



Firm Brochure
(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Reston Wealth Management. If you have any questions about the contents of this brochure, please contact us at: (703) 481-2280, or by email at: info@restonwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Reston Wealth Management is available on the SEC's website at www.adviserinfo.sec.gov.

March 6, 2013

Material Changes

ANNUAL UPDATE

The Material Changes section of this brochure will be updated annually when material changes have occurred since the previous release of the Firm Brochure.

MATERIAL CHANGES SINCE THE LAST UPDATE

Below is a material change that has been made since the last annual update of this brochure in January 2013.

Fees and Compensation (Updated)

DESCRIPTION

Reston Wealth Management bases its fees on a percentage of assets under management for investment management or supervisory services. The annual Investment Advisory Agreement fee is based on a percentage of the investable assets in each separate account.

The fee schedule is provided below and is “tiered” so that the more you invest, the less each successive “tier” costs (and your total fee is a “weighted average” of multiple tiers).

Account Size	Annual Advisory Fee
On the first \$500,000	1.25%
On the next \$500,000	1.20%
On the next \$1,000,000	1.10%
On the next \$3,000,000	0.95%
On additional amounts over \$5,000,000	0.80%

FULL BROCHURE AVAILABLE

Whenever you would like to receive a complete copy of our Firm’s Brochure, please contact us by telephone at: (703) 481-2280 or by email at: info@restonwealth.com.

Table of Contents

Material Changes	i
Annual Update	i
Material Changes since the Last Update.....	i
Full Brochure Available.....	i
Advisory Business	1
Firm Description	1
Principal Owner	1
Types of Advisory Services	1
Tailored Relationships	2
Types of Agreements	2
Investment Advisory Agreement	2
Asset Management.....	2
Financial Planning Agreement.....	3
Hourly Planning Engagements	3
Termination of Agreement.....	3
Fees and Compensation.....	4
Description.....	4
Fee Billing.....	5
Other Fees	5
Expense Ratios.....	6
Past Due Accounts and Termination of Agreement	6
Performance-Based Fees and Side-by-Side Management.....	6
Sharing of Capital Gains	6
Types of Clients	6
Description	6
Account Minimums	6
Methods of Analysis, Investment Strategies and Risk of Loss.....	7
Methods of Analysis	7
Investment Strategies	7
Risk of Loss	7
Disciplinary Information.....	8
Legal and Disciplinary	8

Other Financial Industry Activities and Affiliations	8
Financial Industry Activities	8
Affiliations	8
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Code of Ethics	9
Participation or Interest in Client Transactions	9
Personal Trading	10
Brokerage Practices	10
Selecting Brokerage Firms	10
Best Execution	11
Soft Dollars	11
Order Aggregation	11
Review of Accounts	11
Periodic Reviews	11
Review Triggers	11
Regular Reports	11
Client Referrals and Other Compensation	12
Incoming Referrals	12
Outgoing Referrals	12
Custody	12
Custody	12
Account Statements	12
Investment Discretion	12
Discretionary Authority for Trading	12
Voting Client Securities	13
Proxy Votes	13
Financial Information	13
Financial Condition	13
Brochure Supplement (Part 2B of Form ADV)	14
Business Standards	14
Professional Certifications	14
Robert E. Tucker III, CFP®, ChFC®	15
Daniel E. Morgan	16
Chloerissa G. Kirwan, CFP®	17

Advisory Business

FIRM DESCRIPTION

Reston Wealth Management began conducting business as an SEC registered investment adviser in 2009. (SEC registration does not imply any level of skill or training.)

Reston Wealth Management provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, and small businesses. Advice is provided through consultation with the client and may include:

- determination of financial objectives,
- identification of financial problems,
- cash flow management,
- investment management,
- education funding, and
- retirement planning.

In addition, Reston Wealth Management may advise clients regarding insurance planning and college planning. Tax planning and estate planning is provided with the understanding that Reston Wealth Management does not engage in, or render legal, accounting, or tax advice.

Other professionals (e.g., lawyers, accountants, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

PRINCIPAL OWNER

Robert E. Tucker, III is the sole owner of Reston Wealth Management.

TYPES OF ADVISORY SERVICES

Reston Wealth Management provides investment supervisory services, also known as asset management services; and manages investment advisory accounts not involving investment supervisory services. Advisory services include, among other things, providing advice regarding asset allocation and the selection of investments. Reston Wealth Management provides investment advisory services to its clients on a discretionary and non-discretionary basis. Account management or supervision is guided by the stated objectives of the client. In addition, Reston Wealth Management considers the client's risk profile and financial status prior to making any recommendations.

On more than an occasional basis, Reston Wealth Management furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services.

As of March 6th, 2013, Reston Wealth Management manages approximately \$117,114,000 in assets for approximately 253 clients. Approximately \$115,996,000 is managed on a discretionary basis, and approximately \$1,118,000 is managed on a non-discretionary basis.

TAILORED RELATIONSHIPS

The goals and objectives for each client are documented in our client relationship management system. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

TYPES OF AGREEMENTS

The following agreements define the typical client relationships.

INVESTMENT ADVISORY AGREEMENT

Most clients choose to have Reston Wealth Management manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, sometimes including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The advisory services include, among other things, providing advice regarding asset allocation and the selection of investments. Account management is guided by the stated objectives of the client. In addition, Reston Wealth Management considers the client's risk profile and financial status prior to making any recommendations.

ASSET MANAGEMENT

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Brokerages may charge a separate transaction fee for the purchase of some funds.

Stocks, bonds and mutual funds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Reston Wealth Management does not receive any compensation, in any form, from fund companies.

Investments may also include:

- equities (stocks),
- corporate debt securities,
- certificates of deposit,
- municipal securities,
- investment company securities (eg. mutual funds shares),
- U. S. government securities,
- options contracts,
- futures contracts, and

- interests in partnerships (eg. real estate or oil and gas interests).

Reston Wealth Management also provides investment advice to clients concerning the following additional securities products: structured notes, preferred stocks, fund of hedge funds, closed end funds, 529 plans and 1031 real estate exchanges.

Initial public offerings (IPOs) are not available through Reston Wealth Management.

FINANCIAL PLANNING AGREEMENT

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed. The Adviser provides financial planning and consulting services consistent with clients' financial and tax status, in addition to their risk profile and return objectives.

The financial plan may include, but is not limited to:

- a net worth statement;
- a cash flow statement;
- a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations;
- a review of retirement accounts and plans including recommendations;
- a review of insurance policies and recommendations for changes, if necessary;
- one or more retirement scenarios;
- estate planning review and recommendations; and
- education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

When both investment management or plan implementation and financial planning services are offered, there is a potential conflict of interest since there is an incentive for the party offering financial planning services to recommend products or services for which Reston Wealth Management, or a related party, may receive compensation. However, financial planning clients are under no obligation to act upon any recommendations of Reston Wealth Management or to effect any transactions through Reston Wealth Management if they decide to follow the recommendations.

HOURLY PLANNING ENGAGEMENTS

Reston Wealth Management provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is at the rate of \$295 per hour for a Senior Planner and \$195 per hour for a Junior Planner.

TERMINATION OF AGREEMENT

A client may terminate any of the aforementioned agreements at any time by notifying Reston Wealth Management in writing. If the client made an advance

payment, Reston Wealth Management will refund any unearned portion of the advance payment.

Reston Wealth Management may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Reston Wealth Management will refund any unearned portion of the advance payment.

An advisory client will have a period of five (5) business days from the date of signing the Investment Advisory Agreement to unconditionally cancel the agreement and receive a full refund of all fees. Thereafter, either party may terminate the investment advisory agreement with thirty (30) days written notice.

Fees and Compensation

DESCRIPTION

Reston Wealth Management bases its fees on a percentage of assets under management for investment management or supervisory services. The annual Investment Advisory Agreement fee is based on a percentage of the investable assets in each separate account.

The fee schedule is provided below and is “tiered” so that the more you invest, the less each successive “tier” costs (and your total fee is a “weighted average” of multiple tiers).

Account Size	Annual Advisory Fee
On the first \$500,000	1.25%
On the next \$500,000	1.20%
On the next \$1,000,000	1.10%
On the next \$3,000,000	0.95%
On additional amounts over \$5,000,000	0.80%

The scope of work and fee for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Financial plan fees are based on hourly charges or fixed fees (not including subscription fees). Fees are priced according to the degree of complexity associated with the client’s situation. The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Clients who select planning or consulting services are billed at the rate of \$295 for the services of a senior planner and \$195 for the services of a junior planner. After

delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$295 per hour for a Senior Planner and \$195 per hour for a Junior Planner.

Fees are negotiable.

FEE BILLING

Investment management fees are paid quarterly, in advance, meaning that we deduct the fee from a designated client account at the beginning of the three-month billing period.

Fees are due on the first day of the calendar quarter and the client may request, in advance, to receive an invoice instead of the direct debiting of their investment account.

Fees are based on the account's asset value as of the last business day of the prior calendar quarter. Fees are prorated for accounts opened during the quarter.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan. The fee for a financial plan is predicated upon the facts known at the start of the engagement. Reston Wealth Management will provide clients with an estimate of the amount of time the plan or project will take and upon signing an agreement, a deposit of 50% of the estimated fee may be required.

Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

OTHER FEES

The account custodian may charge fees, which are in addition to and separate from the investment advisory service fee. Custodians may charge accounts for various transaction costs, retirement plan and administration fees. In addition, some mutual fund assets deposited in the account may have been subject to deferred sales charges and 12b-1 fees and other mutual fund annual expenses as described in each fund's prospectus. Advisory clients should also note that fees for comparable services vary and lower fees for comparable services may be available from other sources.

Reston Wealth Management, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

EXPENSE RATIOS

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Reston Wealth Management. These fees are described in each fund's prospectus.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

PAST DUE ACCOUNTS AND TERMINATION OF AGREEMENT

An advisory client will have a period of five (5) business days from the date of signing the Investment Advisory Agreement to unconditionally rescind the agreement and receive a full refund of all fees. After 5 business days, either party may terminate the Investment Advisory Agreement with thirty (30) days written notice.

Reston Wealth Management reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Reston Wealth Management's judgment, to providing proper financial advice. Upon termination, fees will be prorated to the date of termination and the unearned portion of the fee will be refunded to the client.

Performance-Based Fees and Side-by-Side Management

SHARING OF CAPITAL GAINS

Reston Wealth Management does not charge any performance-based fees or engage in side-by-side management because of the potential conflict of interest.

Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

(Performance-based fees are fees based on a share of the capital gains or capital appreciation of the assets of a client. An example of side-by-side management is when a firm manages a hedge fund "side-by-side" with a mutual fund.)

Types of Clients

DESCRIPTION

Reston Wealth Management generally provides investment advice to individuals, small business pension and profit sharing plans, and corporations.

Client relationships vary in scope and length of service.

ACCOUNT MINIMUMS

Reston Wealth Management does not require a minimum deposit to establish a new advisory account.

Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Reston Wealth Management may use include Morningstar Office, Bloomberg, and other resources available by subscription on the World Wide Web.

INVESTMENT STRATEGIES

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include:

- long-term purchases (securities held at least a year),
- short-term purchases (securities sold within a year),
- trading (securities sold within 30 days),
- short sales,
- margin transactions, and
- option writing (including covered options, uncovered options or spreading strategies).

RISK OF LOSS

Investing in securities involves risk of loss that clients should be prepared to bear. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **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.

- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **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.

Disciplinary Information

LEGAL AND DISCIPLINARY

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

FINANCIAL INDUSTRY ACTIVITIES

Reston Wealth Management is not registered for other financial industry activities.

AFFILIATIONS

Mr. Robert E. Tucker III and Mr. Daniel E. Morgan are registered representatives of LPL Financial Services ("LPL"), a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and a registered investment adviser. In addition, Mr. Tucker and Mr. Morgan are appointed insurance agents with various insurance companies.

Associated Persons, in their individual capacities as registered representatives of LPL or as independent insurance agents, may effect securities brokerage or insurance transactions for clients on a fully-disclosed commission basis. The securities and

insurance commission business of associated persons is separate and apart from the Advisor's fee-only investment management services discussed.

Thus, a conflict of interest may exist between the interests of associated persons and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of the associated persons or effect any transactions through the associated persons if they decide to follow the recommendations.

Most of Mr. Tucker's and Mr. Morgan's time is spent providing investment advisory services offered by Reston Wealth Management.

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

CODE OF ETHICS

Reston Wealth Management has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The firm and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. Reston Wealth Management will provide a copy of the Code of Ethics to any client or prospective client upon request.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

Reston Wealth Management does not recommend securities to clients in which the firm or any related person has a material financial interest.

Reston Wealth Management and its employees may own an interest in, or buy or sell, for their accounts the same securities, which may be purchased or sold in the accounts of advisory clients. Employees may not trade their own securities ahead of client trades.

Employees seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients and their personal transactions are regularly monitored. Employees may also buy or sell a specific security for their own account based on personal investment considerations, which Reston Wealth Management does not deem appropriate to buy or sell for clients.

In their capacity as registered representatives, employees of Reston Wealth Management may earn commissions for the sale of securities. Registered representatives may also be eligible to receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan or other such plans as compensation for administrative services, representing a separate financial interest. The securities commission business of associated persons is separate and apart from Reston Wealth Management's fee-based investment management services.

As such, a conflict of interest may exist with respect to recommendations to buy or sell securities. In all cases, transactions are effected in the best interests of the client. Reston Wealth Management does not permit insider trading and has implemented procedures to ensure that its policy regarding insider trading is being observed by associated persons. Employees are aware of the rules regarding material non-public information and insider trading.

PERSONAL TRADING

The Chief Compliance Officer of Reston Wealth Management is Chloerissa G. Kirwan. She reviews all employee trades periodically. Her trades are reviewed by Robert E. Tucker III, owner. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

SELECTING BROKERAGE FIRMS

Specific custodian recommendations are made to Clients based on their need for such services. Reston Wealth Management recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Reston Wealth Management recommends brokerage firms and trust companies (qualified custodians), such as LPL Financial. Reston Wealth Management does not receive fees or commissions from any of these arrangements. The Adviser has discretion as to the selection of broker-dealers and the firm's policy and practice is to not accept advisory clients' instructions for directing a client's brokerage transactions to a particular broker-dealer.

Employees in their capacities as registered representatives may suggest that clients implement recommendations through LPL Financial. If the client chooses to do so, this would present a conflict of interest to the extent that registered representatives could receive commissions as registered representatives or compensation as an investment adviser representative. Clients are under no obligation to implement a plan or its recommendations through registered representatives; but if they do so, they may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

As discussed above, associated persons, in their respective individual capacities, may be registered representatives of LPL Financial. These Advisory Affiliates are subject to FINRA Rule 3040 which restricts registered representatives from conducting securities transactions away from their broker-dealer unless LPL Financial provides written consent. Therefore, clients are advised that certain associated persons may be restricted to conducting securities transactions through LPL Financial unless they first

secure written consent from LPL Financial to execute securities transactions through a different broker-dealer. Absent such written consent or separation from LPL, these Advisory Affiliates are prohibited from executing securities transactions through any broker-dealer other than LPL Financial under LPL Financial's internal supervisory policies.

BEST EXECUTION

Reston Wealth Management is cognizant of its duty to obtain best execution and has implemented policies and procedures reasonably designed in such pursuit. Reston Wealth Management reviews the execution of trades at each custodian each quarter. The review is documented.

Reston Wealth Management does not receive any portion of the trading fees charged by the custodian.

SOFT DOLLARS

Reston Wealth Management does not receive soft dollars.

ORDER AGGREGATION

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

PERIODIC REVIEWS

Robert E. Tucker III and Daniel E. Morgan perform reviews of all investment advisory accounts no less than annually. Accounts are reviewed for consistency with investment strategy and performance, among other things. There is currently no limit on the number of accounts that can be reviewed by Mr. Tucker and Mr. Morgan.

REVIEW TRIGGERS

Reviews may be triggered by changes in an account holder's personal, tax or financial status. Macroeconomic and company-specific events may also trigger reviews and transactions.

REGULAR REPORTS

Advisory account statements are generated no less than monthly. These statements are sent directly to the account owner from the custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each account transaction.

Clients also receive periodic communications from Reston Wealth Management on at least an annual basis. These written updates may include a summary of account holdings, portfolio analysis, historical performance and/or an overview of clients' investment objectives.

Client Referrals and Other Compensation

INCOMING REFERRALS

Reston Wealth Management has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

OUTGOING REFERRALS

Reston Wealth Management does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

CUSTODY

Reston Wealth Management does not act as a custodian of client assets. The client always maintains asset control.

ACCOUNT STATEMENTS

All assets are held at qualified custodians, which mean the custodians provide account statements directly to clients at their address of record at least quarterly. Clients should carefully review their statements.

Investment Discretion

DISCRETIONARY AUTHORITY FOR TRADING

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Reston Wealth Management 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, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Reston Wealth Management observes the investment policies, limitations and restrictions of the clients for which it advises. The client approves the custodian to be used and the commission rates paid to the custodian. Reston Wealth Management does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Associated persons in their capacities as registered representatives may suggest that clients implement recommendations through LPL Financial. If the client chooses to do so, this would present a conflict of interest to the extent that registered representatives could receive commissions as registered representatives or

compensation as an investment adviser representative. Clients are under no obligation to implement a plan or its recommendations through registered representatives; but if they do so, they may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

As discussed above, associated persons, in their respective individual capacities, are registered representatives of LPL Financial. These Advisory Affiliates are subject to FINRA Rule 3040 which restricts registered representatives from conducting securities transactions away from their broker-dealer unless LPL Financial provides written consent. Therefore, clients are advised that certain associated persons may be restricted to conducting securities transactions through LPL Financial unless they first secure written consent from LPL Financial to execute securities transactions through a different broker-dealer. Absent such written consent or separation from LPL Financial, these Advisory Affiliates are prohibited from executing securities transactions through any broker-dealer other than LPL Financial under LPL Financial's internal supervisory policies. Reston Wealth Management is cognizant of its duty to obtain best execution and has implemented policies and procedures reasonably designed in such pursuit.

Voting Client Securities

PROXY VOTES

Client understands and agrees that client retains the right to vote all proxies, which are solicited for securities held in the account. Reston Wealth Management and associated persons are hereby expressly precluded from voting proxies for securities held in the account and will not be required to take any action or render advice with respect to the voting of proxies.

When assistance on voting proxies is requested, Reston Wealth Management will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Financial Information

FINANCIAL CONDITION

Reston Wealth Management does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Reston Wealth Management does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Brochure Supplement (Part 2B of Form ADV)

BUSINESS STANDARDS

Reston Wealth Management requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, or CTFA. Advisors may substitute 2 years of work experience for coursework, if that experience demonstrates their aptitude for financial planning and investment management.

PROFESSIONAL CERTIFICATIONS

Employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete the CFP Board's initial and ongoing certification requirements. CERTIFIED FINANCIAL PLANNER™ professionals are licensed by the CFP Board to use the CFP® mark.

CFP® certification requirements are:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

CHARTERED FINANCIAL CONSULTANT® (ChFC®)

The Chartered Financial Consultant® (ChFC®) designation is awarded by The American College to individuals who successfully complete the certification requirements. ChFC® certification requirements are:

- Complete ChFC® coursework within five years from date of initial enrollment.
- Pass all exams for seven required and two elective courses.
- Three-years of business experience. (An undergraduate or graduate degree qualifies as one year of business experience.)
- Take the Professional Ethics Pledge.

ROBERT E. TUCKER III, CFP®, ChFC®

Name: Robert E. Tucker III

Age: 48

Educational Background:

- University of Tennessee – B.S. 1986
- Passed the CERTIFIED FINANCIAL PLANNER™ Board of Standards exam September 2002
- Earned the Chartered Financial Consultant (ChFC®) designation 1993

Business Experience:

- Owner and Wealth Advisor– Reston Wealth Management (Sep 2009 to present)
- Registered Representative – LPL Financial (June 1996 to present)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Robert E. Tucker III is supervised by Chloerissa G. Kirwan, Chief Compliance Officer. She reviews Mr. Tucker's work through frequent office interactions as well as remote interactions. She also reviews Mr. Tucker's activities through our client relationship management system.

Chief Compliance Officer's contact information:

(703) 481-2280 info@restonwealth.com

DANIEL E. MORGAN

Name: Daniel E. Morgan

Age: 31

Educational Background:

- University of Virginia – B.A. (2004)

Business Experience:

- Wealth Advisor – Reston Wealth Management (Jun 2011 to present)
- Registered Representative – LPL Financial (Dec 2010 to present)
- Registered Representative – Morgan Stanley Smith Barney (Jun 2009 to Dec 2010)
- Registered Representative – Citigroup Global Markets Inc. (Oct 2006 to Jun 2009)
- Research Assistant - ECOS (Mar 2005 to Aug 2006)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Daniel E. Morgan is supervised by Chloerissa G. Kirwan, Chief Compliance Officer. She reviews Mr. Morgan's work through frequent office interactions as well as remote interactions. She also reviews Mr. Morgan's activities through our client relationship management system.

Chief Compliance Officer's contact information:

(703) 481-2280 info@restonwealth.com

CHLOERISSA G. KIRWAN, CFP®

Name: Chloerissa G. Kirwan

Age: 41

Educational Background:

- University of the Virgin Islands – B.A. 1995
- Kaplan University – Certificate in Financial Planning 2009
- Passed the CERTIFIED FINANCIAL PLANNER™ Board of Standards exam November 2010

Business Experience:

- Chief Compliance Officer – Reston Wealth Management (Mar 2011 to present)
- Operations Manager – LPL Financial, Reston VA (Nov 2000 to present)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Chloerissa G. Kirwan is supervised by Robert E. Tucker III, Owner. He reviews Ms. Kirwan's work through frequent office interactions as well as remote interactions. He also reviews Ms. Kirwan's activities through our client relationship management system.

Mr. Tucker's contact information:

(703) 481-2280 info@restonwealth.com