

**Form ADV Part 2A: Firm Brochure
Item 1: Cover Page
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Anderson Wealth Management, LLC

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This brochure provides information about the qualifications and business practices of Anderson Wealth Management, LLC ("AWM"). If you have any questions about the contents of this brochure, please contact us at ken@andersonmoney.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about AWM is also available on the Securities and Exchange Commission's ("SEC") website at www.adviserinfo.sec.gov by searching our unique identifying number, known as a CRD number. Our firm's CRD number is 171750.

Item 2: Material Changes

We are required to advise you of any material changes to the Firm Brochure ("Brochure") from our last annual update. Since we are a new firm, we have no material changes to disclose at this time.

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Item 4: Advisory Business

DESCRIPTION OF OUR FIRM

We are dedicated to providing individuals and other types of clients with a wide array of investment advisory services. Our firm is a limited liability company formed in the State of Nevada. Our firm has been in business as an investment adviser since 2014 and is owned as follows:

Greg Boots – 15% Owner
Michael Bowman – 4% Owner
Clint Coons – 15% Owner
Toby Mathis – 15%
Kenneth Himmler – 51%

ADVISORY SERVICES OFFERED BY AWM

We provide our clients with a wide array of investment advisory services including Asset Management, Financial Advising, Financial Planning, Recommendations of Money Managers, and Publications of Periodicals.

1. ASSET MANAGEMENT AND FINANCIAL ADVISING SERVICES

Our firm provides asset management and advising services to clients and in some cases recommendations of other advisors. Our process begins with a comprehensive and thorough analysis of cash flows, tax projections, investment risks and estate planning. Through this process we develop a layered portfolio strategy that allocates a certain amount of assets to fixed investments and the balance to equities.

During the planning process with the client, we establish the client's goals and investment objectives and we determine if or which money managers should be utilized and subsequently which portfolio model they offer is suitable to the client's circumstances.

Clients retain individual ownership of all securities products and titles of accounts with the respective account custodian. Once the client's portfolio and investment strategies have been implemented through the money manager of their choice, the client has the option to retain AWM based on a selection of one of the following two services:

Plan (A) - Overlay Portfolio Management ("OPM"):

Investment Structure and Monitoring:

1. Input of investment allocation and strategy into e-Money Financial Planning Software ("e-Money")
2. Recommendation of appropriate investment managers
3. Quarterly review of investment managers and retention assessment
4. Quarterly investment risk assessment
5. Tax allocation of managers
6. Cash Flow (income) administration and full back office support
7. Asset allocation rebalance based on targets
8. Includes up to two meetings (2 hours each) per year for review

9. Additional time is billed at normal hourly rates for Financial Planning (Please see Item 5 Fees & Compensation)

Plan (B) – OPM w/ Wealth Management

Investment Structure and Monitoring

1. Input of investment allocation and strategy into e-Money
2. Recommendation of appropriate investment managers
3. Quarterly review of investment managers and retention assessment
4. Integration of investment plan into overall retirement strategy
5. Quarterly investment risk assessment
6. Tax allocation of managers
7. Integrated of the bucket system strategy
8. Cash Flow (income) administration and full back office support
9. Asset allocation rebalance based on targets

Income Tax Planning

1. Annual personal income tax review and overlay of income reduction strategy
2. Annual ROTH Conversion strategies
3. Integration of income tax strategy and investment strategy
4. Tax loss harvest and swap strategies
5. Smart tax allocation of investments
6. Annual business tax structure review and allocation
7. Annual trust and entity tax structure review and allocation
8. IRA distribution tax reduction strategy review and allocation

Estate Planning

- 1) Annual estate plan and gift tax strategy review
- 2) Integration of overall estate plan into investment and income tax plan
- 3) Annual review of estate distribution and allocation strategy
- 4) Full alerting and integration into e-Money

Risk Management and Asset Protection

- 1) Annual long term care risk assessment and asset protection strategy
- 2) Annual life insurance risk assessment and protection strategy assessment
- 3) Annual asset exposure assessment
- 4) Full integration of all insurance tracking and alerting in e-Money.

Goal Monitoring and Tracking

- 1) Full e-Money tracking and alerting of goals
- 2) Full e-Money and alerting of cash flows, income
- 3) Full e-Money tracking and alerting of expense targets
- 4) Full e-Money tracking of maximum spendable retirement income
- 5) Full e-Money tracking of estate and gift, transaction and trust balances
- 6) Fully automated alerting of any targeted metric within e-Money
- 7) Automated e-Money success tracking and course correction alerts

Up to two review meetings (2 hours each) per year are included with this service. Any additional time will be billed at our normal hourly rates for Financial Planning (Please see Item 5 Fees & Compensation). To ensure that our initial determination of an appropriate portfolio remains suitable and in a manner consistent with the client's financial circumstances, we will:

- At least annually, contact each participating client to determine whether there have been any changes in the client's financial situation or investment objectives;
- Be reasonably available to consult with the client (see contract for allowable hours); and

- Maintain client suitability information in each client's file.
- The use of e-Money automated financial planning and portfolio alerting system is put into place.

Manager Selection Program

Asset management services are also available to our clients through our Manager Selection Program ("MSP"). Based on the client's individual circumstances and needs we will then perform management searches of various unaffiliated registered investment advisers to identify which registered investment adviser's portfolio management style is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the selected registered investment adviser. Clients should refer to the selected registered investment adviser's Firm Brochure or other disclosure document for a full description of the services offered. We are available to meet with clients to review the account (see contract for allowable hours).

We monitor the performance of the selected registered investment adviser(s). We accomplish this through both the automated alert system within e-Money which is a daily monitoring system. In addition we subscribe to Morningstar research and no less than annually we review the registered investment adviser's performance, risk and fees against their peers. If we determine that a particular selected registered investment adviser(s) is not providing sufficient management services to the client, or is not managing the client's portfolio in a manner consistent with the client's goals, we may suggest that the client contract with a different registered investment adviser and/or program sponsor. Under this scenario, our firm assists the client in selecting a new registered investment adviser and/or program. However, any move to a new registered investment adviser and/or program is solely at the discretion of the client.

2. FINANCIAL PLANNING SERVICES

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to strive to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analyses are considered as they impact and are impacted by the entire financial and life situation of the client. We are required to disclose to our financial planning clients that a conflict of interest exists between us and our clients. The client is under no obligation to act upon the investment adviser's recommendation. If the client elects to act on our recommendations, the client is under no obligation to engage us for our investment management services. Clients may also purchase the e-Money service to receive access to an online platform which provides the client with a detailed financial plan designed to assist the client strive to reach his or her financial goals and objectives.

In general, the financial plan can address any or all of the following areas:

- *Personal:* We review family records, budgeting, personal liability, estate information and financial goals.
- *Tax & Cash Flow:* We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- *Investments:* We analyze investment alternatives and their effect on the client's portfolio.
- *Insurance:* We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- *Retirement:* We analyze current strategies and investment plans to help the client achieve

his or her retirement goals.

- *Death & Disability:* We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- *Estate:* We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.

Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her money manager, attorney, accountant, and/or insurance agent. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning such as:

- Exchange-listed securities;
- Securities traded over-the-counter; and
- Foreign issuers

Typically, the online access to the financial plan is available to the client within sixty days after AWM has received all required data from the client.

Since individuals of AWM are registered as insurance agents/brokers of various insurance companies, recommendations made in financial plans are not limited to only those products offered through such companies.

3. PUBLICATION OF PERIODICALS

AWM publishes a quarterly newsletter providing general information on various financial topics including, but not limited to, estate and retirement planning, market trends, etc. This newsletter is distributed free of charge to our advisory clients.

TAILORING OF ADVISORY SERVICES

We provide individualized investment advice to all of our clients.

RESTRICTIONS ON INVESTMENTS

Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Because some types of investments involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. If such a restriction is put on a certain investment position or portfolio it will be held in a "do not trade" account. The client will then assume all risk and management responsibilities for such restriction.

PARTICIPATION IN WRAP FEE PROGRAMS

We do not participate in wrap fee programs.

ASSETS UNDER MANAGEMENT

We are a newly registered adviser and as such do not have initial assets to report.

Item 5: Fees & Compensation

1. ASSET MANAGEMENT AND FINANCIAL ADVISING FEES

Our annual fees for Asset Management and Financial Advising services are based upon a percentage of assets under management and generally range from **0.50%** to **1.25%**. The annualized fee for our services will be charged according to the following fee schedules:

Plan (A) – “OPM”:

Assets Under Management	Annual Percentage of Assets Charge*
\$0 to \$2,000,000	0.90%
\$2,000,001 to \$3,000,000	0.75%
Over \$3,000,001	0.50%

*Clients are charged separately for e-Money subscription (\$499/year)

Plan (B) – OPM w/ Wealth Management:

Assets Under Management	Annual Percentage of Assets Charge*
\$0 to \$2,000,000	1.25%
\$2,000,001 to \$3,000,000	1.15%
Over \$3,000,001	0.90%

*e-Money subscription fully included in annual fee

Clients have the right to change their plan with a sixty (60) day notice in writing. One change of plan is permissible per year at no cost and \$250 per change thereafter.

A one-time assessment of (0.10%) against the total assets will be billed to the client for time and expense of consolidation, transferring, re-titling and setting up of the assets into our management systems.

Our fees are billed quarterly, in advance, at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value) of the client's account at the end of the previous quarter. Fees are directly billed to the client.

Limited Negotiability of Advisory Fees: Although AWM has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.

2. FINANCIAL PLANNING FEES

AWM's Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client. While we feel our fees are reasonable in comparison to other Advisors, lower fees for comparable services may be available from other sources.

We offer three levels of financial plans, the details of which are as follows:

Silver Plan: Base fee is \$2,750.00 and includes up to ten (10) hours of planning services. This also includes three months of e-Money membership. AWM determines the plan fee based on the client's assets. Assets under \$2,000,000 will qualify for the Silver plan.

Gold Plan: Base fee is \$5,000.00 and includes up to (15) hours of planning services. This also includes three months of e-Money membership. AWM determines the plan fee based on the clients assets. Assets between \$2,000,001 and \$10,000,000 will qualify for the Gold Plan.

Platinum Plan: Base fee is \$12,000.00 and includes up to (35) hours of planning services. This includes one year of e-Money membership. AWM determines the plan fee based on the clients assets. Assets above \$10,000,000 require a Platinum Plan.

All plans are created and calculated within e-Money. Our firm does not print any plans but provides access through online membership to e-Money. Without an internet connection and a valid e-mail address, our firm is unable to create a financial plan.

Management personnel and other related persons of our firm are licensed as insurance agents or brokers. These individuals are able to implement insurance recommendations for advisory clients for separate and typical compensation (i.e., commissions or other sales-related forms of compensation). This presents a conflict of interest to the extent that these individuals may recommend that a client invest in an insurance program which results in a commission being paid to the individuals. Clients are not under any obligation to engage these individuals when considering implementation of advisory recommendations.

Hourly Fees. If a plan is selected and the client desires more time then there is an additional hourly fee billed at the following rates:

Title	Normal Hourly Fee	Fee if under Plan (A) or (B)
Senior Planner	\$450.00	\$225.00
VP of Planning	\$250.00	\$125.00
Administration	\$130.00	\$65.00

GENERAL INFORMATION

Termination of the Advisory Relationship: Clients may terminate our services by written notice within five days after entering into an agreement with AWM and shall receive a full refund of all pre-paid fees to AWM. Our services may also be terminated by either party for any reason upon 30 days written notice to the other party prior to the end of a calendar quarter. If notice is received greater than 31 days prior to the end of a calendar quarter then the agreement will terminate upon the end of the current calendar quarter in which the request was received. If notice is received less than 31 days prior to the end of a calendar quarter then the termination will be the end of the next calendar quarter. Prorated fees will not be refunded as the termination date will be at the end of the next calendar quarter. Any prorated fees not refunded are used to assist in closing procedures, closeout statements and/or transfer assistance.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers and/or money manager(s), including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s).

Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

Grandfathering of Accounts: Legacy clients may be offered discounts based on the terms of previously executed agreements. Fees may be higher or lower than the fees designated herein based on the exact amount of the investments and investment type where applicable.

ERISA Accounts: AWM is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers and their fees may be higher or lower depending upon the services provided, the level of experience, as well as, the education of the advisor. We disclose that lower fees for comparable services may be available from other sources.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

Item 6: Performance-Based Fees & Side-By-Side Management

AWM does not charge performance-based fees.

Item 7: Types of Clients & Account Requirements

AWM provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals);
- High net worth individuals.

We require a minimum of **\$1,000,000.00** of assets under management for the **Plan (B) – OPM w/ Wealth Management** service. This account size may be negotiable under certain circumstances. AWM may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

We use the following methods of analysis in formulating our investment advice:

Fundamental Analysis: We attempt to measure the intrinsic value of a security by looking at economic and financial factors including the overall economy, industry conditions, and whether a particular security is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements, which presents a potential risk, as the price of a security can move up or down with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis: We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially foresee future price movement. Technical analysis does not consider the underlying financial condition of a company, mutual fund, ETF, or security. This presents a risk in that a poorly-managed or financially unsound company, mutual fund, ETF, or security may underperform regardless of market movement.

Associated Risks: Our securities analysis methods rely on the assumption that the companies through which we purchase and sell securities, the rating agencies that review these securities, and other publicly-available sources of information about these securities are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Item 9: Disciplinary Information

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10: Other Financial Industry Activities & Affiliations

Representatives of our firm, in their individual capacities, are agents for various insurance companies. As such, these individuals are able to receive separate, yet customary commission compensation resulting from implementing product transactions on behalf of advisory clients. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client. Clients do have the choice of paying us hourly for due diligence research on the types and standards of policies either by an hourly fee and or by indirect commissions. Financial plans do not include due diligence research and analysis, bidding and underwriting of any insurance programs. This is compensated through either indirect commission or by hourly fee paid directly by the client.

Clients should be aware that the receipt of additional compensation by AWM and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. AWM endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;

- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. AWM and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

AWM's Code of Ethics further includes the firm's policy prohibiting the access to non-public information. All employees are reminded that such information may not be used in a personal or professional capacity. A copy of our Code of Ethics is available to our advisory clients and prospective clients upon request.

Item 12: Brokerage Practices

Our firm participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through our participation in the program.

As a participant in TD Ameritrade's institutional customer program we may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give our Clients, although we may receive economic benefits through participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications

network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. Some of the products and services made available by TD Ameritrade through the program may benefit our firm but may not benefit our Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duties to our clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm or our related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 13: Review of Accounts or Financial Plans

ASSET MANAGEMENT AND FINANCIAL ADVISING SERVICES

Our reviews are provided by and through the automation through e-Money online financial planning and portfolio monitoring services. Portfolios are data tagged with asset allocation model tolerances. When a tolerance rule is broken, e-Money reports directly to Kenneth Himmler, Sr. and Lynne Witmer via e-mail.

FINANCIAL PLANNING SERVICES

While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for. Financial Planning clients will receive online access to their completed financial plan through e-Money (subject to additional fees).

Item 14: Client Referrals & Other Compensation

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with relevant state statutes and rules.

Item 15: Custody

Our firm does not have actual or constructive custody of client accounts. We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that our firm directly bills clients for advisory fees. Our invoices are uploaded to each client's e-Money account which is established upon engaging our firm. There is no additional fee to access this online vault. We do not send out any paper statements and thus if a client does not have online access we will be unable to provide any services to such a client. It is important for clients to carefully review their account invoices to verify the accuracy of the fee calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

Item 16: Investment Discretion

We do not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

We do not vote proxies for our clients. Third party money managers selected or recommended by our firm may vote proxies for clients. Therefore, except in the event a third party money manager votes proxies, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially 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 investment assets. Therefore (except for proxies that may be voted by a third party money manager), our firm and/or you shall instruct your qualified custodian to forward to you copies of all proxies and shareholder communications relating to your investment assets.

Item 18: Financial Information

We are not required to provide financial information in this Brochure because:

- We do not require the prepayment of more than \$1,200 in fees and six or more months in advance.
- We do not take custody of client funds or securities.
- We do not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.
- We have never been the subject of a bankruptcy proceeding.