

ADV Part 2B: Brochure Supplement Item 1 – Cover Page

John (Jack) Wilson Bowers



2206 Plaza Drive, Suite 300
Rocklin, CA 95765

775 853-1174

May 2014

This Brochure Supplement provides information about John Wilson Bowers that supplements the Bowers Wealth Management, Inc. Form ADV Part 2A Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Bowers, Chief Compliance Officer if you did not receive Bowers Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about John Wilson Bowers is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 5436695.

Item 2 - Educational Background and Business Experience

John (Jack) Wilson Bowers, Year of Birth: 1958

Educational Background:

- Washington State University, Pullman, WA -1980, B.S. Electrical Engineering

Business Experience:

- Bowers Wealth Management, Inc., Rocklin, CA – 1/08 to present, President, CEO & Chief Compliance Officer
- Independent Fidelity Investors, Inc., Rocklin, CA - 6/86 to present, Editor & Owner
- Weber Asset Management, Inc., Lake Success, NY - 9/92 to present, Chief Investment Strategist

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.

Mr. Bowers has no such events to report.

Item 4 - Other Business Activities

Registered investment advisers are required to disclose if supervised persons are actively engaged in any other investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Mr. Bowers isn't engaged in any of the above activities.

Mr. Bowers does serve as editor and publisher of an independent investment strategy newsletter. His role at the newsletter is a significant business activity and accounts for 50% of his time. Mr. Bowers does not promote advisory services in his newsletters. This outside activity does not create a conflict of interest to Bower Wealth Management, Inc.'s clients.

Mr. Bowers also serves as Chief Investment Strategist for Weber Asset Management, Inc. (WAM), an independent SEC Registered Investment Adviser based in Lake Success, New York. Mr. Bowers receives compensation for his services through a profit sharing agreement. WAM also specializes in Fidelity Investments Mutual Funds, utilizing Mr. Bowers' portfolio strategies. Mr. Bowers provides WAM with daily updates on portfolio performance and strategic changes. This usually provides Bower Wealth Management, Inc. and WAM with the ability to make the same portfolio investments/changes on the same trading day, for the same closing NAV price on the day of trade execution. This activity takes less than 5% of Mr. Bowers' time and does not create a conflict of interest to Bowers Wealth Management, Inc.'s clients.

Item 5 - Additional Compensation

Registered investment advisers are required to disclose if someone who is not a client provides an economic benefit to the supervised person for providing advisory services (benefits include: sales awards, other prizes, any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts).

Mr. Bowers receives no additional compensation above his base salary.

Item 6 – Supervision

Bowers Wealth Management, Inc. is a single office firm. Regular portfolio, economic, and strategy reviews are held by Mr. Bowers with his staff. Economic results and Portfolio models are reviewed and performance is updated daily. Email is archived for compliance. Mr. Bowers acts as supervisor for his own advisory activities, in his capacity as Chief Compliance Officer (775 853-1174).

ADV Part 2B: Brochure Supplement Item 1 – Cover Page

Karsten Austin Dornseif



2206 Plaza Drive, Suite 300
Rocklin, CA 95765

916 781-8733

May 2014

This Brochure Supplement provides information about Karsten Austin Dornseif that supplements the Bowers Wealth Management, Inc. Brochure. You should have received a copy of that Brochure. Please contact Jack Bowers, Chief Compliance Officer if you did not receive Bowers Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Karsten Austin Dornseif is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 5645775.

Item 2 - Educational Background and Business Experience

Karsten Austin Dornseif, Year of Birth: 1982

Educational Background:

- California State University, Chico - May 2008, B.S. Business Administration with an Option in Management and an emphasis in Small Business Entrepreneurship

Business Experience:

- Bowers Wealth Management, Inc., Rocklin, CA – 01/09 to present, Account Executive & Investment Advisor Representative
- The Red Tavern, Chico, CA 05/05 to 01/09, General Manager – Part Time
- Allstate Insurance, Chico, CA - 02/04 to 02/07, Associate Sales Representative – Part Time

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.

Mr. Dornseif has no such events to report.

Item 4 - Other Business Activities

Registered investment advisers are required to disclose if supervised persons are actively engaged in any other investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Mr. Dornseif isn't engaged in any of these activities, or in other non-investment-related business activities.

Item 5 - Additional Compensation

Registered investment advisers are required to disclose if someone who is not a client provides an economic benefit to the supervised person for providing advisory services (benefits include: sales awards, other prizes, any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts).

Mr. Dornseif receives no additional compensation above his base salary.

Item 6 – Supervision

Bowers Wealth Management, Inc. is a single office firm with an open desk environment. Regular portfolio, economic, and strategy reviews are held by Jack Bowers with his staff. Portfolio models are reviewed and performance is updated daily. This information aids in providing timely and accurate advice. Email is archived for compliance and is spot audited by the Chief Compliance officer. Phone conversations are occasionally monitored by the Chief Compliance Officer. Mr. Dornseif's direct supervisor for advisory activities is Jack Bowers, Chief Compliance Officer (775 853-1174).

ADV Part 2B: Brochure Supplement Item 1 – Cover Page

Tim Hastrup



2206 Plaza Drive, Suite 300
Rocklin, CA 95765

916 781-8733

May 2014

This Brochure Supplement provides information about Tim (no middle name) Hastrup that supplements the Bowers Wealth Management, Inc. Brochure. You should have received a copy of that Brochure. Please contact Jack Bowers, Chief Compliance Officer if you did not receive Bowers Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Tim Hastrup is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 5436697.

Item 2 - Educational Background and Business Experience

Tim Hastrup, Year of Birth: 1956

Educational Background:

- California State University, Fresno - May 1978, B.S. Electrical Engineering
- University of California, Davis - March 1980, M.S. Electrical Engineering

Business Experience:

- Bowers Wealth Management, Inc., Rocklin, CA – 01/08 to present, Chief Financial Officer & Account Executive
- Independent Fidelity Investors, Inc., Rocklin, CA - 01/06 to present, Analyst
- Hewlett Packard Company, Roseville, CA - 4/80 to 6/05, Project Manager

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.

Mr. Hastrup has no information applicable to this Item.

Item 4 - Other Business Activities

Registered investment advisers are required to disclose if supervised persons are actively engaged in any other investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Mr. Hastrup isn't engaged in any of these activities, or in other non-investment-related business activities.

Item 5 - Additional Compensation

Registered investment advisers are required to disclose if someone who is not a client provides an economic benefit to the supervised person for providing advisory services (benefits include: sales awards, other prizes, any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts).

Mr. Hastrup receives no additional compensation above his base salary.

Item 6 – Supervision

Bowers Wealth Management, Inc. is a single office firm with an open desk environment. Regular portfolio, economic, and strategy reviews are held by Jack Bowers with his staff. Portfolio models are reviewed and performance is updated daily. This information aids in providing timely and accurate advice. Email is archived for compliance and is spot audited by the Chief Compliance officer. Phone conversations are occasionally monitored by the Chief Compliance Officer. Mr. Hastrup's direct supervisor for advisory activities is Jack Bowers, Chief Compliance Officer (775 853-1174).

ADV Part 2B: Brochure Supplement Item 1 – Cover Page

Joshua Adam Evans



2206 Plaza Drive, Suite 300
Rocklin, CA 95765

916 781-8733

May 2014

This Brochure Supplement provides information about Joshua Adam Evans that supplements the Bowers Wealth Management, Inc. Brochure. You should have received a copy of that Brochure. Please contact Jack Bowers, Chief Compliance Officer if you did not receive Bowers Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Adam Evans is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 145476.

Item 2 - Educational Background and Business Experience

Joshua Adam Evans, Year of Birth: 1991

Educational Background:

- 2013: University of Nevada, Reno; Bachelor of Science in Economics

Business Experience:

- Bowers Wealth Management, Inc., Rocklin, CA – 04/14 to present, Account Executive & Investment Advisor Representative
- High Desert Microimaging, 10/11 to 03/14, Junior Technician
- Reno Aces, 05/11 to 09/13, MLB Advanced Media
- MB Lewis Construction, 05/10 to 07/10, Builder

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.

Mr. Evans has no such events to report.

Item 4 - Other Business Activities

Registered investment advisers are required to disclose if supervised persons are actively engaged in any other investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Mr. Evans isn't engaged in any of these activities, or in other non-investment-related business activities.

Item 5 - Additional Compensation

Registered investment advisers are required to disclose if someone who is not a client provides an economic benefit to the supervised person for providing advisory services (benefits include: sales awards, other prizes, any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts).

Mr. Evans receives no additional compensation above his base salary.

Item 6 – Supervision

Bowers Wealth Management, Inc. is a single office firm with an open desk environment. Regular portfolio, economic, and strategy reviews are held by Jack Bowers with his staff. Portfolio models are reviewed and performance is updated daily. This information aids in providing timely and accurate advice. Email is archived for compliance and is spot audited by the Chief Compliance Officer. Phone conversations are occasionally monitored by the Chief Compliance Officer. Mr. Evans' direct supervisor for advisory activities is Jack Bowers, Chief Compliance Officer, (775 853-1174).