

Firm Brochure (Part 2 of Form ADV)



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May 1, 2012

This Brochure provides information about the qualifications and business practices of Olympic Wealth Management LLC (hereafter referred to as "Olympic Wealth Management" or "Adviser.") If you have any questions about the contents of this Brochure, please contact us at (425) 485-4700 or messages@olympicwm.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by the State of Washington Department of Financial Institutions.

Olympic Wealth Management is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Olympic Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov. The firm's CRD number is **154934**.

Item 2 – Material Changes

This Brochure is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not contain. We encourage all clients and prospective clients to read the entire brochure and any supplements which may accompany it.

We will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Eric Cumley, Owner at (425) 485-4700 or eric@olympicwm.com. Our Brochure is also available on our web site www.olympicwm.com free of charge.

Additional information about Olympic Wealth Management is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Olympic who are registered, or are required to be registered, as investment adviser representatives of Olympic Wealth Management LLC.

Notice regarding switch from SEC to State of Washington registration:

Due to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, the level of assets under management required for a registered investment adviser to register with the Securities and Exchange Commission ("SEC") was raised from \$25 million to \$100 million. Because Olympic's current level of assets under management is less than \$100 million as determined by its annual updating amendment filed with the SEC on January 25, 2012, Olympic's registration has been switched from the SEC to the State of Washington.

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Item 4 – Advisory Business

Olympic Wealth Management LLC is owned by Eric Cumley, CFP®. The firm began operations on November 5, 2010. Mr. Cumley has worked full-time as an investment industry professional since 1999.

Olympic's primary business functions are to provide investment advisory and general retirement planning services to individual investors. The firm's approach to these two areas is described below.

Investment advisory services involve evaluating client risk tolerance, investment time horizon, income needs from accumulated savings, approximate net worth, and general tax considerations through the use of a financial questionnaire. The questionnaire responses are then used to generate a written proposal which presents investors with asset allocation guidelines and specific investment recommendations.

Retirement planning services involve evaluating a client's overall financial condition, understanding the amount of income desired in retirement, potential sources of that income, and projecting estimated retirement income. Olympic does not charge a separate fee for retirement planning services.

Olympic does not directly manage client investment assets; rather, the firm utilizes independent third-party portfolio management providers to deliver investment solutions to its clients. The portfolio solutions offered by these third-party providers are generally accessible only through financial advisors. Thus, the investment services offered by Olympic Wealth Management are supervisory in nature; portfolio solutions are proposed, implemented, and then monitored on an ongoing basis in periodic reviews with the client.

Third-party portfolio management providers are recommended by Mr. Cumley to Olympic clients based on a variety of suitability criteria, including:

- Industry reputation and qualifications
- Ability to provide broadly-allocated and diversified portfolio strategies comprised of equities, fixed income, alternative asset classes, and/or combinations thereof
- Alignment with the client's risk tolerance, investment time horizon, and income needs (if any)
- Performance over significant time periods relative to comparative blended benchmarks.

Portfolio recommendations made by Olympic Wealth Management are limited to individual securities, mutual funds, and/or exchange-traded funds (ETFs.) Where individual securities are concerned, Olympic advises clients to own them in what are known as *separately-managed accounts* or SMAs. SMAs are 'model portfolios' of individual stocks and bonds which are actively managed by independent money managers. SMAs allow investors to impose restrictions on certain securities or industries, whereas mutual funds and ETFs generally do not. Individual securities owned in SMAs also possess their own separate cost basis, which can provide an additional measure of tax control for tax-sensitive investors.

The third-party mutual fund/ETF strategies recommended by Olympic are known as "wrap fee programs." Wrap fee programs provide investors with a way to employ a diverse range of independent third-party portfolio managers and investment types/styles in a single portfolio strategy or custodial account. The "wrap fee" is a comprehensive asset-based fee, calculated as a percentage of the portfolio value, which includes commissions and is paid by investors for a bundle of services ranging from investment supervision, research, portfolio management and rebalancing to brokerage/custody services, account statements, online account access, and performance measurement. Olympic receives a portion of the wrap fees paid for investment supervisory services. That portion is equal to the Advisor Fee charged by Olympic (see Item 5.)

Mutual funds and ETFs also pass their internal operating costs on to shareholders in what are known as “annual fund operating expenses” or the fund’s “expense ratio.” Wrap fees do not include mutual fund operating expenses. Mutual fund operating expenses are deducted directly from the assets of the mutual fund owned by the client and are not reflected on brokerage account statements (they are customarily disclosed in a document known as a *prospectus*.) Thus, fund operating expenses constitute an additional cost of ownership for investors owning shares of mutual funds and/or ETFs in wrap fee programs.

There are four entities principally involved in delivering investment solutions and related support services to our clients:

1) **Investment Advisor**—*Olympic Wealth Management LLC*. Services provided include investment recommendations, portfolio implementation, account supervision/monitoring, performance reviews, general retirement planning, income distribution guidance, market updates, and periodic client education events.

Olympic does not engage in “stock picking” for clients, nor does it actively manage investment portfolios for any client. Olympic Wealth Management also does not dispense legal or tax advice. Clients are responsible for seeking qualified third-party legal or tax guidance wherever circumstances warrant.

2) **Custodian**—*Charles Schwab & Co., Inc. (“Schwab.”)* Maintains custody of client investment assets and effects trades in their brokerage accounts at the direction of the Adviser and/or Platform Manager. Schwab provides Olympic clients with brokerage account statements, transaction confirmations, tax reporting documents, online account access, and toll-free support services if/as needed.

3) **Platform Manager**—*Envestnet Asset Management, Inc. (“Envestnet.”)* Provides access to third-party portfolio managers and monitors them on a continuous basis. Envestnet receives trading instructions from the portfolio managers and communicates them to Schwab, which then places the trades in a client’s account. Envestnet also calculates and processes quarterly billing of fees for Olympic clients, and generates quarterly performance reporting.

4) **Portfolio Managers**—*Various*. The portfolio managers recommended to Olympic clients encompass a wide range of separately-managed account (SMA), mutual fund, and exchange-traded fund (ETF) providers.

Employer-sponsored retirement plans Olympic Wealth Management provides investment guidance and administrative support to qualified employer-sponsored retirement plans (i.e. 401k plans) and their participants. This service involves assisting employers (plan sponsors) in selection of plan providers and administrators, plan design elements, investment options to be made available to participants, employee investment education resources, and so forth. Participants are provided investment-related guidance on an as-needed basis, and plan performance/fees are reviewed with the plan sponsor at least annually.

Assets under management As of January 13, 2012 Olympic Wealth Management supervises a total of \$30,492,189 of client assets. \$19,989,031 is held in custodial brokerage accounts and is managed on a discretionary basis. \$10,503,158 is held with providers of employer-sponsored retirement plans, and is managed on a non-discretionary basis. Other than the Advisory fees which are deducted from client accounts each quarter, Olympic does not maintain custody of its clients’ investment assets.

Item 5 – Fees and Compensation

Fees for investment advisory services Some clients are charged for Olympic Wealth Management's investment advisory services based on an annualized percentage of the aggregate market value of related-party (household) investment assets placed under Olympic's supervision. Following is Olympic's fee schedule for Investment Advisory Services. A client's specific annual fee arrangement will be described in a written Statement of Investment Selection ("SIS") entered into between Adviser and the client.

Aggregate Household Asset Value	Advisor Fee (annualized)
First \$500,000	1.00%
\$500,000 to \$1 million	0.95%
\$1 million to \$2 million	0.85%
\$2 million to \$5 million	0.70%
Above \$5 million	0.50%

Investment advisory fees are negotiable, and Olympic Wealth Management may discount fees at its sole discretion. All of Olympics' clients of the same size may not pay the same fee. Clients should also note that similar services may be available from other investment advisory firms for fees which are lower than, equal to, or higher than Olympics' fees described herein. Adviser may revise its fee schedule upon providing clients 30 days written notice and written approval by the client.

The annual fee for Adviser's services shall be paid quarterly in advance, based upon the value of the account(s) in which the client's investment assets are held on the last business day of the previous calendar quarter. If the Advisory Agreement does not span the entire quarterly billing period, the fee will be pro-rated based on the number of days the account is open and funded during the partial billing period.

Fees are deducted directly from the client's account by the platform manager, Envestnet; direct billing to the client is not offered. Schwab, the account custodian, sends statements to clients at least quarterly, showing all disbursements from the account(s) including the amount of the Advisory fee deducted from the account(s).

If the Advisory agreement is terminated prior to the end of a calendar quarter for which fees have been paid in advance, the unearned portion of those fees will be refunded to the client on a pro-rata basis. The dollar amount of unearned fees to be refunded is determined as follows:

$$\frac{\text{Number of days remaining in the current quarter}}{\text{Total number of days in the current quarter}} \times \$ \text{ fees paid in advance} = \$ \text{ refund}$$

As referenced in Item 3 on page 5, Envestnet calculates the fees which are paid by Olympics' clients each quarter. Envestnet then directs portions of the fees to itself, the portfolio manager(s), and Olympic Wealth Management for the services rendered by each.

In its role as custodian, Schwab may separately charge commissions, transaction fees, or asset-based fees for effecting certain securities transactions. For example, commissions may be charged for individual equity and fixed income securities transactions, and transaction fees may be charged to buy or sell mutual funds. Olympic Wealth Management does not receive commission or mutual fund service fees (12-b1 fees) as forms of compensation for its investment advisory services.

Schwab and Envestnet will charge fees that are separate from and in addition to the fees charged by us. For example, Schwab may charge an asset-based pricing fee (for custody services) ranging from 0.10% to 0.25% depending on the type of investment strategy a client might own. Envestnet charges a sponsor fee which can range from 0.10% up to 0.80%, again depending on the types of investments owned in the client's accounts. Olympic's advisory fee is disclosed on the previous page.

Notice regarding mutual fund and ETF fees

As stated previously, third-party portfolio managers offering mutual funds and exchange-traded funds (ETFs) pass their internal transaction and execution costs on to the shareholders of their funds. Such investment companies also pass the cost of compensating their management/research personnel, as well as the cost of other internal administrative services, on to the shareholder (collectively known as an "expense ratio.") Mutual fund and ETF expense ratios can range from as low as 0.10% to as much as 1.00% or more, depending in part on the asset class of the fund and whether it's a passive or an active strategy. (Expense ratios on passive strategies tend to be lower than expenses on actively-managed strategies.)

In addition, some third-party portfolio managers pay 12b-1 service fees, distribution fees, recordkeeping fees, and/or shareholder accounting fees to custodians and broker-dealers which offer such funds to their clients. These fees reduce the net asset value of mutual fund/ETF shares and are thus indirectly borne by fund shareholders, including clients of Olympic who may own such investments. Olympic does not receive 12b-1 service fees, distribution fees, recordkeeping fees, or shareholder accounting fees as compensation for its investment advisory services.

Insurance compensation Eric Cumley, CFP® and owner of Olympic Wealth Management is life insurance-licensed in the state of Washington. When appropriate, Mr. Cumley may advise clients to purchase life insurance and/or long-term care insurance as part of their overall wealth management plans. If a client purchases an insurance product through Mr. Cumley acting as agent, he will receive commission compensation from the issuing insurance company. This commission compensation is separate from, and in addition to, fees a client might pay to Olympic Wealth Management for investment supervisory services. Clients also have the option to purchase insurance products recommended by Mr. Cumley through other brokers or agents that are not affiliated with Olympic.

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

Fees charged by Olympic Wealth Management for investment supervisory services are not based on the performance of the assets owned by its clients.

Item 7 – Types of Clients

Olympic Wealth Management LLC provides investment supervisory services and general retirement planning to individual investors. Olympic also provides investment guidance and administrative support to qualified employer-sponsored retirement plans (i.e. 401k plans) and their participants. Furthermore, Olympic does not impose a "minimum account size" restriction.

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

Olympic Wealth Management evaluates separate account, mutual fund, and ETF portfolios as part of its proposal/implementation process. Factors considered in the recommendation of these managed investment strategies include (but are not limited to) the reputation and financial strength of the portfolio provider, areas

of specialization, range of available asset allocation models, historical performance relative to peers and benchmark indices, and adherence to style consistency.

Portfolio recommendations typically consist of professionally-managed and ETF investment strategies allocated across a broad range of asset classes and styles. These include government, corporate, municipal, and international bonds, large cap, mid cap, and small cap equities, value/growth/blend equity styles, and international/emerging markets.

Investing in securities involves volatility and risk of loss that clients should be prepared to bear. Adviser does not guarantee the future performance of client investments or any specific level of performance, the success of any investment decision or strategy that the independent managers may use, or the success of Adviser's overall supervision of the account. Client understands that investment strategies recommended for their account by Olympic Wealth Management are subject to various market, currency, economic, political and business risks, and that those investment strategies may not always be profitable. Olympic will directly supervise only the securities, cash and other investments held in a client's custodial brokerage account and assist in making investment decisions for the account. It is also understood that if a client requests advice on investment assets not held in an account directly supervised by Olympic (i.e. an account which is part of an employer's 401k plan), Olympic does not guarantee the future performance or success of those assets.

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 Olympic Wealth Management LLC or the integrity of Olympic's ownership/management. Olympic Wealth Management has no disciplinary events to report.

Item 10 – Other Financial Industry Activities and Affiliations

Eric Cumley, CFP® and owner of Olympic Wealth Management is life insurance-licensed in the state of Washington. When appropriate, Mr. Cumley may advise clients to purchase life insurance and/or long-term care insurance as part of their overall wealth management plans. If a client purchases an insurance product through Mr. Cumley acting as agent, he will receive commission compensation from the issuing insurance company. This commission compensation is separate from, and in addition to, fees a client might pay to Olympic Wealth Management for investment supervisory services or planning/consulting services.

The commissions paid on the sale of insurance products constitute a financial incentive for Mr. Cumley to recommend an insurance product. This financial incentive creates a conflict of interest between the client/insurance buyer and Mr. Cumley as agent, such that the client's interests may not be aligned with the Adviser. Mr. Cumley spends an estimated 5% to 15% of his time assisting clients with insurance products.

Item 11 – Code of Ethics

Olympic Wealth Management LLC 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 Olympic must acknowledge the terms of the Code of Ethics annually, or as amended.

Olympic has established the following guidelines in order to ensure its fiduciary responsibilities:

- Olympic emphasizes the unrestricted right of the client to specify investment objectives and/or conditions as to the ongoing allocation of investments in their account
- No associate of the firm will put his or her own interests ahead of the client
- Olympic requires that all its employees must act in accordance with all applicable federal and state regulations governing registered investment advisory practices
- In accordance with Section 201-A of the Investment Advisers Act of 1940, Olympic Wealth Management also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Olympic or any person associated with the firm.

Olympic's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Eric Cumley at (425) 485-4700.

Item 12 – Brokerage Practices

Olympic Wealth Management LLC advises clients to establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts.

Olympic Wealth Management is independently owned and operated and is not affiliated with Schwab.

Schwab provides Olympic 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 a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. These services are not contingent upon Olympic committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, 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 Olympic client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Olympic does not permit clients to direct brokerage through specific broker-dealers other than Schwab. Schwab serves as the broker-dealer for all securities transactions, and as the custodian for all securities and cash held in client accounts.

Schwab Advisor Services also makes available to Olympic Wealth Management other products and services which benefit Olympic but which may not directly benefit its clients' accounts (sometimes referred to as "soft dollar" benefits.) These products and services may be used to maintain all or some substantial number of the Adviser's accounts, including accounts which may not be custodied at Schwab.

Schwab's products and services that assist Olympic 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); (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 Olympic's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting. Therefore, the commissions and fees Schwab charges may be higher than those charged by a broker-dealer which does not provide these types of resources to an Adviser.

Schwab Advisor Services also offers other resources intended to help Olympic Wealth Management operate 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. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Olympic. Schwab Advisor Services 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 Olympic. Schwab may also provide other benefits such as educational events or occasional business entertainment of Olympic personnel.

In evaluating whether to recommend or require that clients custody their assets at Schwab, Olympic 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 Schwab. This may create a potential conflict of interest.

Item 13 – Review of Accounts

Once a client has been referred to a third-party portfolio manager, Eric Cumley, the owner of Olympic Wealth Management, will on at least an annual basis review all portfolios for which that client is paying an Advisory Fee. More frequent reviews may be requested by the client, or suggested by Mr. Cumley, based on factors such as the general economy, market conditions/volatility, material changes in a client's financial situation, etc. Clients will be provided written quarterly performance reports for each billable account they own naming Olympic as Adviser. All written performance reporting is produced by Envestnet. Clients have the choice of receiving these reports electronically or via US Mail.

Item 14 – Client Referrals and Other Compensation

Olympic Wealth Management does not provide financial incentives or compensation to any person or organization for providing client referrals.

Item 15 – Custody

Other than the Advisory fees which are deducted from client accounts each quarter, Olympic does not maintain custody of its client's investment assets.

Clients of Olympic Wealth Management LLC should receive at least quarterly statements from Schwab, which holds and maintains the client's investment assets. (Generally, a statement is sent for any month where transaction activity takes place in an account.) Schwab's statements reflect all cash and securities holdings, transactions, as well as quarterly investment supervisory fees remitted to Adviser.

Olympic urges all clients to carefully review such statements and compare official custodial records to the performance reporting that we may provide to you. Statements received by Olympic clients may vary from statements of other custodians based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16– Investment Discretion

Our clients authorize us to delegate the active discretionary management of all or part of their investment assets to one or more independent portfolio managers and/or portfolio management programs based upon their stated investment objectives.

The portfolio managers and Envestnet shall have limited power-of-attorney and trading authority over those assets which Adviser directs to them for management. They shall be authorized to buy, sell, and trade in securities in accordance with client's investment objectives as communicated by Olympic, and to give instructions in furtherance of such trading authority to Schwab.

At any time, Adviser may terminate and/or change independent managers when it believes such a change is in a client's best interest. Following such a change, Adviser will continue monitoring/ supervising the remaining managers and will continue reviewing account performance, asset allocation, and investment objectives.

Investment supervisory services provided by Olympic Wealth Management are limited to the supervision of the assets and selection and supervision of independent managers and do not include comprehensive financial planning or any other related or unrelated services. To the extent that a client desires services not falling within the scope of Olympic's investment supervisory services, the nature of the services required shall be set forth in a separate written agreement for which the Adviser shall be paid a separate and additional fee.

When recommending investment managers and determining allocations to them, Olympic observes the investment policies, limitations and restrictions of the clients for whom it advises. If clients have specific or unique investment guidelines and restrictions that they wish for Olympic to follow, those must be provided in writing at the outset of the Adviser/client relationship and may be amended at any time.

Item 17 – Voting Client Securities

Proxy Voting Policy Olympic Wealth Management will not vote proxies for securities held in accounts that it supervises. Further, Adviser shall not provide advice to clients about how to vote proxies. Clients may appoint third-party portfolio managers to vote proxies.

Item 18 – Financial Information

Registered investment advisers such as Olympic Wealth Management are required in this Item to provide you with certain financial information or disclosures about their financial condition. At this writing, Olympic has no financial commitments that impair its ability to meet contractual and fiduciary commitments to clients, nor has it been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

This section is where Washington State registered investment advisors disclosure any further information required by the State of Washington that has not been previously disclosed.

Additional information about Eric Cumley, CFP® is available on the SEC's website at www.adviserinfo.sec.gov. His individual CRD number is 4085668.

Eric Cumley, Owner

Year of birth: 1964

Education:

Montana State University, Bozeman MT—1986. BA, Communications

Honors Graduate

Business Background:

Olympic Wealth Management LLC, Bothell WA—11/10 to present
Owner

Edward Jones Investments, Woodinville WA—11/99 to 11/10
Financial Advisor

Professional Designations:

CERTIFIED FINANCIAL PLANNER™—2004

Explanation of CFP® Certification

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) professional education requirements; (2) 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.

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 concerning Eric Cumley, CFP® is applicable to this Item.

Other Business Activities

Eric Cumley does not have any business activities outside of Olympic Wealth Management.

Additional Compensation

Eric Cumley may provide advice about matters other than securities. He may also act as an insurance agent. As an insurance agent, he will receive compensation based upon whether or not, and in what amount, clients purchase insurance products through him.

Supervision

Olympic Wealth Management is a small investment advisor, with a limited number of principals and employees. Because of the firm's small size, traditional internal control and oversight structures are not viable because a separation of duties among different people is not possible. We maintain records that are intended to demonstrate our compliance with securities laws, rules and our policies.

Requirements for State-Registered Advisers

As described above, Eric Cumley has not been involved in any events requiring disclosure here.

Item 20 – Privacy Policy

Olympic Wealth Management (also referred to as "Advisor"), like other firms which advise individual investors on personal financial matters, is required by federal law to inform its clients of policies regarding the privacy of non-public information.

In the course of providing its clients with certain advice, Advisor may receive non-public personal financial information from its clients, their accountants, attorneys, and other representatives including but not limited to financial statements, tax returns and other personal information. All nonpublic personal information received by Olympic Wealth Management regarding its clients or former clients is held in strict confidence in accordance with the firm's professional obligations, and shall not be released to people outside Advisor, except by client consent or as required by law or to explain Advisor's actions to professional organizations that it may be a member of.

Advisor may share certain information with third parties who assist it in providing services to clients (such as administrative and client service functions) or marketing services, as permitted by law, subject to the obligation of these third parties not to use or disclose such information for any other purpose.

Olympic Wealth Management retains records relating to the professional services it provides in assisting clients with their needs. In some cases, records shall also be retained to comply with regulatory or professional guidelines. In order to protect your non-public personal information from unauthorized disclosure, Advisor maintains physical, electronic and procedural safeguards. Clients are asked to contact the staff at Olympic Wealth Management immediately at (425) 485-4700 if their financial situation, goals, or risk tolerance changes.