



FORM ADV PART 2A – APPENDIX 1 WRAP FEE PROGRAM BROCHURE

Prepared in compliance with The Investment Advisers Act of 1940 Rule 204-3(A)

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This brochure provides information about the qualification and business practices of Birchwood Financial Partners, Inc. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 952.885.9088

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 Birchwood (CRD #169962) is available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Material Changes

Annual Update

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

Material Changes since the Last Update

This is the initial Wrap Fee Program Brochure.



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Item 4: Services, Fees and Compensation

Firm Description

Birchwood Financial Partners, Inc. formerly Kramer Lothrop Brewer Financial, Inc. ("Birchwood", "We", "Our") has been in business since 1990 and became a Securities and Exchange Commission registered investment advisory firm in 2014. The firm is owned by Kay Kramer, Dana Brewer, Bridget Handke, Damian Winther and Steve Dixon.

Birchwood provides personalized confidential financial planning and investment management primarily to individuals and couples.

We provide a personalized financial planning process that empowers clients to align their financial resources with their goals and values. Our commitment is to give the support and encouragement our clients need to pursue their lifetime goals and live out their dreams.

Our goal is to improve our clients' lives by providing caring, knowledgeable financial advice and solutions which help them seek their lifetime goals and aspirations. We believe that values make a difference and your interests always come first. Our relationship with you is based on integrity, trust and empowerment. Your unique circumstances are the context of any advice we offer.

Birchwood offers investment advice to clients through a wrap fee program ("Program") based on the individual needs of the client. Birchwood is the sponsor of the Program. The owners who are all investment adviser representatives of Birchwood are responsible for management of the Program accounts.

This disclosure brochure is limited to describing the Program and other information that client should consider prior to establishing an account in the Program. For a complete description of other services offered by Birchwood, clients should refer to Birchwood's Form ADV Part 2A, a copy of which will be provided by Birchwood to client upon request.

Program Services

The Program offers clients an asset management account in which Birchwood directs and manages Program assets for client on either a discretionary or non-discretionary basis.

Discretionary - When the client provides Birchwood discretionary authority the client will sign a limited trading authorization or equivalent. Birchwood will have the authority to execute transactions in the account without seeking client approval on each transaction.

Non-discretionary - When the client elects to use Birchwood on a non-discretionary basis, Birchwood will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, Birchwood will obtain prior client approval on each and every transaction before executing any transactions.

Birchwood obtains the necessary financial data from the client and assists the client in setting appropriate investment objectives for the Program account. Birchwood obtains updated information from the client as necessary in order to provide personalized investment advice to the client.

Client will be required to enter into a written agreement with Birchwood in order to establish a Program account. Client will also be required to complete an application with the broker/dealer that will act as custodian for Program account assets.

A Wrap Fee Program is an investment advisory program in which you pay one fee for both investment advisory services and the transaction costs in your account.

The Program is not based directly upon the actual transaction or execution costs for the transactions within your account. Depending on the underlying investments in your Program and how much trading activity occurs, you may pay more or less than if you chose another advisory program that does not have a wrap fee, or if you chose to pay separately for all of your transaction costs (e.g., pay the advisory fee plus all transaction charges). Your financial advisor will review your investment options with you to determine the best offering for you. You could purchase services similar to those offered in the Program from another unaffiliated financial services provider.

Program Fees

Birchwood offers discretionary or non-discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Portfolio Value		Maximum Annual Fee*	Maximum Quarterly Fee	
First \$	Zero	\$ 250,000	1.50%	.3750%
Next \$	250,000	\$ 500,000	1.50%	.3750%
Next \$	500,001	\$ 1,000,000	1.25%	.3125%
Next \$	1,000,001	\$ 5,000,000	1.00%	.2500%
Next \$	5,000,001	Over	0.75%	.1875%

*The fee schedule is a blended schedule whereas when the portfolio value reaches the next threshold, the assets above the threshold are charged the lower percentage.

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in advance based on the amount of assets managed as of the last day of the previous quarter. Accounts opened within a given quarter are charged at the start of the first full quarter.

All quarterly fees are deducted from the account by the custodian unless other arrangements have been made in writing. When the fee is deducted from the account, it will be reflected in the custodian statement. If a client elects to pay Birchwood directly by check, Birchwood will provide the client with an invoice disclosing the fee and how it was calculated.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with written notice. If a client closes the account at any time other than the last day of the quarter, the client will be entitled to a pro rata refund for the days service was not provided in the final quarter.

If any increase in fees occurs, the client will acknowledge the increase by signing an amended agreement.

In addition to the annual fee, client may also incur certain charges imposed by third parties in connection with investments made through Program accounts, including those imposed by the custodian. These may include, but are not limited to, the following: mutual fund or money market 12b-1 fees, sub-transfer agent fees, omnibus processing fees and networking fees, mutual fund or money market management fees and administrative expenses, mutual fund transaction fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, variable annuity expenses, other transaction charges and service fees, IRA and qualified retirement plan fees, alternative investment administrative fees, administrative servicing fees for trust accounts, creation and development fees or similar fees imposed by unit investment trust sponsors, hedge fund investment management fees, managed futures investor servicing fees, participation fees from auction rate preferred securities, and other charges required by law. Birchwood does not receive any portion of these fees. Further information regarding charges and fees assessed by a mutual fund or variable annuity are available in the appropriate prospectus.

Mutual funds may also charge a redemption fee if a redemption is made within a specific time period following the investment. The terms of any redemption fee are disclosed in the fund's prospectus. Transactions in mutual fund shares (e.g., for rebalancing, liquidations, deposits or tax harvesting) may be subject to a fund's frequent trading policy.

Client should be aware that margin borrowing involves additional risks. Margin borrowing will result in increased gain if the value of the securities in the account go up, but will result in increased losses if the account value decreases.

Item 5: Account Requirements and Types of Clients

Account Minimums

Birchwood requires a minimum of \$500,000 to become a client. Birchwood reserves the right to waive the minimum and accept accounts with lesser assets at its discretion.

Types of Clients

Birchwood offers investment advice primarily to individuals and couples.

Item 6: Portfolio Manager Selection and Evaluation

Portfolio Manager

The owners of Birchwood, who hold either a Certified Financial Planner TM or a Chartered Financial Analyst (CFA charter), manage all Program accounts.

Additionally, advisory representatives will be required to obtain any required regulatory examinations.

Conflicts of Interest

Birchwood may receive support services and/or products from Charles Schwab, which assist Birchwood to better monitor and service Program accounts maintained at Charles Schwab. These support services and/or products may be received without cost, at a discount, and/or at another negotiated rate, and may include investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, consulting services, attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by Birchwood in furtherance of its investment advisory business operations. Clients do not pay more for services as a result of this arrangement. There is no corresponding commitment made by Birchwood to Charles Schwab or any other entity to invest any specific amount or percentage of client assets in any specific securities as a result of the arrangement.

Birchwood and advisory representatives may receive additional non-cash compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives.

The Program may cost the client more or less than purchasing Program services separately. Factors that bear upon the cost of the Program account in relation to the cost of the same services purchased separately include: the type and size of the account, the historical and/or expected size or number of trades for the account, and the number and range of supplementary advisory and client related services provided to the account.

The annual fee is an ongoing fee for investment advisory services and may cost the client more than if the assets were held in a traditional brokerage account. In a brokerage account, a client is charged a commission for each transaction and the representative has no duty to provide ongoing advice with respect to the account. If the client plans to follow a buy and hold strategy for the account or does not wish to purchase ongoing investment advice or management services, the client should consider opening a brokerage account rather than a Program account.

Birchwood receives compensation as a result of the client's participation in the Program. The amount of this compensation may be more or less than what Birchwood would receive if the client participated in other programs or paid separately for investment advice, brokerage and other client services. Therefore, Birchwood may have a financial incentive to recommend the Program account over other programs and services. Birchwood acts as the portfolio manager for the Program and retains the management fee less execution costs. This may create a conflict of interest because Birchwood may have a disincentive to trade securities in the account to keep the execution costs low therefore retaining a larger portion of the management fee.

Some investment advisor representatives of Birchwood are licensed as insurance agents. Although they no longer will be writing new business, they may receive renewal commissions on previous products sold. Any renewal commissions received will be donated to charity.

Advisory Business

Birchwood offers clients an asset management account through the Program in which the Birchwood directs and manages Program assets for client.

Clients may impose restrictions on investing in certain securities or types of securities.

In establishing a Program account, client elects to appoint Charles Schwab as the sole and exclusive broker/dealer and custodian with respect to processing securities transactions for the Program account. Birchwood does not maintain custody of client assets.

Securities transactions for Program account are effected without commissions being charged to client. While Birchwood makes every attempt to obtain the best execution possible, there is no assurance that it will be obtained. Clients should consider whether or not the appointment of Charles Schwab as the sole broker/dealer and custodian may or may not result in certain costs or disadvantages to the client as a result of possibly less favorable executions. In considering whether or not to restrict the execution of transactions through Charles Schwab, Birchwood considered the capabilities of Charles Schwab.

Although client will not be charged a transaction charge for transactions through Charles Schwab, client should be aware that Birchwood will be required to pay transaction charges to Charles Schwab. The transaction charges borne by Birchwood vary based on the type of transactions (e.g., mutual fund, equity or fixed income security) and for mutual funds based on whether or not the mutual fund pays 12b-1 fees and/or sub-transfer agent fees that are retained by the custodian in amounts sufficient to cover the majority of trading costs. Client should understand that the cost to Birchwood of transaction charges may be a factor the Birchwood considers when deciding which securities to select and whether or not to place transactions in a Program account.

No agency-cross transactions or principal transactions are effected by Birchwood in Program accounts.

Birchwood may aggregate transactions for a client with other clients to improve the quality of execution. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the client will be deemed to have purchased or sold its proportionate share of the securities involved at the average price obtained.

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Birchwood does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns. The methods of analysis, tools and strategies utilized by Birchwood may include any of the following:

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profit margins to determine underlying value and potential growth. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk.

Cyclical analysis involves analyzing the cycles of the market. Cyclical analysis involves inflation risk, market risk, and currency risk.

Behavioral Finance proposes psychology-based theories to explain stock market anomalies. It assumes the information structure and the characteristics of market participants systematically influence the investment decisions of individuals as well as the market outcomes.

Modern Portfolio Theory ("MPT") assumes investors are risk adverse which means when given two assets with the same expected return the investor will choose the less risky one. An investor is only willing to take more risk if the expected return is greater. Therefore, MPT aims to construct a portfolio of investments that has the best possible expected return for the level of risk.

Asset Allocation is an investment strategy used to balance risk and return according to a client's investment objective, risk tolerance and investment horizon. It is used to manage portfolio volatility by investment in different asset classes.

Diversification is a risk management strategy used to reduce the volatility of a portfolio by investing in different asset classes, different market sectors, and/or different companies.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Clients often execute an Investment Policy Statement that documents their objectives and their desired investment strategy.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Investors face the following investment risks and should discuss these risks with Birchwood:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Funding Risk:* The risk that, as a result of mismatches or delays in the timing of cash flows due from or to the client or counterparty in the transactions, the client or counterparty may not have adequate cash available to fund current obligations.
- *Operational Risk:* The risk of loss to the client arising from inadequacies in or failures of system and controls for, monitoring and quantifying the risks and contractual obligations associated the transactions, for recording and valuing the transactions, or for detecting human errors or systems failures.
- *Credit Risk:* The risk of loss of principal stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation.

Proxy Voting

Birchwood does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

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

Item 7: Client Information Provided to Portfolio Managers

Description

Birchwood obtains the necessary financial data from the client and assists the client in setting appropriate investment objectives for the Program account. Birchwood obtains updated information from the client as necessary in order to provide personalized investment advice to the client.

Client will be required to enter into a written agreement with Birchwood in order to establish a Program account. Client will also be required to complete an application with the broker/dealer that will act as custodian for Program account assets.

Item 8: Client Contact with Portfolio Managers

Restrictions

There are no restrictions placed on clients' ability to contact and consult with the portfolio managers.

Item 9: Additional Information

Disciplinary Information

Criminal or Civil Actions

Birchwood and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Birchwood and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Birchwood and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Broker-Dealer or Representative Registration

Birchwood is not a broker-dealer nor does the firm have an application pending to become one. None of the employees of Birchwood are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Birchwood nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Other Financial Industry Activities and Affiliations

The owners of Birchwood are also registered investment advisor representatives of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. They provide advisory services to existing clients. No conflict of interest exists since all new clients will be clients of Birchwood.

Some investment adviser representatives of Birchwood are licensed as insurance agents. Although they no longer will be writing new business, they may receive renewal commissions on previous products sold. Any renewal commissions received will be donated to charity.

Code of Ethics Description

The employees of Birchwood have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Birchwood employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Birchwood. The Code reflects Birchwood and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Birchwood's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Birchwood may recommend any transaction in a

security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Birchwood's Code is based on the guiding principle that the interests of the client are our top priority. Birchwood's officers, directors, and other advisors have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Birchwood and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Birchwood and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Birchwood with copies of their brokerage statements.

The Chief Compliance Officer of Birchwood is Ellen Johnson. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent advisory Firm Securities Transactions and Conflicts of Interest

Birchwood does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Birchwood with copies of their brokerage statements.

The Chief Compliance Officer of Birchwood is Ellen Johnson. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Review of Accounts

Schedule for Periodic Review of Client Accounts and Advisory Persons Involved

Account reviews are conducted at least annually or if clients goals or needs change. The reviews are performed by Investment Adviser Representatives of Birchwood.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by Birchwood at least quarterly to clients with assets under management.

Client Referrals and Other Compensation

Economic Benefits Provided to the advisory Firm from External Sources and Conflicts of Interest

The Securities and Exchange Commission defines soft dollar practices as an arrangement under which products or services other than execution services are obtained by Birchwood from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Birchwood receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Birchwood. These benefits include both proprietary research from the broker and other research written by third parties.

Schwab provides Birchwood with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our firm committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to our firm other products and services that benefit Birchwood but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that:

- provide access to client account data (such as trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide research, pricing and other market data;
- facilitate payment of our fees from clients' accounts; and
- assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- compliance, legal and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Birchwood. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel.

In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

As part of its fiduciary duties to clients, Birchwood endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Birchwood or its related persons in and of itself creates a conflict of interest and may indirectly influence Birchwood's choice of Charles Schwab for custody and brokerage services.

Advisory Firm Payments for Client Referrals

Birchwood does not compensate for client referrals.

Financial Information

Balance Sheet

A balance sheet is not required to be provided because Birchwood does not serve as a custodian for client funds or securities and Birchwood does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Birchwood has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither Birchwood nor its management has had any bankruptcy petitions in the last ten years.

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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Kay Kramer, CFP®

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Kay Kramer and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Kay Kramer (CRD #1351681) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Kay Kramer, CFP®

- Year of birth: 1953
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Item 2 Educational Background and Business Experience

Educational Background:

- University of Minnesota; MBA; 1984
- Colorado College; Bachelor of Arts; 1975
- Certified Financial Planner® Board of Standards, Inc.; Certified Financial Planner® Certification; 1988

Business Experience:

- Birchwood Financial Partners, Inc.; Owner/President/Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Founding Owner; 11/1990 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – Present
 - Independent Insurance Agent; 1985 - Present
 - Financial Network Investment Corporation; Investment Adviser Representative; 06/2007 – 12/2012
-

Professional Certifications

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

Certified Financial Planner (CFP®): Certified Financial Planner® is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - In 1991, the CFP® Board began requiring the successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Kay Kramer is also a registered investment advisor representative of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. She provides advisory services to existing clients. No conflict of interest exists since all new client accounts will be opened under Birchwood.

Item 5 Additional Compensation

Kay Kramer receives additional compensation in her capacity as an investment advisor representative of AdvisorNet Wealth Management; however she does not receive any performance based fees.

In addition, Kay Kramer is licensed as an insurance agent. Although she no longer will be writing new business, she may receive renewal commissions on previous products sold. Any renewal commissions received will be donated to charity.

Item 6 Supervision

Kay Kramer is supervised by Ellen Johnson, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Kay Kramer is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.



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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Dana Brewer, CFP®

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Dana Brewer and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Dana Brewer (CRD #2955532) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Dana Brewer, CFP®

- Year of birth: 1960
-

Item 2 Educational Background and Business Experience

Educational Background:

- Metropolitan University; 1992
- Certified Financial Planner® Board of Standards, Inc.; Certified Financial Planner® Certification; 1988

Business Experience:

- Birchwood Financial Partners, Inc.; Owner/Chief Financial Officer/Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner/Chief Financial Officer; 11/1998 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – Present
 - Independent Insurance Agent; 2000 - Present
 - Financial Network Investment Corporation; Investment Adviser Representative; 01/1998 – 12/2012
-

Professional Certifications

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

Certified Financial Planner (CFP®): Certified Financial Planner® is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - Successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Dana Brewer is also a registered investment advisor representative of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. She provides advisory services to existing clients. No conflict of interest exists since all new client accounts will be opened under Birchwood.

Item 5 Additional Compensation

Dana Brewer receives additional compensation in her capacity as an investment advisor representative of AdvisorNet Wealth Management; however she does not receive any performance based fees.

In addition, Dana Brewer is licensed as an insurance agent. Although she no longer will be writing new business, she may receive renewal commissions on previous products sold. Any renewal commissions received will be donated to charity.

Item 6 Supervision

Dana Brewer is supervised by Ellen Johnson, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Dana Brewer is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.



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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Bridget Handke, CFP®

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Bridget Handke and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Bridget Handke (CRD #4895416) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Mary Bridget (Bridget) Handke, CFP®

- Year of birth: 1961
-

Item 2 Educational Background and Business Experience

Educational Background:

- Iowa State; Bachelor of Science – Family Environment; 1984
- Certified Financial Planner® Board of Standards, Inc.; Certified Financial Planner® Certification; 2004

Business Experience:

- Birchwood Financial Partners, Inc.; Owner/Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 11/2004 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/07/2012 – Present
 - Independent Insurance Agent; 12/2004- Present
 - Financial Network Investment Corporation; Investment Adviser Representative; 12/2004 – 12/2012
 - Brad Moir CFP®; Paraplanner; 09/2002 – 10/2004
-

Professional Certifications

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

Certified Financial Planner (CFP®): Certified Financial Planner® is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - Successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Bridget Handke is also a registered investment advisor representative of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. She provides advisory services to existing clients. No conflict of interest exists since all new client accounts will be opened under Birchwood.

Item 5 Additional Compensation

Bridget Handke receives additional compensation in her capacity as an investment advisor representative of AdvisorNet Wealth Management, however she does not receive any performance based fees.

In addition, Bridget Handke is licensed as an insurance agent. Although she no longer will be writing new business, she may receive renewal commissions on previous products sold. Any renewal commissions received will be donated to charity.

Item 6 Supervision

Bridget Handke is supervised by Ellen Johnson, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Bridget Handke is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.



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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Damian Winther, CFP®

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Damian Winther and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Damian Winther (CRD #4812600) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Damian Winther, CFP®

- Year of birth: 1979
-

Item 2 Educational Background and Business Experience

Educational Background:

- University of Minnesota-Duluth; Bachelors of Business Administration – Finance; 2001
- Certified Financial Planner® Board of Standards, Inc.; Certified Financial Planner® Certification; 2007

Business Experience:

- Birchwood Financial Partners, Inc.; Owner/Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 04/2005 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – Present
 - Financial Network Investment Corporation; Investment Adviser Representative; 05/2005 – 12/2012
 - Office of the Comptroller of the Currency; Assistant National Bank Examiner; 06/2001 – 04/2005
-

Professional Certifications

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

Certified Financial Planner (CFP®): Certified Financial Planner® is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - Successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Damian Winther is also a registered investment advisor representative of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. He provides advisory services to existing clients. No conflict of interest exists since all new client accounts will be opened under Birchwood.

Item 5 Additional Compensation

Damian Winther receives additional compensation as an investment advisor representative of AdvisorNet Wealth Management; however he does not receive any performance based fees.

Item 6 Supervision

Damian Winther is supervised by Ellen Johnson, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Damian Winther is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.



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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Steve Dixon, CFA

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Steve Dixon and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Steve Dixon (CRD #5455240) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Stephen (Steve) Dixon, CFA

- Year of birth: 1979
-

Item 2 Educational Background and Business Experience

Educational Background:

- University of St. Thomas; Bachelor of Arts – Financial Management; 2002
- CFA Institute; Chartered Financial Analyst designation; 2006

Business Experience:

- Birchwood Financial Partners, Inc.; Owner/Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 11/2007 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – Present
 - Financial Network Investment Corporation; Investment Adviser Representative; 03/2008 – 12/2012
 - ELCA Board of Pensions; Senior Investment Analyst; 03/2005 – 11/2007
-

Professional Certifications

Chartered Financial Analyst (CFA) charterholder: Chartered Financial Analyst designation is awarded by the CFA Institute. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent educational or work experience.
 - Successful completion of all three exam levels of the CFA Program.
 - Have 48 months of acceptable professional work experience in the investment decision-making process.
 - Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
 - Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Steve Dixon is also a registered investment advisor representative of AdvisorNet Financial Inc. dba AdvisorNet Wealth Management. He provides advisory services to existing clients. No conflict of interest exists since all new client accounts will be opened under Birchwood.

Item 5 Additional Compensation

Steve Dixon receives additional compensation as an investment advisor representative of AdvisorNet Wealth Management; however he does not receive any performance based fees.

Item 6 Supervision

Steve Dixon is supervised by Ellen Johnson, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Steve Dixon is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.



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SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Ellen Johnson

Office Address:

3300 Edinborough Way, Suite 610, Edina, MN 55435

Tel: 952-885-9088 Fax: 952-887-2949

Website: www.Birchwoodfp.com

This brochure supplement provides information about Ellen Johnson and supplements the Birchwood brochure. You should have received a copy of that brochure. Please contact Ellen Johnson, Chief Compliance Officer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Ellen Johnson (CRD #5189001) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Ellen Johnson

- Year of birth: 1960
-

Item 2 Educational Background and Business Experience

Educational Background:

- University of Minnesota; Bachelor of Science – Business; 1985

Business Experience:

- Birchwood Financial Partners, Inc.; Chief Compliance Officer; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; 01/2005 – 03/2014
 - Financial Network Investment Corporation; OSJ Branch Manager; 03/2010 – 12/2012
 - Financial Network Investment Corporation; Registered Representative; 03/2007 – 12/2012
 - Homemaker; 09/1995 – 01/2005
 - Certified Feng Shui consultant; 06/2009 – Present
 - Certified Yoga Instructor 09/2012 – Present
 - Life Coach 12/2013 – Present
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

None to report

Item 5 Additional Compensation

None to report

Item 6 Supervision

Ellen Johnson is the Chief Compliance Officer of Birchwood. Supervision provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports.