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## FORM ADV

# Uniform Application for Investment Adviser Registration

## Part II - Page 1

Name of Investment Adviser: Bowers Wealth Management, Inc.				
Address: (Number and Street) 2206 Plaza Dr #300	(City) Rocklin	(State) CA	(Zip Code) 95765	Area Code: Telephone Number: 916-781-8733

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any government authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**FORM ADV****Part II - Page 2**

Applicant:

Bowers Wealth Management, Inc.

SEC File Number:

801-

Date:

12/2010

## Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1. **A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. Approx.  
(See instruction below.)

- Applicant:
- |                                     |     |   |      |
|-------------------------------------|-----|---|------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services . . . . .  | 100% |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services . . . . .  | %    |
| <input type="checkbox"/>            | (3) | Furnishes investment advice through consultations not included in either service described above . . . . .  | %    |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription . . . . .   | %    |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above . . . . .   | %    |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . . | %    |
| <input type="checkbox"/>            | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .   | %    |
| <input type="checkbox"/>            | (8) | Provides a timing service . . . . .   | %    |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above . . . . .   | %    |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does the applicant call any of the services it checked above financial planning or some similar term? . . . . .

Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>

C. Applicant offers investment advisory services for: (check all that apply):

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input type="checkbox"/> (2) Hourly charges                                     | <input type="checkbox"/> (5) Commissions       |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees)       | <input type="checkbox"/> (6) Other             |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of Clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)   |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |  |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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Applicant:

Bowers Wealth Management, Inc.

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**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |   |   |
|---|---|
| <input type="checkbox"/> A. Equity Securities                   | <input type="checkbox"/> H. United States government securities     |
| <input type="checkbox"/> (1) exchange-listed securities         |   |
| <input type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on:                   |
| <input type="checkbox"/> (3) foreign issues                     | <input type="checkbox"/> (1) securities                             |
|   | <input type="checkbox"/> (2) commodities                            |
| <input type="checkbox"/> B. Warrants                            |   |
| <input type="checkbox"/> C. Corporate debt securities           | <input type="checkbox"/> J. Futures contracts on:                   |
| (other than commercial paper)                                   | <input type="checkbox"/> (1) tangibles                              |
|   | <input type="checkbox"/> (2) intangibles                            |
| <input type="checkbox"/> D. Commercial paper                    | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input type="checkbox"/> E. Certificates of deposit             | <input type="checkbox"/> (1) real estate                            |
| <input type="checkbox"/> F. Municipal securities                | <input type="checkbox"/> (2) oil and gas interests                  |
|   | <input type="checkbox"/> (3) other (explain on Schedule F)          |
| <input type="checkbox"/> G. Investment company securities       | <input type="checkbox"/> L. Other (explain on Schedule F)           |
| <input type="checkbox"/> (1) variable life insurance            |   |
| <input type="checkbox"/> (2) variable annuities                 |   |
| <input checked="" type="checkbox"/> (3) mutual fund shares      |   |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

## A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input type="checkbox"/> Charting               | (4) <input type="checkbox"/> Cyclical                      |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

## B. The main sources of information applicant uses include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services   |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases  |
| (4) <input type="checkbox"/> Corporate rating services                        | (8) <input type="checkbox"/> Other (explain on Schedule F)   |

## C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV****Part II - Page 4**

Applicant: Bowers Wealth Management, Inc.	SEC File Number: 801-	Date: 12/2010
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**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes No  
☒ ☐

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker-dealer   | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? ..... Yes No  
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV**
**Part II - Page 5**

Applicant:	SEC File Number:	Date:
Bowers Wealth Management, Inc.	801-	12/2010

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? . . . . .

Yes No  
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

John W. Bowers, President, will review all client accounts at least quarterly. More frequent reviews may be requested by the client, or be suggested by Mr. Bowers, based on factors such as the general economy, market conditions, changes in client circumstances, etc.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Clients will receive from their custodians on either a monthly or quarterly basis, statements showing the current market value as well as interest and dividends for the reporting period.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV****Part II - Page 6**

Applicant:	SEC File Number:	Date:
Bowers Wealth Management, Inc.	801-	12/2010

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  |   |  |
|--|---|--|
| (1) securities to be bought or sold? .....               | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| (2) amount of the securities to be bought or sold? ..... | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| (3) broker or dealer to be used? .....                   | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| (4) commission rates paid? .....                         | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? .....

Yes ☒ No ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |   |  |
|---|---|--|
| A. Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| B. Directly or indirectly compensates any person for client referrals? .....  | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? .....

Yes ☐ No ☒

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Bowers Wealth Management, Inc.**

IRS Empl. Ident. No.:

Item of Form  
(identify)

Answer

Item 1D

**MANAGED INVESTMENT SERVICES FOR INDIVIDUAL AND TRUSTEE-DIRECTED ACCOUNTS**

Applicant, Bowers Wealth Management, Inc. ("BWM" or "Advisor") provides the following investment management services:

BWM provides continuous investment management services for client accounts.

The investment management of a client's account is based on the development of a personalized investment policy. When a client opens an account with BWM, he or she completes an "Investor Profile" which provides personal financial information and also describes the investment goals which the client seeks to achieve. By using the information in the "Investor Profile" and through personal discussions with the client, BWM prepares a personalized investment policy. This document sets forth the investment strategies which will be taken by BWM in the client's account for the purpose of achieving certain investment objectives. Periodically, the investment policy is reviewed with the client to make revisions based on a client's changing circumstances.

All client accounts are managed on a discretionary basis, using a limited trading authorization agreement which each client signs and approves when an account is opened.

Client accounts are invoiced in advance at the beginning of each calendar quarter based on the value of the assets held in the account as of the last business day of the previous quarter. Under certain circumstances, a client's fee for a managed investment account may be negotiated at a lower rate than the published fee schedule which follows.

On an annualized basis, BWM's fee for continuous and regular investment advice and portfolio management services is as follows:

For accounts aligned with stock strategies or stock/bond strategies, all funds in the account will be billed at annual rates as follows:

1.2% for the first \$100,000  
1.0% for the next \$100,000  
0.8% for the next \$100,000  
0.6% for the next \$100,000  
0.4% for amounts above \$400,000

A client may terminate his or her investment management agreement with BWM at any time and without penalty by sending a written notice to BWM. Clients who close their accounts receive a pro-rated refund for any investment management fees which were paid in advance.

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Bowers Wealth Management, Inc.**

IRS Empl. Ident. No.:

Item of Form  
(identify)

Answer

Items 1D, 12B

For accounts aligned with bond strategies, all funds in the account will be billed at annual rates as follows:

0.90% for the first \$100,000  
0.75% for the next \$100,000  
0.60% for the next \$100,000  
0.45% for the next \$100,000  
0.30% for amounts above \$400,000

A client may terminate his or her investment management agreement with BWM at any time and without penalty by sending a written notice to BWM. Clients who close their accounts receive a pro-rated refund for any investment management fees which were paid in advance.

BWM shall recommend that investment management accounts be established with Fidelity Institutional Wealth Services ("FIWS") through Fidelity Brokerage Services ("FBS"), an unaffiliated service provider. Factors which BWM considers in recommending FBS to clients include its financial strength, reputation, execution, pricing, reporting, research, and service. Prior to BWM providing investment management services, the client will be required to enter into a formal Investment Advisory Agreement with BWM setting forth the terms and conditions under which BWM shall manage the client's assets, and a separate custodial/clearing agreement with FBS. BWM's Investment Advisory Agreement and the custodial/clearing agreement, may authorize the account custodian to debit the client account for the amount of BWM's investment advisory fee and to directly remit that management fee to BWM in accordance with required state procedures.

- (1) The client must provide written authorization permitting direct payment from all account maintained by a custodian who is independent of the adviser;
- (2) The adviser must send a statement to the client showing the amount of the fee, the value of the client's assets upon which the fee was based, and the specific manner in which the fee was calculated;
- (3) The Adviser must disclose to clients that it is the client's responsibility to verify the accuracy of the fee calculation, and that the custodian will not determine whether the fee is properly calculated; and
- (4) The custodian must agree to send the client a statement, at least quarterly, showing all disbursements from the account, including advisory fees.

Investment advisers are acting in accordance with Section 102(e) of the Michigan Uniform Securities Act where access to a client's account is obtained pursuant to express written authorization and the following requirements are satisfied:

- a) The authorization or agreement must be limited to withdrawing contractually agreed upon investment adviser fees.
- b) The investment adviser must notify the client, in writing by at least first class mail

Complete amended pages in full, circle amended items and file with execution page (page 1).



**Schedule F of  
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Bowers Wealth Management, Inc.</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

	<p>not less than seven (7) days prior to the proposed date of withdrawal, of the exact amount of the proposed withdrawal and the specific manner or basis on which the fee has been calculated. The notice shall advise the client of the opportunity to object to the invoiced amount and the manner in which the objection shall be made.</p> <p>c) The frequency of fee withdrawal must be specified in the written authorization or agreement.</p> <p>d) The custodian of the account must be advised in writing of the limitation on the adviser's access to the account. This requirement may be satisfied by furnishing to the custodian a copy of the authorization or agreement.</p> <p>e) The custodian must provide the client, not less than quarterly, a statement indicating all amounts disbursed from the account including, separately, the amount of advisory fees paid. This may be contained in the custodian's regular periodic report to the client.</p> <p>f) The client must be able to terminate the written billing authorization or agreement required by this release at any time.</p> <p>In addition to BWM's investment advisory fee, the client shall also incur, relative to mutual fund purchases, charges imposed directly at the mutual fund level (i.e. fund advisory fees and expenses). The Investment Advisory Agreement between BWM and the client will continue in effect unless terminated by either party by written notice in accordance with the terms and conditions of the applicable agreement. BWM's investment advisory fee shall be prorated through the date of termination, and any remaining balance shall be refunded to the client.</p> <p>Pursuant to CCR Section 260.238(j), BWM hereby discloses that Clients may receive the same or comparable services from other Financial Advisors at a lower fee.</p> <p>Pursuant to California Code of Regulations, 10 CCR Section 260.235.2, BWM discloses that it may utilize various firms for the execution of securities transactions and to custody assets.</p>
Item 5	<p><u><b>EDUCATION &amp; BUSINESS STANDARDS</b></u></p> <p>BWM requires that all staff members have a minimum of a college degree from an accredited college or university. For those who provide investment advice, BWM requires an in-depth knowledge of mutual funds, extensive work experience in the financial services industry, and successful passing of all necessary qualifying exams for registration.</p>
Item 6	<p><u><b>EDUCATION AND BUSINESS BACKGROUND</b></u></p> <p><b>John Wilson Bowers</b></p> <p>Year Of Birth: 1958</p> <p>Education:</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Bowers Wealth Management, Inc.**

IRS Empl. Ident. No.:

Item of Form  
(identify)

Answer

Item 6 (continued)

Washington State University, Pullman, WA -1980, B.S. Electrical Engineering;

Business Background:

Bowers Wealth Management, Inc., Rocklin, CA – 1/08 to present, President, Chief Strategist, and Investment Adviser Representative

Independent Fidelity Investors, Inc., Rocklin, CA - 6/86 to present, *EDITOR AND OWNER*;

Weber Asset Management, Inc., Lake Success, NY - 9/92 to present, *CHIEF INVESTMENT STRATEGIST*

**Tim Hastrup**

Year of Birth: 1956

Educational Background:

California State University, Fresno - May 1978, B.S. Electrical Engineering;

University of California, Davis - March 2000, M.S. Electrical Engineering

Business Background for the last five years:

Bowers Wealth Management, Inc., Rocklin, CA – 1/08 to present, CFO, Treasurer, and Investment Adviser Representative

Independent Fidelity Investors, Inc., Rocklin, CA - 1/06 to present, *PROJECT MANAGER*

Hewlett Packard Company, Roseville, CA - 4/80 to 1/06, *ANALYST*

**Wayne Allen Foster**

Year of Birth: 1954

Educational Background:

University of California, Santa Barbara - March 1979, B.S. General Psychology with Business emphasis

Business Background for the last five years:

Bowers Wealth Management, Inc., Rocklin, CA – 1/08 to present, Chief Compliance Officer

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Bowers Wealth Management, Inc.</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

	Independent Fidelity Investors, Inc., Rocklin, CA - 6/07 to present, <i>SYSTEMS MANAGER</i> Hewlett Packard Company, Roseville, CA - 6/75 to 10/05, <i>QUALITY ENGINEERING AND REGULATORY COMPLIANCE MANAGER</i>
Item 7.A,C	<u>OTHER BUSINESS ACTIVITIES</u>  Mr. Bowers serves as editor of an independent and unaffiliated investment strategy newsletter. His role at the newsletter is his primary business activity and accounts for 75% of his time. Mr. Bowers does not promote advisory services in his newsletter, nor does he provide the newsletter to BWM's clients for an additional fee.
Item 9.E	<u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</u>  Employees of BWM may buy and sell shares of Fidelity mutual funds which are held in client accounts.
Item 10	<u>CONDITIONS FOR MANAGING ACCOUNTS</u>  To open a BWM managed account, there is a minimum opening balance of \$100,000. Under certain circumstances, this minimum requirement may be negotiable.
Item 12.A(1,2,3)	<u>INVESTMENT OR BROKERAGE DISCRETION</u>  BWM, at its discretion, primarily buys and sells mutual funds in various amounts. However, other investment vehicles, such as stocks, bonds, or exchange traded funds may be considered. BWM's discretion is based upon a "limited trading authorization agreement" that the client approves when the client account is opened. All accounts are opened and registered in the name of the client. Although BWM trades through FBS, other broker-dealer houses can be considered when trading new accounts.
Item 12.B	FBS serves as the broker-dealer for all fund transactions and as the custodian for all securities and cash held in client accounts.
Item 13.A	<u>ADDITIONAL COMPENSATION</u>  BWM may receive research and execution related services from FIWS or FBS to assist BWM in managing its accounts. These services and products would include financial publications, pricing information and other products or services. Such research and execution related services are offered to all investment advisers who utilize these firms. However, the commissions charged by these parties may be higher than those charged by a broker who does not provide the aforementioned research and execution related services.
Miscellaneous	<u>Code of Ethics</u>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Bowers Wealth Management, Inc.</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

Miscellaneous	<p>As these situations may represent a conflict of interest, BWM has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <ul style="list-style-type: none"><li>▪ BWM emphasizes the unrestricted right of the client to specify investment objectives, guidelines, and/or conditions on the overall management of their account. BWM's standard investment process begins with reviewing applicable state statutes, investment policy, and permitted investment language provided by the client.</li><li>▪ Associated persons or their immediate family members shall not buy or sell securities for their personal portfolio(s) where their decision is derived in whole or in part, by reason of the associated person's employment, unless the information is also available to the investing public on reasonable inquiry. No associated person of the Firm shall prefer his or her own interest to that of the advisory client.</li><li>▪ BWM and its associated persons generally may not purchase and sell individual securities being considered for, or held by client accounts without pre-clearance of the Firm's Compliance Officer. Moreover, investment personnel may be subject to a blackout period from trading in such securities.</li><li>▪ BWM and its employees generally may not participate in private placements or initial public offerings (IPOs) without pre-clearance from the Firm's Compliance Officer.</li></ul> <ul style="list-style-type: none"><li>▪ The Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.</li><li>▪ Records will be maintained of all non-exempt securities bought or sold by the Firm, associated persons of the Firm, and related entities. Mr. Bowers will review these records on a regular basis.</li><li>▪ Any individual not in observance of the above may be subject to termination.</li></ul> <p>In accordance with California State Statutes and Rules, BWM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by BWM or any person associated with the Firm. This disclosure is provided to give all Clients a summary of Advisor's Code of Ethics. However, if a Client or a potential Client wishes to review Advisor's Code of Ethics in its entirety, a copy will be provided promptly upon request.</p> <p><b><u>Conflicts of Interest</u></b></p> <p>All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.</p>
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Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

**Bowers Wealth Management, Inc.**

SEC File Number:

801-

Date:

12/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Bowers Wealth Management, Inc.**

IRS Empl. Ident. No.:

Item of Form  
(identify)

Answer

**Privacy Statement**

Advisor is committed to safeguarding the confidential information of its clients and holds all personal information provided to it in the strictest confidence. These records include all personal information that Advisor collects from its clients or receives from other firms in connection with any of the financial services they provide. Advisor also requires other firms with whom they deal to restrict the use of client's information. Advisor's Privacy Policy is available upon client's engagement of the firm's services or by prior request of the clients.

**Insider Trading**

In accordance with California State Statutes and Rules Advisor also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Advisor.

**Proxy Voting**

Advisor does not vote proxies.