



## **Firm Brochure**

### **SEC Disclosure Form ADV & Privacy Policy**

**March 20, 2014**

#### **BSW Wealth Partners, LLC**

**2336 Pearl Street  
Boulder, CO 80302  
303.444.9696 phone  
303.444.8585 fax  
[www.bsw.com](http://www.bsw.com)**

**This brochure provides information about the qualifications and business practices of BSW Wealth Partners. 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. If you have any questions about the contents of this brochure, please contact us at 303-444-9696 or [info@bsw.com](mailto:info@bsw.com).**

**Additional information about BSW Wealth Partners is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## Material Changes

BSW's Form ADV Part II (Brochure) was last updated on March 19, 2013 – there are no material changes to report since then.

## Advisory Business

**Overview:** BSW Wealth Partners (BSW) is a Boulder, Colorado based independent wealth advisor that provides financial and investment advice on a fee-only basis to private investors. The firm was founded in 1992. BSW's clients are primarily successful individuals and families - sometimes spanning multiple generations - who are wealthy enough to need a sophisticated partner to assist them with the primary goal of protecting and growing their capital over the long-term.

**Ownership:** BSW is currently owned by five individuals, each of whom is actively engaged in BSW's business:

Debi Baydush:	10.00%
Drew Simon:	28.00%
Benjamin Weaver:	28.00%
David Wolf:	30.00%
Raliegh Riddoch	4.00%

**Services:** BSW provides investment management and other financial advisory services. Services are based on a client's individual needs and may include:

### **Investment Supervisory Services:**

- Analyzing client's investments coming under BSW's supervision;
- Determining client's short and long-term investment objectives, time horizon, expectations, concerns, experience and risk profile;
- Developing an investment plan, investment policy guidelines, and related strategies designed to achieve client's objectives;
- Implementing investment strategies as appropriate;

- Monitoring client's portfolio on a regular basis and recommending specific changes as necessary;
- Maintaining regular communication with client; and
- Preparation of periodic investment reports for client.

#### **Other Financial Advisory Services:**

- Wealth Planning: Helping clients understand the level of assets, allocation, savings, and long-term investment returns needed to achieve their financial goals.
- Tax & Estate Planning / Coordination: Discussing general tax, wealth transfer and estate planning concepts with clients and qualified attorneys, CPA's and other professionals to fully develop suitable strategies. BSW will coordinate the resulting strategies with client's investment and financial planning, as appropriate.
- Diversification Planning: Designing and implementing strategies to manage risk and handle concentrated positions of various assets such as real estate, business assets, inherited stock, founder's stock, optioned stock, and highly appreciated (low basis) stock.
- Charitable Gifting Strategies: Discussing and evaluating strategies to meet client's charitable objectives, including the potential economic and tax implications of such strategies. This may include assisting with establishing, funding and managing charitable trusts, foundations, and not-for-profit entities.
- Employee Stock Options: Designing and implementing strategies for the funding, exercise and sale of employee stock options, including analysis of the economic and income tax implications of such strategies.

#### **Account Restrictions**

Clients may impose restrictions on investing in certain securities or types of securities by including such restrictions in BSW's written investment policy guidelines.

### **Assets Under Management**

As of December 31, 2013, BSW's total assets under management were approximately \$805,000,000.

- Assets managed on a discretionary basis were approximately \$779,000,000.
- Assets managed on a non-discretionary basis were approximately \$25,000,000.

## **Fees and Compensation**

BSW is an independent, fee-only advisory firm. As such, BSW is compensated for its services using one or more of the methods described below. BSW's billing method will be disclosed to and agreed to by client as contained in client's written investment advisory agreement with BSW.

**Compensation Methods:** As agreed to by client, BSW's compensation may be as follows:

**Asset Based Fee:** BSW's compensation will be based on the value of client's assets under BSW's management. BSW's standard annual fee structure is: 1.00% for the first \$2 million; 0.75% for the next \$3 million; 0.50% for the next \$5 million and, 0.35% thereafter.

**Fixed Fee:** BSW's compensation will be based on a fixed quarterly fee negotiated with and agreed to by client.

**Hourly Fee:** BSW's compensation will be based on BSW's standard hourly billing rate of \$300 per hour.

**Minimum Fee:** BSW's minimum fee is \$5,000 per quarter.

**Travel Expenses:** Travel related expenses incurred by BSW on client's behalf will be reimbursed by client.

**Other Expenses:** In addition to BSW's compensation described above, client will incur various trading commissions, transaction fees, mutual fund expenses, separately managed account or sub-manager fees and administrative costs in the implementation of BSW's recommendations. BSW will receive no compensation from these sources.

**Method and Timing:** BSW's fees are billed and payable quarterly in advance. Clients may select whether fees are to be deducted from client's BSW managed assets or paid from other sources.

**Termination and Refunds:** Client or BSW may terminate their agreement at any time upon written notice. If BSW and client's relationship is terminated prior to

the end of a billing period, BSW will prorate and refund the paid but unearned portion of client's fee for that period back to client.

### **Prohibited Compensation Methods:**

**Performance Based Fees:** BSW does not use or charge performance based fees.

**Commissions:** BSW does not charge or receive commissions or similar types of compensation.

**Wrap Fee Programs:** BSW does not participate in wrap fee or similar type of programs.

## **Types of Clients**

BSW works with a diverse cross-section of clients who are looking for a trusted advisor to assist them. These clients generally include:

- Individuals and Families;
- Trusts and Estates;
- Charitable and other not-for-profit organizations;
- Other business entities not included above.

## **Minimum Account Size**

BSW does not have a required minimum account size. As indicated previously, BSW does have a minimum quarterly fee (see Fees and Compensation).

## **Methods of Analysis, Investment Strategies and Risk of Loss**

**Growth Strategies:** BSW's growth strategies consist of investments spanning a broad range of asset classes that are selected for their long-term risk/return characteristics as well as their correlation to the overall markets and BSW's portfolio as a whole. The resulting blended allocation is used as the foundation for the client's growth portfolio. The portfolio is rebalanced as often as necessary, no less than twice a year, to reflect BSW's views on current and longer-term global economic conditions, valuations and investor/market psychology. Other asset classes and opportunistic investments are added to the growth portfolio to create a customized allocation that is appropriate for client's investment objectives, time horizon and risk tolerance. Examples of investments which may be included as part of BSW's growth

strategies include equities, mutual funds, exchange traded funds, real estate, hedge funds, and private equity placements.

**Risks Associated with Growth Strategies:** Investing for growth involves risks of loss that clients should be prepared to bear including: loss of investment principal, fluctuation of investment values, illiquidity, inability to liquidate investments without incurring losses, loss of purchasing power and loss of income.

**Fixed Income Strategies:** Fixed income investments such as bonds, notes and certificates of deposit are intended to provide diversification, generate income, and to preserve and protect assets. Generally, the stabilizing influence of fixed income comes at the cost of lower returns relative to growth investments. BSW's fixed income portfolios generally consist of high quality domestically issued bonds, both taxable and tax free. Examples of investments which may be included as part of BSW's fixed income strategies include individual government, municipal, and corporate bonds, certificates of deposits, direct loans, mutual funds and money markets.

**Risks Associated With Fixed Income Strategies:** Fixed Income investing involves risks of loss that clients should be prepared to bear including: loss of purchasing power, loss of income, fluctuation of investment values, loss of investment principal, illiquidity, and inability to liquidate investments without incurring losses.

## **Disciplinary Information**

BSW has no history of legal or disciplinary actions related to its investment advisory business. BSW has no history of administrative proceedings before the SEC or any other federal or state regulatory agency. BSW has no history of arbitration or any similar dispute resolution process involving its advisory business.

## **Other Financial Industry Activities and Affiliations**

- BSW is an independent fee-only wealth advisor.
- Four of the five owners of BSW are also licensed as investment adviser representatives with R3 Returns, an independent investment advisor and separate account manager.
- BSW Wealth Partners provides wealth management services, including the use of sub-advisors. BSW Wealth Partners earns advisory fees when providing these services.

- BSW may utilize R3 investment strategies. Any fees in such an engagement are solely to compensate the sub-advisor (Belle Haven) and provide no compensation to either BSW or R3.

BSW receives no compensation directly or indirectly from any source to whom it may refer or recommend clients.

**Ownership:** R3 is currently owned by four individuals, each of whom is actively engaged in BSW's business:

Debi Baydush:	10.00%
Drew Simon:	30.00%
Benjamin Weaver:	30.00%
David Wolf:	30.00%

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

**Code of Ethics:** BSW's Code of Ethics is intended to:

- Protect BSW's clients by deterring misconduct;
- Remind BSW that it is in a position of trust and must act with complete propriety at all times;
- Protect the reputation of BSW;
- Guard against violation of the securities laws.

### **General Statement of Ethical Principles**

- BSW will, at all times, place the interests of its clients first;
- All personal securities transactions will be conducted in such a manner as to avoid any actual or potential conflict of interest or any abuse of BSW's position of trust and responsibility;
- BSW will not take inappropriate advantage of its position;
- BSW will uphold the fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential;
- BSW will uphold the principle that independence in the investment decision-making process is paramount; and
- BSW will always act with honesty, integrity, and professionalism.



**Participation or Interest in Client Transactions:** BSW does not recommend to clients, or buy or sell for client accounts, securities in which BSW or a related person has a material financial interest.

**Personal Trading:** Principals and employees of BSW may, from time to time, own securities, which are also owned by or recommended to clients. BSW's ownership is limited to securities whose price, by virtue of market capitalization and/or average daily trading volume, will not be materially affected by either the size or timing of BSW's ownership or recommendations. In order to avoid either an actual or apparent conflict of interest, BSW will disclose the names of all such securities to client upon request.

## **Brokerage Practices**

**Broker/Dealer Selection:** The criteria BSW uses in the selection of broker/dealers include: best execution of client's transactions, including timeliness, efficiency and price; discounted commission schedule on all client transactions; range of services available to client; financial soundness of brokerage firm; and level of customer service available to client. Any research or similar services provided to BSW are exclusively for the benefit of BSW's clients. In no event will BSW's clients pay higher commissions in order to obtain the benefit of such research or services.

**Aggregate Trading:** BSW may aggregate the purchase or sale of securities for BSW clients when aggregation is in the client's best interest including best execution and/or lower transaction costs.

**Directed Brokerage:** BSW permits clients to direct transactions to the broker/dealer of their choice. When applicable in such circumstances, BSW will advise client that client may be unable to achieve most favorable execution of their transactions and/or that directing brokerage may cost them more money including higher brokerage commissions and transaction costs and/or less favorable prices.

**Research and Other Soft Dollar Benefits:** In order to avoid an actual or apparent conflict of interest, BSW does not receive soft dollar benefits or engage in any similar practices.

## **Review of Accounts**

**Reviews:** Client accounts are electronically updated each business day. Account holdings are monitored on an ongoing basis. All client accounts are reconciled on at least a quarterly basis. Client portfolios are reviewed in detail at least quarterly. In addition, accounts are reviewed in the event of investment policy changes, changes to BSW's recommended portfolio and changes in individual client circumstances.

**Reviewer:** Accounts are reviewed by the client's portfolio manager, advisor, and/or a principal of the firm. Accounts are reviewed for investment allocation, holdings, performance and risk relative to client's goals and objectives.

**Reports:** Clients receive trading confirmations and monthly statements from all firms having custody of client's liquid assets. Clients also receive periodic (generally quarterly) written reports and account valuations prepared by BSW. Periodic reports evaluate holdings, asset allocation, investment returns and performance relative to major market benchmarks. Reports will be prepared more frequently than quarterly upon request by client.

## **Client Referrals and Other Compensation**

In order to avoid an actual or apparent conflict of interest, BSW does not compensate, directly or indirectly, any person for client referrals.

## **Custody**

**Client Funds and Securities:** BSW does not take physical possession or other custody of client funds or securities. However, BSW does have the ability to deduct its advisory fees directly from client accounts with qualified custodians. Client funds and securities will be held with qualified custodians who send quarterly or more frequent account statements directly to client. Clients are advised to carefully review such statements.

**Statements:** Clients will receive account statements from their qualified custodians and periodic reports from BSW. In these situations, client is urged to compare those statements for accuracy and consistency. BSW is available to assist client with this process.

## **Investment Discretion**

BSW manages most client accounts on a discretionary basis. Prior to granting BSW discretionary authority, client will approve such authority in client's written advisory agreement with BSW and shall execute all appropriate authorizations with qualified custodians for such authority. Client may elect to limit the scope of such authority at any time by providing written notice to BSW.

## **Voting Client Securities**

BSW does not vote client securities. Client maintains exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities owned by the client shall be voted; and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's securities. Client will instruct each qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's securities.

## **Financial Information**

**Financial Condition:** BSW is not aware of any financial condition that is reasonably likely to impair BSW's ability to meet its contractual commitment to clients.

**Prepayment of Advisory Fees:** BSW does not require or solicit prepayment of advisory fees more than six months in advance.

## **Other Matters**

**Liability Protections for Clients:** In performing its services, BSW shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. If requested by the client, BSW shall recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from BSW. Moreover, each client is advised that it remains client's responsibility to promptly notify BSW if there is ever any change in client's financial situation or investment objectives for the purpose of reviewing, evaluating, or revising BSW's previous recommendations and/or services.

**Non-Consent Letters:** In the normal course of business, BSW may utilize Non-Consent letters to clients. Non-Consent letters may outline, among other things, changes that are occurring within BSW or BSW's services or to confirm that no changes have occurred within a client's situation that may impact investment objectives or financial planning issues. The use of Non-Consent letters may require client response if appropriate



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**This brochure is a supplement to our 2014 Firm Brochure. If you have not received our 2014 Firm Brochure or if you have any questions about our team, our firm or our brochures, please contact us at 303-444-9696 or [info@bsw.com](mailto:info@bsw.com). Learn more about our team members and our firm by visiting [www.bsw.com](http://www.bsw.com) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 1 – Cover Page**

Debi C. Baydush

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

(303) 444-9696

March 20, 2014

**This Brochure Supplement provides information about Debi C. Baydush that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Debi C. Baydush is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Debi C. Baydush

Born: 1956

### **Education:**

- Graduated with a Masters in International Economics from Johns Hopkins’ School of Advanced International Studies in 1980.
- Graduated with a B.A. in International Relations from the University of Pennsylvania in 1977.

### **Professional Designations:**

- Series 65 securities license.

**Employment History:**

- Business Strategy/Managing Partner with BSW Wealth Partners from January 2010 to present.
- Member/investment advisor representative with R3 Returns from April 2012 to present.
- Chief Investment Officer/Managing Partner with Baydush Simon Weaver from January 2003 to December 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Ms. Baydush is also licensed as investment adviser representative with R3 Returns, an independent investment advisor and separate account manager. BSW and R3 Returns are affiliated.

**Item 5 – Additional Compensation**

Ms. Baydush does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Ms. Baydush is a Managing Partner of BSW Wealth Partners. You may contact her directly or contact other Managing Partners of BSW Wealth Partners at 303-444-9696.

## **Item 1 – Cover Page**

Drew S. Simon

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

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March 20, 2014

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**Additional information about Drew S. Simon is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Drew S. Simon

Born: 1954

### **Education:**

- Graduated with a J.D. in Taxation from the Columbus School of Law in 1979.
- Graduated with a B.S. in Economics/Finance from Wharton School of Finance in 1976.

### **Professional Designations:**

- Series 65 securities license.

### **Employment History:**

- Financial Advisor/Managing Partner with BSW Wealth Partners from January 2010 to present.

- Member/investment advisor representative with R3 Returns from April 2012 to present.
- Financial Advisor/Managing Partner with Baydush Simon Weaver from January 2003 to December 2009.

### **Item 3 – 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 is applicable to this item.

### **Item 4 – Other Business Activities**

Mr. Simon is also licensed as investment adviser representative with R3 Returns, an independent investment advisor and separate account manager. BSW and R3 Returns are affiliated.

### **Item 5 – Additional Compensation**

Mr. Simon does not receive compensation from any third party for providing investment advice.

### **Item 6 – Supervision**

Mr. Simon is a Managing Partner of BSW Wealth Partners. You may contact him directly or contact other Managing Partners of BSW Wealth Partners at 303-444-9696.



## **Item 1 – Cover Page**

Benjamin R. Weaver

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

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March 20, 2014

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**Additional information about Benjamin R. Weaver is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Benjamin R. Weaver

Born: 1970

### **Education:**

- Earned the right to use the Certified Financial Planner Designation (CFP®) in 2001.

The CFP® mark is a professional designation granted by the Certified Financial Planner Board of Standards, Inc. To secure the right to use the CFP® mark, I have completed an educational program and passed a series of six examinations. In addition, to receive the CFP® certification, a candidate must have at least three years of planning experience. I have been in the business since 1997. Finally, I have agreed to be bound by a strict Code of Ethics and to complete required continuing education to maintain my designation.

- Graduated with a B.A. in Economics from the University of Richmond, VA in 1993.

**Employment History:**

- Financial Advisor/Managing Partner with BSW Wealth Partners from January 2010 to present.
- Member/investment advisor representative with R3 Returns from April 2012 to present.
- Financial Advisor/Managing Partner with Baydush Simon Weaver from January 2003 to December 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Mr. Weaver is also licensed as investment adviser representative with R3 Returns, an independent investment advisor and separate account manager. BSW and R3 Returns are affiliated.

**Item 5 – Additional Compensation**

Mr. Weaver does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Mr. Weaver is a Managing Partner of BSW Wealth Partners. You may contact him directly or contact other Managing Partners of BSW Wealth Partners at 303-444-9696.

## **Item 1 – Cover Page**

David C. Wolf

BSW Wealth Partners

2336 Pearl Street, Boulder, CO. 80302

(303) 444-9696

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**Additional information about David C. Wolf is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

David C. Wolf

Born: 1974

### **Education:**

- Graduated with a J.D. from the University of Colorado at Boulder in 2001.
- Graduated with an M.B.A. in Entrepreneurship from the Leeds School of Business at the University of Colorado at Boulder in 2001.
- Visiting student at St. Catherine’s College Oxford University in Oxford, England in 1995.
- Graduated with a B.A. in Anthropology from DePauw University in 1996.

### **Professional Designations:**

- Member, Colorado Bar Association.
- Member, Boulder County Bar Association.
- Series 65 securities license.

**Employment History:**

- Chief Investment Officer/Managing Partner with BSW Wealth Partners from January 2010 to present.
- Chief Investment Officer/Business Strategy/Principal with R3 Returns from January 2012 to present.
- Portfolio Manager/Managing Partner with Baydush Simon Weaver from April 2002 to December 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Mr. Wolf does not have other business activities beyond those described in this ADV.

**Item 5 – Additional Compensation**

Mr. Wolf does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Mr. Wolf is a Managing Partner of BSW Wealth Partners. You may contact him directly or contact other Managing Partners of BSW Wealth Partners at 303-444-9696.

## **Item 1 – Cover Page**

Ralieg D. Riddoch

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

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March 20, 2014

**This Brochure Supplement provides information about Ralieg D. Riddoch that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ralieg D. Riddoch is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Ralieg D. Riddoch

Born: 1973

### **Education:**

- Earned the right to use the Certified Divorce Financial Analysts® (CDFA™) designation in 2012.

The Certified Divorce Financial Analysts® designation is offered by The Institute for Divorce Financial Analysts (IDFA™) which is a national organization dedicated to the certification, education and promotion of the use of financial professionals in the divorce arena.

To secure the right to use the CDFA™ mark, I have completed an educational program and passed a series of four examinations. Additionally, the (IDFA™) requires each candidate to be currently working in the financial services, accounting, or family law profession and have three years of experience in the financial services, accounting, or family law profession. I am also required to maintain the designation by completing continuing education requirements.

- Earned the right to use the Certified Financial Planner Designation (CFP®) in 2007.

The CFP® mark is a professional designation granted by the Certified Financial Planner Board of Standards, Inc. To secure the right to use the CFP® mark, I have completed an educational program and passed a series of six examinations. In addition, to receive the CFP® certification, a candidate must have at least three years of planning experience. I have been in the business since 1998. Finally, I have agreed to be bound by a strict Code of Ethics and to complete required continuing education to maintain my designation.

- Graduated with a B.S. in Finance from the University of Northern Colorado in 1997.

### **Employment History:**

- Financial Advisor/Managing Partner with BSW Wealth Partners from January 2014 to present.
- Financial Advisor with BSW Wealth Partners from January 2010 to December 2013.
- Financial Advisor and Planning Associate with Baydush Simon Weaver from July 2005 to December 2009.

### **Item 3 – 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 is applicable to this item.

### **Item 4 – Other Business Activities**

Mr. Riddoch does not have other business activities.

### **Item 5 – Additional Compensation**

Mr. Riddoch does not receive compensation from any third party for providing investment advice.

### **Item 6 – Supervision**

Mr. Riddoch is a Managing Partner of BSW Wealth Partners. You may contact him directly or contact other Managing Partners of BSW Wealth Partners at 303-444-9696.

**Item 1 – Cover Page**

Craig Seidler

BSW Wealth Partners

2336 Pearl Street, Boulder, CO. 80302

(303) 444-9696

March 20, 2014

**This Brochure Supplement provides information about Craig Seidler that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Craig Seidler is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 – Educational Background and Business Experience**

Craig Seidler

Born: 1968

**Education:**

- Graduated with an M.B.A from the University of Colorado at Boulder in 2002.
- Graduated with a B.S. in Business from the University of Vermont in 1991.

**Professional Designations:**

- Series 65 securities license.

**Employment History:**

- Portfolio Manager with BSW Wealth Partners from January 2010 to present.
- Portfolio Manager and Portfolio Mechanic with Baydush Simon Weaver from September 2003 to December 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Mr. Seidler does not have other business activities.

**Item 5 – Additional Compensation**

Mr. Seidler does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Mr. Seidler is supervised by Managing Partners of BSW Wealth Partners. One-on-one reviews are held no less than monthly to discuss individual client/business related items/advice.

If you need to contact a Managing Partner of BSW Wealth Partners regarding Mr. Seidler, please contact David Wolf at 303-444-9696.



## **Item 1 – Cover Page**

Timothy Wojtalik

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

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**Additional information about Timothy Wojtalik is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Timothy Wojtalik

Born: 1969

### **Education:**

- Earned the right to use the Certified Financial Planner Designation (CFP®) in 2006.

The CFP® mark is a professional designation granted by the Certified Financial Planner Board of Standards, Inc. To secure the right to use the CFP® mark, I have completed an educational program and passed a series of six examinations. In addition, to receive the CFP® certification, a candidate must have at least three years of planning experience. I have been in the business since 2000. Finally, I have agreed to be bound by a strict Code of Ethics and to complete required continuing education to maintain my designation.

- Graduated with an M.B.A. from the University of Denver in 1997.
- Graduated with a B.A. from the University of Michigan in 1991.

**Employment History:**

- Financial Advisor with BSW Wealth Partners from January 2010 to present.
- Financial Advisor and Planning Associate with Baydush Simon Weaver from April 2007 to December 2009.
- Financial Advisor/Owner of Harvest Wealth Management from June 2006 to April 2007.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Mr. Wojtalik does not have other business activities.

**Item 5 – Additional Compensation**

Mr. Wojtalik does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Mr. Wojtalik is supervised by Managing Partners of BSW Wealth Partners. One-on-one reviews are held no less than monthly to discuss individual client/business related items/advice.

If you need to contact a Managing Partner of BSW Wealth Partners regarding Mr. Wojtalik, please contact Drew S. Simon or Benjamin R. Weaver at 303-444-9696.

## **Item 1 – Cover Page**

Matthew Samek

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

(303) 444-9696

March 20, 2014

**This Brochure Supplement provides information about Matthew Samek that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Matthew Samek is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Matthew Samek

Born: 1984

### **Education:**

- Graduated with a B.A. from the University of Colorado at Boulder in 2007.

### **Employment History:**

- Portfolio Manager with BSW Wealth Partners from February 2012 to present.
- Portfolio Mechanic with BSW Wealth Partners from January 2010 to February 2012.
- Portfolio Mechanic with Baydush Simon Weaver from January 2008 to January 2010.
- Life Guard with Lakeshore Athletic Club from January 2004 to November 2007.

- Intern with UBS Financial Services from June 2006 to November 2007.

### **Item 3 – 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 is applicable to this item.

### **Item 4 – Other Business Activities**

Mr. Samek does not have other business activities.

### **Item 5 – Additional Compensation**

Mr. Samek does not receive compensation from any third party for providing investment advice.

### **Item 6 – Supervision**

Mr. Samek is supervised by Managing Partners of BSW Wealth Partners. One-on-one reviews are held no less than monthly to discuss individual client/business related items/advice.

If you need to contact a Managing Partner of BSW Wealth Partners regarding Mr. Samek, please contact Ralieg Riddoch or David C. Wolf at 303-444-9696.

## **Item 1 – Cover Page**

Tina Ottersberg

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

(303) 444-9696

March 20, 2014

**This Brochure Supplement provides information about Tina Ottersberg that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Tina Ottersberg is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Tina Ottersberg

Born: 1974

### **Education:**

- Earned the right to use the Certified Financial Planner Designation (CFP®) in 2011.

The CFP® mark is a professional designation granted by the Certified Financial Planner Board of Standards, Inc. To secure the right to use the CFP® mark, I have completed an educational program and passed a series of six examinations. In addition, to receive the CFP® certification, a candidate must have at least three years of planning experience. I have been in the business since 2004. Finally, I have agreed to be bound by a strict Code of Ethics and to complete required continuing education to maintain my designation.

- Graduated with an M.B.A. from the Leeds School of Business at the University of Colorado in 2004.

- Graduated with a B.S. in Engineering Science from Montana Tech of the University of Montana in 1997.

**Employment History:**

- Financial Planning Associate with BSW Wealth Partners from January 2010 to present.
- Financial Planning Associate with Baydush Simon Weaver from August 2009 to December 2009.
- Associate and Analyst with Design Workshop from June 2004 to March 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Ms. Ottersberg does not have other business activities.

**Item 5 – Additional Compensation**

Ms. Ottersberg does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Ms. Ottersberg is supervised by Managing Partners of BSW Wealth Partners. One-on-one reviews are held no less than monthly to discuss individual client/business related items/advice.

If you need to contact a Managing Partner of BSW Wealth Partners regarding Ms. Ottersberg, please contact Benjamin R. Weaver or Drew S. Simon at 303-444-9696.

## **Item 1 – Cover Page**

Elias Bachmann

BSW Wealth Partners

2336 Pearl Street, Boulder, CO 80302

(303) 444-9696

March 20, 2014

**This Brochure Supplement provides information about Elias Bachmann that supplements the BSW Wealth Partners, LLC Brochure (“BSW Wealth Partners”). You should have received a copy of that brochure. Please contact Sarah Goodroad, Office Manager at 303-444-9696 if you did not receive the BSW Wealth Partners Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Elias Bachmann is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

Elias Bachmann

Born: 1974

### **Education:**

- Earned the right to use the Chartered Financial Analyst (CFA) designation in 2010.

The CFA designation is globally recognized and attests to a charter holder’s success in a rigorous and comprehensive study program in the field of investment management and research analysis. To receive the CFA designation a candidate must complete the required four years of professional work experience in addition to passing a series of three exams. I have worked in the investment management industry since 2004. Finally, I have agreed to be bound by a strict Code of Ethics and to complete required continuing education to maintain my designation.

- Graduated with an M.B.A. from the University of Colorado at Boulder in 2004.
- Graduated with a B.A. from the University of Colorado at Boulder in 1997.

**Employment History:**

- Portfolio Manager with BSW Wealth Partners from October 2009 to present.
- Financial Advisor and Financial Analyst with Wells Fargo Advisors from March 2004 to September 2009.

**Item 3 – 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 is applicable to this item.

**Item 4 – Other Business Activities**

Mr. Bachmann does not have other business activities.

**Item 5 – Additional Compensation**

Mr. Bachmann does not receive compensation from any third party for providing investment advice.

**Item 6 – Supervision**

Mr. Bachmann is supervised by Managing Partners of BSW Wealth Partners. One-on-one reviews are held no less than monthly to discuss individual client/business related items/advice.

If you need to contact a Managing Partner of BSW Wealth Partners regarding Mr. Bachmann, please contact David C. Wolf or Drew S. Simon at 303-444-9696.



## NOTICE

BSW Wealth Partners is committed to preserving the confidentiality of your personal and financial information. As part of this commitment, we have adopted this Privacy Policy regarding the collection and disclosure of nonpublic information provided to us by Clients and prospective Clients.

This notice explains our policies and procedures regarding the collection, access and safeguarding of such nonpublic personal information, as required by the Gramm-Leach-Bliley Act of 1999 and Securities and Exchange Commission regulations.

## PRIVACY POLICY

### Information Collected

As we work together to achieve your financial and investment goals, you will often share with us certain personal and financial information. This information might include, for example, your name, address and telephone number, your email address, information regarding your investment accounts, your banking arrangements, information on family members, and your social security number. We collect this information in order to properly handle your account and provide you with advisory services. We consider protecting your personal and financial information a vital part of our job.

### Access to Information

Our personnel have limited access to your personal and financial data based on their job functions. All of our personnel are instructed to comply with confidentiality rules designed to protect your personal and financial information. In addition, all personnel have signed Confidentiality Agreements with our firm. If we determine that our personnel have failed to follow these rules and procedures, they will be subject to disciplinary action.

### Use and Disclosure of Information

We may use your personal and financial information in order to provide you with the investment and financial advisory services you request, to improve our services, make our procedures more efficient, implement security measures, and fight fraud. Furthermore, we may share relevant portions of this information with selected outside professionals approved in advance by you. Such outside professionals might include your CPA, attorney, banker, insurance agent, or mortgage company.

We will not sell your personal and financial information to any outside party. We will not sell or disclose our mailing or client lists to other businesses so they can offer and sell you goods and services.

We use custodians, transfer agents and other third party businesses, such as *Charles Schwab*, *TD Ameritrade*, etc., to process initial account set up, investment transactions, redemptions, shares transfers, and other transactions that you may request. We may disclose relevant portions of the personal and financial information that you provide to us with these other businesses to accomplish these functions. We obtain from these businesses confidentiality agreements that prohibit them from selling or improperly using your personal or financial information.

On occasion, we may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law, for example to cooperate with securities regulations or law enforcement authorities, resolve consumer disputes, or perform credit/authentication checks.

In addition, we may make other disclosures to non-affiliated third parties as permitted by law. For example, we may disclose your non-public personal information to law enforcement agencies or computer security consultants for the purpose of protecting against fraud and unauthorized transactions or in order to maintain the confidentiality of our records. We may also disclose your non-public personal information to our attorneys and accountants. Outside of these exceptions, we will not share your personal information with third parties unless you have specifically asked us to do so.

If you have any questions or concerns regarding these procedures, please contact us at 303.444.9696.