

DISCLOSURE STATEMENT

Copeland Wealth Management Financial Advisors is registered with the Securities and Exchange Commission as an Investment Advisory corporation.

Corporate Mission:

Copeland Wealth Management Financial Advisors (CWMFA) strives to provide tax reviewed, long-term investment advice for clients seeking a high quality investment planning or strategy. All investment plans and strategies are prepared and reviewed by a practicing CPA and an Investment Manager of CWMFA. Working as a team we are able to customize a portfolio to meet each individual's investment and tax planning needs. Through sound investment and tax advice our clients receive expertise rarely found in the investment world.

Personal Information:

Charles P. Copeland, CPA • PFS – Certified Public Accountant with over twenty-five years of experience. Member of the AICPA and CSCP. Received a BS degree in Accounting from California State Polytechnic University, Pomona. Completed 30 semester hours of postgraduate studies in Federal Taxation through Golden Gate University.

Jeanne C. Minnerly, CPA • PFS – Certified Public Accountant with nineteen years of experience. Member of the AICPA and CSCP, American Women Society of CPA's, and American Payroll Association. Received a BA degree in Business Administration and Economics with an emphasis in Accounting from University of Redlands and a Masters Degree in Taxation from Golden Gate University.

C. Lawrence Copeland – Received a BS degree in Economics from the University of California, Riverside. Has worked in financial related fields prior to becoming licensed by California as an Investment Advisor in 1998. Is a Level II CFA candidate and currently finishing a Masters Degree in Economics at Cal Poly Pomona., and a Member of CFA Institute.

Richard J. Monsma, CPA • PFS – Certified Public Accountant with 32 years experience. B.S. Degree in Accounting from Ferris State University, Big Rapids, Michigan and Certificate of Management from the Peter Drucker Graduate School of Management at Claremont Graduate School, Claremont, California.

Christi C. Higdon – Received a BS degree in Business Administration with an emphasis in Finance from Portland State University in 1999. Became licensed as an Investment Advisor in 2003. Is a 2005 MBA graduate with an emphasis in Finance from the University of Redlands.

Fee Structure:

Our fees are charged using one of the following:

- A. An annual percentage of assets under management. The annual fee ranges from .15% to 2.0%, depending on both the size and complexity of the account paid quarterly at the end of each quarter.

- B. A flat fee ranging from \$500 to \$50,000 paid annually in quarterly installments at the beginning of each quarter.
- C. Hourly billing at a rate up to \$350 per hour for all time spent preparing, monitoring and reviewing your account. This is available only for short term or one time engagements.

All fees are subject to negotiation, and the method for each client account will be included on Exhibit A of the client agreement.

General Information:

CWMFA provides investment plans and strategies for individuals, corporations, trusts, estates and pension and profit sharing plans. We advise clients on most types of investments. Portfolios are monitored and reviewed for compliance with the investor's goals and rebalance and modified as necessary. We primarily use fundamental analysis aided by research materials prepared by others such as Morningstar. CWMFA is closely related to Copeland Wealth Management which provides consulting and accounting services. A bachelor's degree is the minimum educational requirement for those providing investment advice and a CPA license for those providing tax advice. CWMFA, may on occasion, buy or sell securities it recommends to clients, however this is not a conflict of interest as the securities are widely held and publicly traded. We manage accounts on a discretionary basis, which allows us to enter trades on your behalf. Our discretion is limited to the purchase and sale of general securities (including options and futures), mutual funds and government securities. Only you or your authorized representative can withdraw funds or securities from your account(s). You may authorize CWMFA to facilitate withdrawals on your behalf, but these are limited to moving your funds or securities between your accounts or directly to you. You may choose any broker you wish to handle your transactions. Your statements will be furnished by your broker. If you would like us to recommend a broker, our recommendation will be based on the cost, service and overall value of the broker and not upon any financial arrangement between the company and the recommended broker.

Privacy Policy

We have a close relationship with Copeland Wealth Management. We share information to better serve your needs. We do not share financial information with other firms, except firms which you have a custodial relationship (such as Charles Schwab & Company, TD Waterhouse, Vanguard Group and/or TIAA CREF). You may request, at any time that your financial information be sent to any individual or firm. We will contact you for approval if we receive an unsolicited request for your information, unless we have your written approval to send information to all requestors. We do not engage in any sale of your private information for our financial gain. This applies even if you are no longer a client.