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February 2, 2012

This Brochure provides information about the qualifications and business practices of Chitwood-Lindberg Wealth Management Company, Inc. ("CLWMCo"). If you have any questions about the contents of this Brochure, please contact us at the number above. 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.

CLWMCo is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. This Brochure is intended, in part, to provide information which can be used to make a determination to hire or retain an Adviser.

Additional information about CLWMCo also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This Brochure has been updated to reflect our policy in regards to fees charged on fixed income accounts, see Item 5. All other services offered remain unchanged. Our last Brochure was dated December 6, 2011.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge. Our Brochure may be requested by contacting us at the numbers above.

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Item 4 – Advisory Business

Chitwood-Lindberg Wealth Management Company, Inc. registered as a Registered Investment Adviser in March of 2009. Jon Lindberg is its President and 100% owner.

Portfolio management is based on the individual objectives of each specific client portfolio and may or may not represent the overall objectives of the clients' total investment assets. The Advisor recommends and employs various investment strategies. Accounts are designed to provide either discretionary or non-discretionary management by an Advisor of the firm. The Advisor assists each client in formulating investment objectives and manages the account within established guidelines regarding, among other matters, diversification and designation of securities that may be purchased.

As part of this service, each client portfolio is tailored to their particular investment needs and circumstances. This includes investment management in accounts ("Separate Accounts") based on the client's investment needs and a risk strategy (from conservative to aggressive), which is selected in conjunction with the client and incorporated into the account agreement. The available risk strategies correlate to asset allocations developed by the Advisor based on target models for various asset classes and subclasses. CLWMMCo selects investments in the client's models and resulting allocations that are consistent with the selected risk strategy and that pass a series of quantitative and qualitative filters. Separate Accounts are periodically rebalanced toward their asset allocation targets.

Under the terms of the agreement with the Client, the Adviser may:

- (1) Determine the investor's risk profile, investment objectives and time horizon.
- (2) Set a relevant asset allocation policy for the investor.
- (3) Diversify among asset classes and styles.
- (4) Rebalance the investor models and allocations as deemed necessary by Adviser.
- (5) Report and review investment results from time to time. Reviews may include client's performance in light of identified needs and objectives. They will be conducted on a continuous or periodic basis, as agreed upon by the client and in the Agreement with the client.
- (6) Recommend changes in the Client's investments, investment strategy or objectives. Recommendations may be given in connection with the review of the client's current investments or the client's financial needs or objectives as identified by the Client.
- (7) Report the current status of client holdings on a periodic basis, as agreed upon in the Adviser's Agreement with the Client.

Approved Custodians:

Currently, accounts are maintained at a qualified custodian that CLWMMCo maintains an agreement with. FOLIO Institutional (FOLIO) is the approved custodial platform. FOLIO platform fees and market order ticket charges for trade executions are billed at cost to the client. CLWMMCo and/or its Advisors do not share in any of these ticket charges or account fees and will be solely compensated per the management fee schedule listed under "Fees and Compensation".

Presently FOLIO will charge on a tiered separate fee basis annual custodian fees of 0.20% for account balances of 0 to \$999,999.99 and 0.10% for account balances of \$1,000,000.00 or greater. This covers all transaction, ticket charges except where indicated here to follow. The annual account fee of \$150.00 is also waived when the client agrees to receive all account statements and transaction notices by email or other electronic means. IRA account will incur an annual fee of \$25.

For Non- Window Trade Portfolio management where market or limit orders are utilized, FOLIO will charge \$3.95 per trade which is approximately 80% less than CLWMCo's other custodial arrangements. However, FOLIO is utilized because of its Portfolio trading platform abilities where no ticket charges are incurred, thus it is expected that ticket charges and transaction fees will be greatly reduced if not eliminated in most cases.

FOLIO is a unique platform where Proprietary Models, designed by CLWMCo are offered in various combinations that result in the custom Allocations for each client. Also, all individual securities are held below one share, carried out to 5 decimal points, including the immediate reinvestment of any dividends at net asset value, thus allowing high diversification within Models and resulting Allocations.

FOLIO allows investor, regardless of account size, to receive truly active management, along with lower transaction cost, and the manager gains more efficiency as the manager no longer has to go into each individual account and make trades, which would drive up transaction cost and cause multiple settlement prices for each client. With FOLIO, all clients with the Allocations receive the same share price. Asset management is implemented within the Models and thus seamlessly goes out to each client's allocation eliminating the manager having to go into each client account. These Model trades are called Window Trades where market orders that are placed before 10am CST and 1pm CST receive the exact mid share price of the respective security between 10am and 1pm and 1pm and 3pm CST. Thus allowing all clients to receive the same share price, with no ticket charges or transaction fees.

There will be no additional third party management fees, with the exception of management fees charged by the following type of investment vehicles, if and when used. These investment vehicles and the general range of said fees which may vary are as follows: Exchange Traded Funds (ETFs) 0.10% to 0.60%, Exchange Traded Fund Hedge Multi Strategy (0.75% to 1.10%) No Load Mutual Funds (0.10% to 1.40%). **The majority of models and their resulting allocations where the FOLIO platform is utilized, use Individual Securities as a majority of their holdings, as such, these aforementioned investment vehicles are not used a majority of the time nor do they make up a majority of the asset within a particular model or allocation. They are mentioned here due to the possibility of them being utilized in the future at the discretion of the asset manager.**

Each client has the ability to impose reasonable restrictions on the management of his/her account, including the designation of particular securities or types of securities that should not be purchased for the account, or that should be sold if held in the account or held outside the Model management process. If a client's instructions are unreasonable or an Investment Advisor Representative believes that the instructions are inappropriate for the client, CLWMCo will notify the client that, unless the instructions are modified, it may cancel the instructions in the client's account. A client will not be able to provide instructions that prohibit or restrict the Investment Adviser of an open-end or closed-end mutual fund or ETF with respect to the purchase or sale of specific securities or types of securities within the fund.

CLWMCo Financial Planning

CLWMCo also may provide advice in the form of a Financial, Retirement and or Estate Planning, and thus may charge an hourly rate for such services. CLWMCo's present hourly rate is \$150 per hour, billed in quarter hours increments. This rate is subject to change upon the agreement of both CLWMCo and

existing clients. All work is based on written or verbal agreed upon services by both CLWMCo and the client, prior to any implementation of work. Clients may receive a written financial plan, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives.

CLWMCo works regularly with other professionals such as Attorneys, Certified Public Accountants, Trustees, Corporate Agents / Comptrollers, Finance Analysts, Certified Financial Analysts etc., to offer financial and estate planning advice. CLWMCo specializes in the areas of investment, financial, estate, risk management, retirement, and business continuation planning. CLWMCo offers nonbiased planning and does not represent one particular Company, with no outside proprietary restrictions.

The financial management process begins with an in-depth evaluation of your current financial goals and objectives. Once overall objectives have been established, specific goals are addressed. Services may include the following:

- 1) Retirement Income Planning
- 2) Estate Analysis
- 3) Investment Planning
- 4) Fee Based Asset Management
- 5) Estate Conservation
- 6) Long Term Care Planning
- 7) Life Insurance / Survivorship Needs Analysis
- 8) Stocks, Bonds Corp./ Gov./ Municipal Bond Implementation
- 9) Charitable Giving
- 10) Wealth Succession Planning

As of January 26, 2012 CLWMCo held \$17,745,000.00 in discretionary assets under management, and \$15,438,000.00 in brokerage assets held at PROEQUITIES, Inc.

Item 5 – Fees and Compensation

CLWMCo shall charge the following negotiable fees for managing Client's accounts:

Account Value	Annual Fee
\$0 to \$249,999	1.25%
\$250,000 to \$999,999	1.10%
\$1,000,000 to \$3,999,999	0.95%
Above \$4,000,000	0.85%

** All advisory management agreements are to specify the fees charged to the account.

For Separate Accounts, CLWMCo does not normally consider its management fee to be negotiable, although CLWMCo reserves the right in its discretion, based on factors that are deemed to be relevant, to agree to a management fee for any particular client that varies from the fee set forth in the table above and which may be lower or higher than fees charged to another client with a similar sized account. Relevant factors that may lead to a variation in fees include, for example, the size, type and scope of the client's overall assets as well as the relationship and the fees that the client's account was charged at another firm prior to transferring to CLWMCo.

Individual Fixed Income Securities, Notes, Bonds, Debentures, and Certificates of Deposits, may be held with additional custodians within or outside FOLIO. A maximum annual of the same fee schedule as above may be charged, at the discretion of the asset manager as per implementation, or on an annual basis, based on current market yields. Also, an hourly rate at \$150 per hour billed in quarter hours increments, in some cases, may be charged for research pursuant to Individual Fixed Income Securities, Notes, Bonds, Debentures, and Certificates of Deposits research.

Quarterly fees are based on the value of the account is calculated as the market value of all long and short securities positions in the account. Although the fees listed above are “default” fees, they may, in some circumstances, be negotiable. If the firm is assessed a transactions fee, such fee is to be passed on to the client at cost.

All Advisory Contracts will specify how fees are to be billed. Fees are charged quarterly in advance of service. The initial fee payment is due in full on the date the client’s account is accepted and opened by the firm (the “Opening Date”) and will be based on the asset value of the account on that date and prorated based on the remaining days in that respective calendar quarter. If an account is terminated for any reason, the Client will be entitled to a refund of any pre-paid quarterly Fee prorated by the days remaining in the quarter after termination.

Client will maintain or deposit sufficient funds in the account to cover payment of all fees authorized by the contract, and the client authorizes the firm, clearing firm, and/or custodian to debit the account balances or redeem money market fund shares in the amount equal to the fee that is due. If there are not funds to cover the fees, then the firm may liquidate assets to cover fees.

Other fees may include costs associated with any dealer markups and odd lot differentials, transfer taxes, exchange fees mandated by the Securities Exchange Act of 1934 and other charges imposed by law with regard to any account transactions; offering discounts; IRA fees; redemption fees, exchange fees or similar fees imposed in connection with any mutual fund transaction. Client acknowledges that some or all of the mutual funds in which client invests may, as allowed under the Investment Company Act of 1940, pay fees to broker-dealers with respect to the distribution of the mutual funds’ shares. The firm’s associated persons, as Registered Representatives, may receive such a fee from the mutual funds. Such fees are described in mutual fund prospectuses.

Although CLWMCo believes its fees are reasonable in light of the services provided, clients should be aware that such fees may be more or less than the fees and commissions associated with investment advisory and brokerage services purchased separately. The comparison is dependent upon a number of factors, including the frequency of brokerage activity in the client’s account, the size of the account under management, type of assets, and any negotiated fee arrangements with respect to the account. An investor should consider these factors prior to opening an Advisory Account with Chitwood-Lindberg Wealth Management Company, Inc.

Financial Planning Fee Details: CLWMCo may also charge an hourly rate for any agreed upon financial planning work. This rate may vary depending on the requested task; however client will be provided an estimate in advance in written or oral form. The current hourly rate which is subject to change is \$150 billed in quarter hour increments.

Item 12 further describes the factors that CLWMCo considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (e.g., commissions).

CLWMCo's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to CLWMCo's fee, and CLWMCo shall not receive any portion of these commissions, fees, and costs. Please see Item 4 for additional information regarding fees charged by custodians.

Transaction fees charged may be higher than those otherwise available if the services were provided separately for a discounted fee or if an Investment Advisor were to select brokerage and negotiate commissions in the absence of the extra consulting service provided. Clients should consider the value of the additional consulting services when making such comparisons. The combination of custodial, consulting, and brokerage services may not be available separately or may require multiple accounts, documentation, and fees. All fees described herein may be subject to negotiation depending on a range of factors including, but not limited to, account size and overall range of services requested.

Account Termination

The client and/or the firm may initiate termination of the contract at any time by sending written notice to the contra party and will be accepted the day that it is received by the contra party. Client and/or the firm may initiate termination of the contract at any time by sending written notice to the contra party and will be accepted the day that it is received by the contra party. A full refund will be provided without penalty if the client terminates the contract within 5 business days of signing with the firm. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or in the case of an oral contract otherwise signified their acceptance, any other provisions of this contract notwithstanding.

Upon written receipt of notice to terminate its Client Agreement and unless specific transfer instructions are received, CLWMCo and its agent will, in an orderly and efficient manner, proceed with liquidation of the client's account. There will not be a charge by us for such redemption; however, the client should be aware that certain mutual funds impose redemption fees as stated in each company's fund prospectus in certain circumstances. Clients must keep in mind that the decision to liquidate security issues or mutual funds may result in tax consequences that should be discussed with the client's tax advisor. Factors that may affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities.

Should the necessary securities' markets be unavailable and trading suspended, efforts to trade will be done as soon as possible following their reopening. Due to the administrative processing time needed to terminate client's investment advisory service and communicate the instructions to client's Investment Advisor, termination orders received from clients are not market orders; it may take several business days under normal market conditions to process the client's request. During this time, the client's account is subject to market risk. CLWMCo and its agents are not responsible for market

fluctuations of the client's account from time of written notice until complete liquidation. All efforts will be made to process the termination in an efficient and timely manner.

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

CLWMMCo does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

CLWMMCo provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, trusts, and corporations. The minimum account size is \$10,000 but may be negotiated in certain instances.

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

Our investment strategy begins with an understanding of a client's financial goals. Advisors use demographic and financial information provided by the client to assess the client's risk profile and investment objectives in determining an appropriate plan for the client's assets. Investment strategies ordinarily include long- or short-term purchases of Individual stock, preferred stocks, Exchange Traded Funds ETFs, stock portfolios, mutual funds, fixed income securities and master limited partnerships, and or proprietary Models of the aforementioned.

Investment recommendations are based on an analysis of the client's individual needs, and are drawn from research and analysis. Security analysis methods may include fundamental analysis, technical analysis, charting and cyclical analysis. Information for this analysis may be drawn from financial newspapers and magazines, research management services, independent advisor specialist, research materials prepared by others, annual reports, corporate filings, prospectuses, company press releases and corporate ratings services.

It is important to note that investing in securities involves certain risks that are borne by the investor. For any risks associated with Investment Company products, please refer to the prospectuses for additional details about these risks. Our investment approach constantly keeps the risk of loss in mind. These risks include, but are not limited to:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 – 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 CLWMCo or the integrity of CLWMCo's management. CLWMCo has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

The Advisors are registered with PROEQUITIES, Inc., a registered broker-dealer. Advisors may suggest clients execute transactions through PROEQUITIES, Inc. In this capacity, the Advisor may receive normal commission and/or other compensation. Client accounts may be converted from commission accounts to fee accounts once they exceed \$10,000 in value or per the Adviser's consent.

Jon Lindberg owns 100% of J. Lindberg & Associates, LLC, a licensed Insurance Agency. Through this company, he or his agents may offer Life, Individual and Group Disability Income, and Long Term Care Insurance. J. Lindberg & Associates, LLC is also contracted with CSSI engineering to offer Commercial Cost Segregation services to clients who own commercial real estate. Cost Segregation Services run analyses and studies that accelerate the depreciation of commercial building renovation components into accelerated depreciation categories 5, 7, and 15 years rather than the conventional 27.5 and 39.5 year depreciation schedules. J. Lindberg & Associates, LLC may provide all of these aforementioned products and services to CLWMCo clients. CSSI may contract directly with CLWMCo clients to sell these services under the name of J. Lindberg & Associates, LLC. Advisory fees earned by Jon Lindberg or his agents are paid out to Jon Lindberg or J. Lindberg & Associates, LLC to compensate Jon Lindberg and or his agents.

Certain individuals are separately licensed as insurance agents/brokers for various independent insurance companies. In their separate capacities as Registered Representatives or as independent Insurance Agents, these individuals will be able to implement securities or insurance transactions for advisory clients for separate and typical compensation. These individuals may spend as much as 10% of

their time with these aforementioned non-advisory activities. If a trade error were to occur, it may result in profit or loss to the firm. The firm has controls in place to limit such trade errors. Individual Advisers will not participate in any profits resulting from such errors.

Item 12 includes additional details regarding brokerage practices and related disclosures.

Item 11 – Code of Ethics

CLWMCo has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at CLWMCo must acknowledge the terms of the Code of Ethics annually, or as amended.

Advisors of CLWMCo may buy or sell securities that are recommended to clients. CLWMCo's employees and persons associated with CLWMCo are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of CLWMCo and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for CLWMCo's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of CLWMCo will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of CLWMCo's clients. In addition, the Code requires pre-approval of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between CLWMCo and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with CLWMCo's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. CLWMCo will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

CLWMCo's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Jon Lindberg at our main number.

Item 12 – Brokerage Practices

For CLWMCo client accounts maintained in its custody, at ProEquities, Inc. a Broker Dealer and their custodian Pershing, LLC generally do not charge separately for custody services but are compensated by account holders through commissions and other transaction-related securities trades that are executed

through ProEquities Inc., Pershing LLC or that settle into Pershing, LLC accounts. ProEquities, Inc. Pershing, LLC also make available to CLWMCo other products and services that benefit CLWMCo but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or a substantial number of CLWMCo accounts, including accounts not maintained at FOLIO. ProEquities, Inc. and Pershing LLC products and services that assist CLWMCo in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements and transaction based historical data); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of CLWMCo fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

ProEquities Inc., and Pershing LLC., also offers other services intended to help CLWMCo manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. ProEquities Inc., and Pershing LLC., may make available, arrange and/or pay third-party vendors for the types of services rendered to CLWMCo. ProEquities Inc., and Pershing LLC., may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CLWMCo.

ProEquities Inc., and Pershing LLC., may also provide other benefits such as educational events or occasional business entertainment of CLWMCo personnel. In evaluating whether to recommend or require that clients custody their assets at ProEquities Inc., and Pershing LLC., CLWMCo may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by ProEquities Inc., and Pershing LLC., which may create a potential conflict of interest.

Advisors may suggest. ProEquities Inc., and Pershing LLC., for broker/dealer services to clients. Factors for such recommendation would be when transaction compensation is seen as a benefit to the client. For broker/dealer services, the Adviser or its associated persons may receive compensation for such transactions, where such compensation is separate and distinct from the Adviser's compensation related to its investment advisory services. Commissions paid to CLWMCo for broker/dealer services may be higher or lower than those obtainable from other brokers in return for those products and services.

Item 13 – Review of Accounts

Account reviews are conducted by the Advisor. Account performance is reviewed not less than quarterly, but are available through the FOLIO platform only 24/7 on line. Factors that are considered during such reviews include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, monthly distributions, concentrated positions, diversification, and outside holdings. Examples of situations that may impact client's account would be the following: performance that is not in line with the client's "downside risk tolerance," change in investment objective, the client makes a significant addition of capital or withdrawal of capital from the account, rebalancing of the portfolio if current allocation and targeted allocation are not consistent, concentrated position that could lead to volatility, etc.

The client agrees to inform the firm in writing of any material changes to the information included in the questionnaire or any other change in the client's financial circumstances that might affect the manner in which client's assets should be invested. Clients may contact the firm during normal business hours to consult with the firm concerning the management of the client's account(s). Item 15 contains information regarding the custody reports provided.

Item 14 – Client Referrals and Other Compensation

CLWMCo does not receive an economic benefit by anyone other than the client for providing investment advice and other advisory services. CLWMCo does not compensate for client referrals.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. CLWMCo urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

The client should receive the following reports from its Custodian of Record. These reports include:

- Trade confirmations reflecting all transactions in securities (except money market mutual fund transactions);
- Monthly and/or quarterly statements of client's account itemizing all transactions in cash, securities, and all deposits and withdrawals or principal and income during the preceding calendar month;
- Statements of securities in custody, listing securities held in the account, submitted at least quarterly.

Item 16 – Investment Discretion

CLWMCo usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Clients must authorize such discretion in the advisory agreement. When selecting securities and determining amounts, CLWMCo observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to CLWMCo in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, CLWMCo does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios. Clients will receive their proxies or other solicitations directly from the custodian or transfer agent. Clients should contact their Advisor if they have any questions or to obtain this information.

Item 18 – Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about CLWMCo's financial condition. CLWMCo has no financial commitment

that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Jon Lindberg serves as the President and Chief Compliance Officer of CLWMCo. The following describes his formal education and business background.

Education Background

University of Montevallo, AL - 1981-BA, Marketing

American College, Bryn Mawr PA - 1993-Chartered Life Underwriter

Completion of Advanced Estate Planning Courses, Graduate School of Financial Services - 1998

Business Background

Firm	Position	Date
Chitwood-Lindberg Wealth Mgmt, Inc.	Partner/Advisor	2009-Present
PROEQUITIES, Inc.	Registered Representative	1989-Present
J. Lindberg & Associates, LLC	Owner/Advisor	1981-Present
Crosscreek Television Prod Inc.	Owner	1983-2009

Mr. Lindberg is not compensated with performance based fees. There are no disciplinary proceedings against Mr. Lindberg that would require disclosure. Mr. Lindberg has no other relationship or arrangement with any issuer of securities.

Privacy Policy

We collect nonpublic personal information about you from the following sources: Information we receive on applications, questionnaires, web site, or other forms and information about your transactions with our affiliates, others, or us. We do not disclose any non-public information about our current or former customers to anyone, except as permitted by law or in order to provide the current services. Our employees have limited access to your personal information based on their responsibilities to provide products or services to you. Be assured that we maintain physical, electronic and procedural safeguards in compliance with federal standards to protect your information.