Wealth Advisors will generally seek competitive transaction fees; however, Moss Adams Wealth Advisors may not necessarily attempt to obtain the lowest possible fees for transactions for the client's account(s).

Brokerage commissions and commission equivalent rates may, from time to time, be individually negotiated, and thus a client may be charged different commissions and commission equivalent rates than those charged to other clients for identical transactions. These different rates may be due to, among other things, differences in the size and nature of the respective accounts.

Moss Adams Wealth Advisors may (but is not obligated to) bunch several clients' trades in the same security in a single order in an effort to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among Moss Adams Wealth Advisors' clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. If a bunched order is filled at several prices, an average price will be calculated and all participants in the bunched order will receive the average price. The average price to a particular client could be higher or lower than the actual price that would otherwise be paid by the client in the absence of bunching. Moss Adams Wealth Advisors does not receive any additional compensation as a result of bunching.

DIRECTED BROKERAGE

Moss Adams Wealth Advisors' policy of prohibiting the acceptance of client instruction for the direction of brokerage has been communicated to relevant individuals including management, traders, and portfolio managers, among others.

The firm's advisory agreements and this disclosure document provide that the firm has discretion as to the selection of broker-dealers and discloses the firm's policy of not accepting client directed brokerage instructions.

Review of Accounts

Moss Adams Wealth Advisors monitors client's portfolios within the investment management program on an ongoing basis according to the parameters set for in the Investment Policy Statement. For those clients whom Moss Adams Wealth Advisors has provided personal financial planning, investment consulting services and/or insurance management and consulting, reviews are conducted on an as needed basis. These reviews are conducted by one of Moss Adams Wealth Advisors' Investment Advisor Representatives (advisor).

Depending on your needs, you are encouraged to meet with your advisor either quarterly, semi-annually, or annually to review any changes that would affect your status, investment objectives or risk tolerance. Your portfolio is rebalanced periodically to adhere to the current Investment Policy Statement. Moss Adams Wealth Advisors follows the practice of diversification through asset classes to try to meet the optimal portfolio for your needs.

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements from the broker-dealer or custodian for the client accounts. Those clients whom Moss Adams Wealth Advisors provides investment management services will also receive a report from Moss Adams Wealth Advisors that may include such relevant account and/or market-related information such as an inventory of account holdings and account performance on a quarterly basis. In addition to these quarterly reports, Moss Adams Wealth Advisors will make realized gain/loss reports available on an annual basis. Clients may opt out of receiving their Moss Adams Wealth Advisors reports, or may elect to receive them electronically.

Moss Adams Wealth Advisors, in conjunction with the services provided by ByAllAccounts, Inc., may also provide periodic comprehensive reporting services. This may incorporate all of your investment assets, including those investment assets that are not part of the assets managed by us. Moss Adams Wealth Advisors will not maintain trading authority on these assets. You and your

non- Moss Adams advisors will remain exclusively responsible for the investment performance of these outside assets. In the event you would like Moss Adams Wealth Advisors to provide discretionary investment management services on these outside assets, you may engage us to do so under the terms and conditions of a Moss Adams Wealth Advisors Investment Advisory Agreement.

Clients may receive different levels of service (frequency of reviews, recognition of holidays and birthdays) based on factors considered by Moss Adams Wealth Advisors. These factors include, but are not limited to: complexity involved in managing a client's account, the client's level of sophistication, client preferences, and total assets under management.

Client Referrals and Other Compensation

Investment Advisor Representatives of Moss Adams Wealth Advisors may also be Registered Representatives or insurance agents of Moss Adams Securities & Insurance LLC, a FINRA member broker-dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives, on behalf of the firm, may be paid a portion of the commission charged to the client on the execution of the transaction or a commission on the sale of an insurance product. This commission is paid directly to the firm, not the individual. Although this financial incentive creates a conflict of interest between the client and the Investment Advisor Representative, it should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

In the course of our affiliation with Moss Adams LLP, we provide services to Moss Adams LLP clients and Moss Adams LLP provides services to Moss Adams Wealth Advisors' clients. However, clients are never under any obligation to use Moss Adams LLP for any accounting or consulting services.

Custody

You have authorized us to deduct periodic investment advisory fees directly from one or more of your accounts managed by Moss Adams Wealth Advisors (unless otherwise agreed upon in writing). These deductions from your account are shown on the periodic statements sent to you directly by your custodian (Schwab or Fidelity).

In addition, Moss Adams Wealth Advisors provides quarterly reports containing information regarding your account. This information is being provided at your request as accommodation to you in the review of your investment activity. This material is based upon information included in

our records and/or information received from you, your agent and/or a third party. Moss Adams Wealth Advisors has not taken steps to independently verify the information provided by you, your agent or any third party for accuracy or completeness. In the event of any discrepancy between the information contained in our reports and the information contained in your monthly custodial account statements (Schwab/Fidelity/etc.), the custodial account statement should be relied upon. Please immediately notify your advisor of any discrepancies.

Discretion

In Moss Adams Wealth Advisors manages client accounts on both a Discretionary and Non-Discretionary basis. Two types of investment advisory agreements are currently available: 1) an agreement with two options: a fully discretionary or non-discretionary (which became available in Investment Advisory Agreements executed after 1/1/05) and 2) a non-discretionary, attest agreement – which has additional management limitations.

Material investment restrictions that would cause an account to be deemed not fully discretionary include, but are not limited to:

- Restricting trading activities conditioned upon client approval
- Limiting sale of legacy stock (low cost basis, or marked as client restricted)
- Restricting the purchase of certain securities or types of securities (socially responsible investing limitations, etc)

Clients enter into an Investment Advisory Agreement with Moss Adams Wealth Advisors authorizing Moss Adams Wealth Advisors to manage the investment account(s) on either a discretionary or non-discretionary basis. All client accounts are managed on a discretionary basis unless specifically documented in the investment advisory agreement. This means that after the client signs a written Investment Policy Statement, all securities transactions (unless otherwise restricted) that are determined to be appropriate to implement the clients investment policy will be executed without any further consultation with the client. All investment decisions will be guided by the Investment Policy Statement.

Clients that determine to engage Moss Adams Wealth Advisors on a non-discretionary investment advisory basis **must be willing to accept** that Moss Adams Wealth Advisors cannot effect any account transactions without obtaining prior verbal consent to any such transaction(s) from the client. Thus, in the event of a market correction during which the client is unavailable, Moss Adams

Wealth Advisors will be unable to effect any account transactions (as it would for its discretionary clients) without first obtaining the client's verbal consent.

When exercising investment discretion, Moss Adams Wealth Advisors will not invest in Initial Public Offerings (IPO's).

Voting Client Securities

Proxy voting is an important right of shareholders and reasonable care and diligence must be undertaken to ensure that such rights are properly and timely exercised.

Moss Adams Wealth Advisors, as a matter of policy and as a fiduciary to our clients, has responsibility for voting proxies for portfolio securities consistent with the best economic interests of the clients. We maintain written policies and procedures as to the handling, research, voting and reporting of proxy voting and make appropriate disclosures about our proxy policies and practices. Our policy and practice includes the responsibility to monitor corporate actions, receive and vote client proxies and disclose any potential conflicts of interest as well as make information available to you about the voting of proxies for your portfolio securities and maintaining relevant and required records.

For a complete copy of the policy or guidelines and inquiries regarding how a specific proxy proposal was voted, please contact our main office.

Financial Information

Moss Adams Wealth Advisors is not aware of any circumstance that is reasonably likely to impair our ability to meet contractual commitments to you or our other clients. We do not require pre-payment of investment advisory fees.

Privacy Policy

Moss Adams Wealth Advisors, an independent investment advisory firm, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence.

These records include all personal information that we collect from you in connection with any of the services provided by Moss Adams Wealth Advisors. We have not disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from

doing so without advising you first. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

- We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities' transactions on your behalf or so that our firm can discuss your financial situation with your accountant or lawyer.)
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- Personally identifiable information about you will be maintained during the time you are a client, and for the time required by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

This privacy policy applies to Moss Adams Wealth Advisors, Moss Adams Financial Services LLC and Moss Adams Securities & Insurance LLC.

Important Privacy Choice for California Residents:

You have the right to control whether we share some of your personal information. You can restrict the sharing of personal and financial information with our affiliates and outside companies that we

do business with. To exercise this choice, you must notify us in writing that you wish to opt out. Notifications may be sent to the Seattle Main office.

Business Continuity Program

Since the terrorist activities of 9/11/2001, all advisory firms need to establish written disaster recovery and business continuity plans for the firm's business. This will allow advisers to meet their responsibilities to clients as a fiduciary in managing client assets, among other things. It also allows a firm to meet its regulatory requirements in the event of any kind of an emergency or disaster, such as a bombing, fire, flood, earthquake, power failure or any other event that may disable the firm or prevent access to our office(s).

As part of its fiduciary duty to its clients and as a matter of best business practices, Moss Adams Wealth Advisors has adopted policies and procedures for disaster recovery and for continuing Moss Adams Wealth Advisors' business in the event of an emergency or a disaster. These policies are designed to allow Moss Adams Wealth Advisors to resume providing service to its clients in as short a period of time as possible. These policies are, to the extent practicable, designed to address those specific types of disasters that Moss Adams Wealth Advisors might reasonably face given its business and location.

ANY QUESTIONS: The Moss Adams Wealth Advisors' Chief Compliance Officer, Gidget Furness, remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.

Part 2B: Brochure Supplement

Moss Adams Wealth Advisors LLC

999 Third Avenue, Suite 2800
Seattle, WA 98104
206.302.6717

March 2011

This Brochure Supplement provides information about advisors at Moss Adams Wealth Advisors LLC and is a supplement to the Moss Adams Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact our compliance department at advisors@mossdams.com if you did not receive Moss Adams Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement. Additional information about our advisors is available on the SEC's website at www.adviserinfo.sec.gov

LISTING OF ADVISORS COVERED IN THIS SUPPLEMENT:

Location	Advisor
Everett	Lars Landrie
Los Angeles	Thomas Imhof Anneliese Johnson Aimee Kwain Jason Romano Jim Schlager
Portland	Heather Hagen
Sacramento	Michael Altobell
San Diego	Amanda Alexander Sheryl Rowling Lisa Ann Saxton
Santa Rosa	John Whiting
Seattle	Erica Coogan Kathryn Haggitt Garrison Aaron McFarland George Taylor Marie Taylor
Tacoma	Justin Fisher
Yakima	Ryan Franklin

Lars Landrie

Partner

2707 Colby Avenue, Suite 801
Everett, WA 98201
425.303.3032
lars.landrie@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lars Landrie, CFP®, AIFA®

Year of birth: 1959

Formal Education: Bachelor of Science degree in Finance from Central Washington University

Business Background:

2008 to Present: Partner with Moss Adams Wealth Advisors

2001 to 2008: Financial Advisor with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary Analyst®

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Landrie is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Landrie is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Thomas Imhof



Financial Advisor

11766 Wilshire Boulevard, Suite 900
Los Angeles, CA 90025
310.481.1241
thomas.imhof@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas Imhof, CFP®

Year of birth: 1970

Formal Education: Bachelor of Science degree in Business Administration from California State University at Northridge

Business Background:

2007 to Present: Financial Advisor with Moss Adams Wealth Advisors

2003 to 2006: Vice President, Private Access Account Executive for Fidelity

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for this designation, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Imhof is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Imhof is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Anneliese Johnson



Financial Advisor

11766 Wilshire Boulevard, Suite 900
Los Angeles, CA 90025
310.295.3730
anneliese.johnson@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Anneliese Johnson, AAMS®, AIF®

Year of birth: 1973

Formal Education: Bachelor of Arts degree in Psychology from Pepperdine University

Business Background:

2000 to Present: Financial Advisor with Moss Adams Wealth Advisors

Professional designations held:

Accredited Asset Management SpecialistSM
Accredited Investment FiduciaryTM designee

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Johnson is also a Registered Representative of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Johnson is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Aimee Kwain

Senior Insurance Specialist

11766 Wilshire Boulevard, Suite 900
Los Angeles, CA 90025
310.295.3727
aimee.kwain@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Aimee Kwain, JD

Year of birth: 1972

Formal Education: Bachelor of Arts degree in Sociology and Criminology from University of Toronto with Honors. Juris Doctor from Southwestern University School of Law

Business Background:

2008 to Present: Senior Insurance Specialist with Moss Adams Wealth Advisors

2002 to 2007: Consultant with Pacific Life Insurance Company

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Kwain is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Kwain is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Jason Romano



Partner

11766 Wilshire Boulevard, Suite 900
Los Angeles, CA 90025
310.295.3731
jason.romano@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Romano, CFP®, AIF®

Year of birth: 1971

Formal Education: Bachelor of Arts degree in Psychology from University of California at Los Angeles

Business Background:

2006 to Present: Partner with Moss Adams Wealth Advisors

2000 to 2006: Financial Advisor with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary™ designee

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Romano is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Romano is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Jim Schlager



Partner

11766 Wilshire Boulevard, Suite 900
Los Angeles, CA 90025
310.295.3733
jim.schlager@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jim Schlager, CFP®, CLU®

Year of birth: 1963

Formal Education: Bachelor of Science degree in Sports Management from Washington State University. Master of Science degree from College of Financial Planning

Business Background:

1995 to Present: Partner with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner
Chartered Life Underwriter®

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Schlager is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Schlager is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Heather Hagen

Associate Advisor

805 SW Broadway, Suite 1200
Portland, OR 97205
503.478.2295
heather.hagen@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Heather Hagen, CFP®, AIF®

Year of birth: 1983

Formal Education: Bachelor of Science degree in Business from Western Oregon University

Business Background:

2010 to Present: Associate Advisor with Moss Adams Wealth Advisors

2009 to 2010: Paraplanner with Moss Adams Wealth Advisors

2006 to 2009: Administrative Assistant with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary™ designee

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Ms. Hagen is not actively engaged in any such activities.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Hagen is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Michael Altobell

Financial Advisor

3100 Zinfandel Drive, 5th Floor
Rancho Cordova, CA 95670
916.503.8171
michael.altobell@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Altobell, CFP®, AIFA®

Year of birth: 1972

Formal Education: Bachelor of Science degree in Business Administration from St. Mary's College

Business Background:

2008 to Present: Financial Advisor with Moss Adams Wealth Advisors

2007 to 2008: Paragon Portfolio Management

1998 to 2007: Director of Research with Empyrion Wealth Management

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary Analyst®

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Altobell is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Altobell is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Amanda Alexander

Associate Advisor

9665 Granite Ridge Drive, Suite 600
San Diego, CA 92123

858.627.5502

amanda.alexander@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Amanda Alexander

Year of birth: 1977

Formal Education: Attended Saint Michael's College

Business Background:

2010 to Present: Associate Advisor with Moss Adams Wealth Advisors

2007 to 2009: Financial Representative with Rowling, Dold & Associates

2000 to 2007: Private Access Representative with Fidelity Investments

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Ms. Alexander is not actively engaged in any such activities.

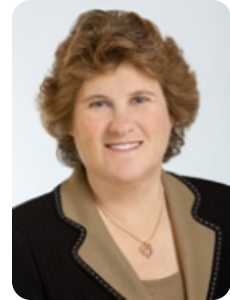
ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Alexander is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Sheryl Rowling



Partner

9665 Granite Ridge Drive, Suite 600
San Diego, WA 92123
858.627.5500
sheryl.rowling@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sheryl L. Rowling, CPA/PFS

Year of birth: 1956

Formal Education: Bachelor of Arts degree in Accounting from San Diego State University
Master of Business Administration in Finance from San Diego State University

Business Background:

2010 to Present: Partner with Moss Adams Wealth Advisors

1987 to 2010: Partner with Rowling, Dold & Associates

Professional designations held:

Certified Public Accountant/Personal Financial Specialist

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Ms. Rowling is not actively engaged in any such activities.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Rowling is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Lisa Ann Saxton



Financial Advisor

9665 Granite Ridge Drive, Suite 600
San Diego, CA 92123
858.627.5501
lisa.saxton@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lisa A. Saxton, CFP®

Year of birth: 1977

Formal Education: Bachelor of Science degree in Business Administration from San Diego State University

Business Background:

2010 to Present: Financial Advisor with Moss Adams Wealth Advisors

2005 to 2010: Financial Advisor for Rowling, Dold & Associates

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for this designation, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Ms. Saxton is not actively engaged in any such activities.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Saxton is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

John Whiting



Partner

3700 Old Redwood Highway, Suite 200
Santa Rosa, CA 95403
707.535.4167
john.whiting@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Whiting, CFP®, AIFA®

Year of birth: 1958

Formal Education: Bachelor of Science degree in Business Administration from California State University at Humboldt

Business Background:

2007 to Present: Partner with Moss Adams Wealth Advisors

2001 to 2007: Financial Advisor with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary Analyst™ designee

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Whiting is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Whiting is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Erica Coogan



Partner

999 Third Avenue, Suite 2800
Seattle, WA 98104
206.302.6716
erica.coogan@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erica Coogan, CFP®

Year of birth: 1976

Formal Education: Bachelor of Arts degree in Communication, Magna Cum Laude from University of Arizona

Business Background:

2008 to Present: Partner with Moss Adams Wealth Advisors

2007 to 2008: Financial Advisor with Moss Adams Wealth Advisors

2002 to 2006: Co-Advisor with Moss Adams Wealth Advisors

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for this designation, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Coogan is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Coogan is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Kathryn Haggitt Garrison



Financial Advisor

999 Third Avenue, Suite 2800

Seattle, WA 98104

206.302.6752

kathryn.garrison@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kathryn Haggitt Garrison, CFP®

Year of birth: 1968

Formal Education: Bachelor of Arts degree in America Studies from Stanford University
Post Graduate Studies, Southern Studies, from University of Mississippi

Business Background:

2007 to Present: Financial Advisor with Moss Adams Wealth Advisors

2002 to 2007: Gift Planning Officer with University of Washington

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for this designation, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Garrison is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

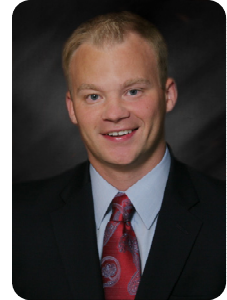
SUPERVISION

Ms. Garrison is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Aaron McFarland

Associate Advisor

999 Third Avenue, Suite 2800
Seattle, WA 98104
206.302.6710
aaron.mcfarland@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Aaron McFarland, AIF®

Year of birth: 1982

Formal Education: Bachelor of Science degree in Finance from Linfield College

Business Background:

2009 to Present: Associate Advisor with Moss Adams Wealth Advisors

2005 to 2008: Case Prep Specialist with Moss Adams Wealth Advisors

Professional designations held:

Accredited Investment Fiduciary™ designee

For an explanation of the minimum qualifications required for this designation, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Moss Adams Wealth Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Mr. McFarland is not actively engaged in any such activities.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. McFarland is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

George Taylor

Portfolio Manager

999 Third Avenue, Suite 2800

Seattle, WA 98104

206.302.6718

george.taylor@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

George Taylor

Year of birth: 1957

Formal Education: Bachelor of Science degree in Business Administration and Finance from University of Washington

Business Background:

1997 to Present: Portfolio Manager with Moss Adams Wealth Advisors

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Taylor is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Taylor is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Marie Taylor

Financial Advisor

999 Third Avenue, Suite 2800
Seattle, WA 98104
206.302.6727
marie.taylor@mossadams.com



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marie Taylor

Year of birth: 1956

Formal Education: Bachelor of Science degree in Nutrition and Foods from University of Washington

Business Background:

1997 to Present: Financial Advisor with Moss Adams Wealth Advisors

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Taylor is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Ms. Taylor is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Justin Fisher



Financial Advisor

1301 A Street, Suite 600
Tacoma, WA 98402
253.284.5267
justin.fisher@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Fisher, CFP®, AIFA®

Year of birth: 1979

Formal Education: Bachelor of Science degree in Business Management from United States Air Force Academy. Master of Science degree in Business Administration, Portfolio Theory & Financial Analysis, from University of Washington

Business Background:

2008 to Present: Financial Advisor with Moss Adams Wealth Advisors

2007 to 2008: Tax Staff with Moss Adams LLP

2006 to 2007: Business Manager with Atkinson Construction

2002 to 2006: Captain in the United States Air Force

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary Analyst®

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Fisher is also a Registered Representative and/or insurance agent of Moss Adams Securities & Insurance LLC, a FINRA member broker/dealer and general insurance agency. Moss Adams Wealth Advisors' Investment Advisor Representatives may refer clients to Moss Adams Securities & Insurance LLC. As a limited broker/dealer, Moss Adams Securities & Insurance LLC provides services for open ended mutual funds, 529 plans and variable or fixed insurance. As an insurance agent of Moss Adams Securities & Insurance, this individual may also recommend the purchase of an insurance product. It should be noted that Moss Adams Wealth Advisors, the firm, absorbs commissions and pays their representatives a salary not based on the placement of such products.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Fisher is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Ryan Franklin



Financial Advisor

402 East Yakima Avenue, Suite 100
Yakima, WA 98907
509.834.2458
ryan.franklin@mossadams.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan Franklin, CFP®, CPA/PFS

Year of birth: 1975

Formal Education: Bachelor of Arts in Business Administration with an emphasis in Accounting from Washington State University

Business Background:

2010 to Present: Financial Advisor with Moss Adams Wealth Advisors

2006 to 2010: Tax Senior Manager with Moss Adams LLP

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Certified Public Accountant/Personal Financial Specialist

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Mr. Franklin is not actively engaged in any such activities.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus.

SUPERVISION

Mr. Franklin is supervised by Rebecca Pomeroy, CEO of Moss Adams Wealth Advisors LLC. Ms. Pomeroy supervises the career and professional development, and sales and marketing activities of this individual. Gidget Furness, CCO, monitors the advice provided to clients through review of client risk tolerance and investment goals and allocation of accounts. Ms. Pomeroy or Ms. Furness may be reached at 206.302.6717.

Appendix A: Professional Designations Qualifications

This summary of Professional Designations is provided to assist you in evaluating the professional and minimum requirements of our investment professionals to hold these designations.

CERTIFIED FINANCIAL PLANNER™ PRACTITIONER (CFP®):

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, more than 62,000 individuals have obtained CFP® certification in the United States.

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 in 10 hours over a two-day period, 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ACCREDITED INVESTMENT FIDUCIARY® DESIGNEE/ ACCREDITED INVESTMENT FIDUCIARY ANALYST™ (AIF® & AIFA®):

AIF and AIFA Designees have acquired a thorough knowledge of fiduciary responsibility and can be an invaluable resource to investment fiduciaries and individual investors alike. An AIF designation represents that person’s knowledge of a Global Fiduciary Standard of Excellence and their application of the global standard into their own practice. An AIFA Designee has received the same training on a fiduciary standard, complemented by training on ISO-like assessment procedures to assess whether other fiduciaries conform to the standard of excellence.

AIF and AIFA Designees have successfully completed a specialized program on investment fiduciary standards of care. Fi360 Training began in 1999 to provide the investment industry with the first full-time training and research organization focused exclusively on investment fiduciary responsibility and portfolio management.

Designees are required to complete a rigorous training program, successfully pass an examination, conform to a code of ethics, and adhere to continuing education requirements on a yearly basis. These requirements ensure Designees are familiar with the prudent process developed by fi360, as well as kept up to date with recent industry events affecting fiduciaries.

AIF designees must:

- Accrue six hours of continuing professional education with at least four coming from fi360-produced sources (outlined in the section below)
- Attest to a code of ethics
- Maintain current contact information in fi360's designee database

Prerequisites:

To become an AIFA, one must have graduated from fi360's AIF Training. In addition, there are specific prerequisite work experiences.

AIFA designees must:

- Accrue ten hours of continuing professional education with at least six coming from fi360-produced sources (outlined in the section below)
- Attest to a code of ethics
- Maintain current contact information in fi360's designee database

ACCREDITED ASSET MANAGEMENT SPECIALISTSM (AAMS®):

To obtain the AAMS, the professional must successfully complete the program, pass the final examination and comply with the Code of Ethics. Individuals who hold the AAMS designation have completed a course of study encompassing investments, insurance, tax, retirement and estate planning issues. The program is designed for approximately 120-150 hours of self-study and must be completed within one year.

CERTIFIED PUBLIC ACCOUNTANT (CPA):

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

PERSONAL FINANCIAL SPECIALIST (PFS):

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [AICPA](#).

CHARTERED LIFE UNDERWRITER® (CLU®):

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.