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**Form ADV Part 2A**

This brochure provides information about the qualifications and business practices of CMH Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (603) 379-8161 and/or [invest@cmhwealth.com](mailto:invest@cmhwealth.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 CMH Wealth Management, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Item 2 – Material Changes.....

On July 28, 2010, the United States Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. Annually, in connection with our filing of annual amendments to our Form ADV, CMH Wealth Management, LLC is required to inform our clients of any material changes to our Firm Brochure since the last update, dated February 2012. This Brochure dated March 2013 is an update to our last Brochure Dated February 2012 and CMH Wealth Management, LLC has no material changes to report.

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 Kristen L. Hanley, Chief Compliance Officer at (603) 379-8161 or [invest@cmhwealth.com](mailto:invest@cmhwealth.com).

Additional information about CMH Wealth Management, LLC is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also contains information about the firm and its registered personnel.

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#### Item 4 – Advisory Business

CMH Wealth Management, LLC was founded in May 2009. CMH Wealth Management, LLC has one office located at 155 Lafayette Road, Suite 7, in North Hampton, New Hampshire. The principal owners of the firm are Brian P. Carolan and Karen R. McCloskey.

CMH Wealth Management, LLC is an investment adviser providing investment management services to individuals, high net worth individuals, trusts, estates, foundations, limited partnerships, corporations and business entities. CMH Wealth Management, LLC, depending upon the engagement, offers its services for a fee based upon assets under management.

CMH Wealth Management, LLC allocates its client's investment management assets, on a discretionary basis, among mutual funds, exchange traded funds, individual debt (bond) and equity (stock) securities in accordance with the individual investment objectives of the client. CMH Wealth Management, LLC may only implement its investment management recommendations after the client has arranged for and furnished CMH Wealth Management, LLC with all information necessary to determine the most appropriate and suitable investment strategy. CMH will honor any reasonable restrictions on investing in certain securities or types of securities imposed by the client in writing.

CMH Wealth Management, LLC will typically recommend that clients utilize the brokerage and clearing services of Charles Schwab & Co., Inc. ("*Schwab*"), as Custodian, for investment management accounts.

As of March 11, 2013, CMH Wealth Management, LLC had 166 accounts and \$157,137,728 in discretionary Assets Under Management.

#### Item 5 – Fees and Compensation.....

CMH Wealth Management, LLC's annual fee for the services shall be a percentage of the market value of the Assets under our management (including cash held) in accordance with the fee schedule below. The Management Fee shall be paid monthly, in arrears, based upon the market value of the Assets on the last day of the previous month as valued by the Custodian. If Assets are deposited to or withdrawn from an existing Account Relationship after the beginning of a month, the Management Fee payable with respect to the Assets will **not** be prorated based on the number of days remaining in the month. Clients may withdraw Assets from the Account after providing us with notice. All withdrawals are subject to customary securities settlement procedures. All Accounts are subject to a

minimum annual Management Fee as set forth on the fee schedule below. No portion of the Management Fee shall be based on capital gains or capital appreciation of the Assets except as provided herein and provided for under the Investment Advisers Act of 1940, as amended (the “Advisers Act”) and analogous state securities laws. No increase in the Management Fee shall be effective without prior written notification to you. The Investment Management Agreement remains non-transferrable unless consented to by the client in writing.

## **Fee Schedules**

### **Equity and/or Blended Asset Portfolios**

#### **PORTFOLIO VALUE ANNUAL FEE**

First \$1,000,000.....	1.20%
Next \$2,000,000.....	0.90%
Next \$3,000,000.....	0.70%
Next \$4,000,000.....	0.50%
Above \$10,000,000.....	0.40%

These Accounts are subject to a minimum annual Management Fee of \$8,000. Accordingly, clients with CMH Wealth Management, LLC account relationships totaling less than \$670,000 may pay Management Fees at an effective rate in excess of 1.20%.

### **Fixed Income Only Accounts**

#### **PORTFOLIO VALUE ANNUAL FEE**

First \$1,000,000.....	0.45%
Next \$2,000,000.....	0.40%
Next \$3,000,000.....	0.35%
Above \$6,000,000.....	0.30%

These Accounts are subject to a minimum annual Management Fee of \$5,000. Accordingly, clients with CMH Wealth Management, LLC account relationships totaling less than \$1,100,000 may pay Management Fees at an effective rate in excess of 0.45%.

CMH Wealth Management’s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. In addition to our Management Fee, you may also incur certain charges imposed by unaffiliated third parties. Such charges may include, but are not limited to, fees charged by Independent Manager(s), custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the Account

which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), fees imposed by variable annuity providers and disclosed in the annuity contract, certain 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. Such charges, fees and commissions are exclusive of and in addition to CMH Wealth Management's fee.

CMH Management, LLC, in its sole discretion, may negotiate to charge a lesser management fee based upon certain criteria.

At your direction, CMH Wealth Management, LLC invoices the Custodian monthly, to deduct the management fee due, from one or more of your Accounts. You also direct, and authorize us to instruct the Custodian to send you a statement, at least quarterly, which includes all amounts disbursed from your Accounts including the Management Fee paid from the particular Account.

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

CMH Wealth Management, LLC 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.....

CMH Wealth Management, LLC provides portfolio management services to individuals, high net worth individuals, trusts, estates, foundations, corporations, limited partnerships and business entities.

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

CMH Wealth Management, LLC may use one or more of the following methods of analysis or investment strategies when conducting research:

1. Qualitative Analysis – Qualitative involves the gathering and processing of individual company data, such as financial statements, product line, management (tenure and expertise) and the outlook for the company's industry or market sector. This analysis incorporates financial, economic and geo-political factors in the valuation of a particular security. Qualitative analysis looks for what causes market or stock movement. Risks associated with qualitative analysis include but are not limited to; different inputs may lead to different outcomes, information obtained may be incorrect and therefore may lead to incorrect conclusions or predictions.
2. Quantitative Analysis – Quantitative Analysis is a mathematical analysis of the measurable figures of a company such as the value of assets or projected sales. By

itself, the risk to this type of analysis is that numbers and ratios do not always tell the whole story.

3. Technical Analysis – Technical analysis uses mathematical equations or formulas to discover the patterns of market behavior. Technical analysis relies on historical trading data (price and volume) as a predictor of future market movement or trends. Risks associated with technical analysis include but are not limited to; charts may not accurately predict future price movements and price movements may follow random patterns.
4. Cyclical Analysis – Cyclical analysis is a type of technical analysis that involves a series of conditions that repeat themselves, usually after a regular or nearly regular time period. Risks associated with cyclical analysis include but are not limited to; economic and business cycle fluctuations which are often of differing lengths and have differing inputs.
5. Charting Analysis – Charting analysis involves the gathering and processing of price and volume information for a security. This information is analyzed and used to predict future price movements based on the patterns or trends observed.

Our Mutual Fund and Exchange Traded Fund (ETF) Analysis and Process will include, but is not limited to a review of; investment style, fund size, manager tenure, fees, diversification, investment discipline and philosophy and performance. Risks associated with this analysis may include but are not limited to; past fund performance is not indicative of future performance and market fluctuation.

Our individual Bond Analysis and Process will include, but is not limited to a review of; the Issuer, bond type and location, yield, coupon, maturity, duration, call features, credit quality and price. Risks associated with this analysis may include but are not limited to; quickly changing data and credit agency rating quality.

Our investment strategies and advice may vary depending on the individual client's specific financial circumstances. As such, we determine the investments and allocations based upon each client's objectives, risk tolerance, time horizon, liquidity needs and other suitability factors. Client restrictions and guidelines may affect the composition of your portfolio.

Investing in securities involves risk of loss that clients should be prepared to bear. CMH Wealth Management, LLC does not represent or guarantee that our services or methods of analysis can or will predict future results or insulate clients from losses due to market corrections or declines. Past performance is not indicative of future performance.

#### 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 CMH Wealth Management LLC or the integrity of CMH Wealth Management’s management. There have been no disciplinary actions or events involving CMH Wealth Management, LLC.

#### Item 10 – Other Financial Industry Activities and Affiliations.....

CMH Wealth Management, LLC does not actively engage in a business other than Investment Management. CMH Wealth Management, LLC has not provided information on other financial industry activities and affiliations because CMH Wealth Management, LLC does not have any relationship or arrangement (other than previously disclosed, Schwab is Custodian) that is material to our advisory business or to our clients with any of the types of entities listed below:

1. Broker-Dealer
2. Investment Company
3. Other Investment Advisor
4. Financial Planning Firm
5. Commodity Pool Operator, Commodity Trading Advisor or Futures Commission merchant
6. Banking or Thrift Institution
7. Accounting Firm
8. Law Firm
9. Insurance Company or Agency
10. Pension Consultant
11. Real Estate Broker or Dealer
12. Entity that creates or packages limited partnerships

CMH Wealth Management, LLC may receive from Schwab, without cost, marketing related support, computer software and related systems support, which allow CMH Wealth Management, LLC to better monitor and manage client accounts maintained at Schwab. CMH Wealth Management, LLC may receive these benefits because CMH Wealth Management, LLC renders investment management services to clients that maintain assets at Schwab. The marketing support, software and related systems support may benefit CMH Wealth Management, LLC, but not its clients directly.



## Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....

Pursuant to Rule 204A-1 of the Investment Advisors Act (1940), CMH Wealth Management, LLC has adopted a Code of Ethics. The policies within the Code reflect the firm’s 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, 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 CMH Wealth Management, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

CMH Wealth Management, LLC’s employees and persons associated with CMH Wealth Management, LLC are required to follow CMH Wealth Management, LLC’s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of CMH Wealth Management, LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for CMH Wealth Management, LLC’s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of CMH Wealth Management, LLC 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 materially not interfere with the best interest of CMH Wealth Management, LLC’s clients. In addition, the Code requires employees to pre-clear transactions in reportable securities with the Chief Compliance Officer. Employees’ portfolios can be included when block trading a security for clients’ accounts. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as clients, there is a possibility that employees might benefit from trading activity in accounts. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between CMH Wealth Management, LLC and its clients.

CMH Wealth Management, LLC has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws (“*Code of Ethics*”). In accordance with Section 204A of the Advisers Act, its *Code of Ethics* contains written policies reasonably designed to prevent the unlawful use of material non-public information by CMH Wealth Management, LLC or any of its associated persons. Clients may contact CMH Wealth Management, LLC to request a copy of its *Code of Ethics*.

Certain affiliated accounts may trade in the same securities with client accounts on an

aggregated basis when consistent with CMH Wealth Management, LLC'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. CMH Wealth Management, LLC 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.

It is CMH Wealth Management, LLC's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. CMH Wealth Management, LLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer. As stated previously within this brochure, CMH Wealth Management, LLC does not maintain such an affiliation.

#### Item 12 – Brokerage Practices.....

The brokerage commissions and/or transaction fees charged by *Schwab* or any other designated broker-dealer are exclusive of and in addition to CMH Wealth Management, LLC's fee. Factors which CMH Wealth Management, LLC considers in recommending *Schwab* or any other broker-dealer, to clients include their respective financial strength, reputation, execution, pricing, research, and service. The commissions and/or transaction fees charged by *Schwab* may be higher or lower than those charged by other broker-dealers. The commissions paid by CMH Wealth Management, LLC's clients shall comply with CMH Wealth Management, LLC's duty to obtain "best execution." However, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where CMH Wealth Management, LLC determines, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness.

Consistent with the foregoing, while CMH Wealth Management, LLC will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client transactions. CMH Wealth Management, LLC shall periodically review its policies and procedures regarding recommending broker-dealers to its clients in light of its duty to obtain best execution.

Transactions for each client generally will be executed independently, unless CMH Wealth Management, LLC decides to purchase or sell the same securities for several clients at approximately the same time. CMH Wealth Management, LLC may (but is not obligated to) combine or “batch” such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among CMH Wealth Management, LLC’s clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among CMH Wealth Management, LLC’s clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that CMH Wealth Management, LLC determines to aggregate client orders for the purchase or sale of securities, including securities in which CMH Wealth Management, LLC may invest, CMH Wealth Management, LLC shall generally do so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the U.S. Securities and Exchange Commission. CMH Wealth Management, LLC shall not receive any additional compensation or remuneration as a result of the aggregation. In the event that CMH Wealth Management, LLC determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account’s assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, CMH Wealth Management, LLC may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist CMH Wealth Management, LLC in its investment decision-making process. Such research generally will be used to service all of CMH Wealth Management, LLC's clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest. CMH Wealth Management may recommend that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc, to maintain custody of clients' assets and to effect trades for their accounts. Although CMH Wealth Management, LLC may recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. CMH Wealth Management, LLC is independently owned and operated and not affiliated with Schwab.

Schwab provides CMH Wealth Management, LLC with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services are not contingent upon CMH Wealth Management, LLC committing to Schwab any specific amount of business. 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. Schwab's products and services that assist CMH Wealth Management, LLC in managing and administering clients' accounts include software and other technology that (i) provide access to client account 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 CMH Wealth Management, LLC fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting. CMH Wealth Management, LLC may receive from *Schwab*, without cost to CMH Wealth Management, LLC, marketing support, computer software and related systems support, which allow CMH Wealth Management, LLC to better monitor client accounts maintained at *Schwab*. In fulfilling its duties to its clients, CMH Wealth Management, LLC endeavors at all times to put the interests of its clients first. Clients should be aware, however, that CMH Wealth Management, LLC's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence CMH Wealth Management, LLC's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services. In addition, CMH Wealth Management, LLC may also receive additional monetary support for technology needs from *Schwab*. CMH Wealth Management, LLC's receipt of additional compensation and/or economic benefit from *Schwab* may create a conflict of interest since

this benefit may influence CMH Wealth Management, LLC's choice of broker-dealer over another broker-dealer that does not furnish similar benefits.

#### Item 13 – Review of Accounts.....

CMH Wealth Management, LLC monitors client portfolios as part of an ongoing process while regular account reviews are conducted at least annually. Such reviews are conducted by the client's CMH Wealth Management Investment Advisor, currently Brian Carolan and/or Kristen Hanley. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with their CMH Wealth Management Advisor and to keep the Advisor informed of any changes thereto. CMH Wealth Management, LLC shall contact investment advisory clients at least annually to review and/or to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts on at least a quarterly basis.

CMH Wealth Management, LLC investment advisory clients may also receive reports from CMH Wealth Management, LLC by mail or at in-person meetings. These reports may include such relevant account and/or market-related information such as: market values, an inventory of account holdings and account performance.

The account statements you receive directly from the account custodian are the official record of your account. CMH Wealth Management, LLC encourages you to compare and verify the information on materials provided by CMH Wealth Management, LLC with the information on the statements from the account custodian.

#### Item 14 – Client Referrals and Other Compensation.....

CMH Wealth Management, LLC does not participate in any solicitation agreements compensating any external person or firm for client referrals.

#### Item 15 – Custody.....

Other than maintaining the client-authorized ability to deduct fees from client accounts held with the qualified custodian, CMH Wealth Management, LLC does not maintain custody of client's funds or securities.

Clients receive, at least quarterly, statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. CMH Wealth

Management, LLC 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 pricing valuation methodologies of certain securities.

#### Item 16 – Investment Discretion.....

CMH Wealth Management, LLC receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought and sold, as well as the broker or dealer to be used, and the commission rates to be paid, for client securities transactions. 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, CMH Wealth Management, LLC observes the investment policies, limitations and restrictions of the clients for which it advises which is captured in the Investment Policy Statement.

#### Item 17 – Voting Client Securities.....

CMH Wealth Management, LLC votes proxies on behalf of its clients. When CMH Wealth Management, LLC accepts such responsibility, it will cast proxy votes in a manner consistent with the best interest of its clients and in conjunction with its proxy voting guidelines. Absent special circumstances, proxies will be voted consistent with guidelines established and described in CMH Wealth Management, LLC's Proxy Voting Policies and Procedures, as they may be amended from time-to-time. Clients may obtain a copy of CMH Wealth Management's complete proxy voting policies and procedures upon request.

Clients can obtain information as to how we have voted our proxies by contacting Kristen Hanley, Chief Compliance Officer.

A brief summary of CMH Wealth Management, LLC's Proxy Voting Policies and Procedures is as follows:

- CMH Wealth Management, LLC has formed a Proxy Voting Committee that will be responsible for monitoring corporate actions, making voting decisions in the best interest of clients, and ensuring that proxies are submitted in a timely manner.
- The Proxy Voting Committee will generally vote proxies according to CMH Wealth Management, LLC's then current Proxy Voting Guidelines. The Proxy Voting Guidelines include many specific examples of voting decisions for the

types of proposals that are most frequently presented, including: composition of the board of directors; approval of independent auditors; management and director compensation; anti-takeover mechanisms and related issues; changes to capital structure; corporate and social policy issues; and issues involving mutual funds.

- Although the Proxy Voting Guidelines are to be followed as a general policy, certain issues will be considered on a case-by-case basis based on the relevant facts and circumstances.

In situations where there may be a conflict of interest in the voting of proxies due to business or personal relationships that CMH Wealth Management, LLC maintains with persons having an interest in the outcome of certain votes, CMH Wealth Management, LLC will take appropriate steps to ensure that its proxy voting decisions are made in the best interest of its clients and are not the product of such conflict.

#### Item 18 – Financial Information.....

Registered investment advisers are required in this Item to provide clients with certain financial information or disclosures about CMH Wealth Management, LLC's financial condition. CMH Wealth Management, LLC 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.

#### Miscellaneous Information.....

Privacy: CMH Wealth Management, LLC prohibits the disclosure of any client related non-public or personal information except as authorized by the client or as otherwise provided by law. A copy of the firm's Privacy Policy will be provided to clients on an annual basis and by request.

Business Continuity: In the event of a disruption to the firm's normal course of operations, CMH Wealth Management, LLC has prepared a business continuity plan to ensure that CMH Wealth Management, LLC can provide uninterrupted service to our clients. Additionally, clients have 24 hour access to their accounts through our custodian, Schwab Institutional.