

Copper Beech Wealth Management

**33 Bloomfield Hills Parkway
Suite 100
Bloomfield Hills, MI
48304
248.203.2030**

www.copperbeechwm.com

Disclosure Brochure

February 26, 2015

This brochure provides information about the qualifications and business practices of Copper Beech Wealth Management. If you have any questions about the contents of this brochure, please contact us at 248.203.2030. 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.

Copper Beech Wealth Management is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Copper Beech Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov

Material Changes

The disclosure brochure is made available to you initially when you enter into an advisory relationship with us. Annually, as warranted, no later than April 29, we will provide a summary of any material changes to our brochure, which includes the date of the last annual update and information on how you may obtain a complete updated brochure free of charge. We may also provide updated disclosure information about material changes on a more frequent basis.

There have been no material changes to this document since our last update dated March 5, 2014.

Our current brochure and supplements may be obtained by contacting William J. Brown, Chief Compliance Officer at 248.203.2030 or wjbrown@copperbeechwm.com. We will provide you with a copy of our current brochure at any time without charge.

Information about your Advisory Representative may be found in the supplements to our brochure.

Copper Beach Wealth Management

CRD Number 151476

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Advisory Business

Copper Beech Wealth Management is a DBA name of Copper Beech Tree, LLC, a Limited Liability Company organized under the laws of Michigan. William Brown and Scott Berry founded the Bloomfield Hills, MI based investment advisory firm in 2009 and are the principal owners. Copper Beech Tree, LLC is registered as an investment adviser with the SEC.

We provide investment management and financial planning services to individuals, corporations or partnerships, trusts, employee benefit plans, and other investment advisers. We offer a preliminary complimentary meeting to determine if an advisory relationship is appropriate.

Financial Planning

We offer personal financial planning services for either a fixed fee or on an hourly fee basis. Each person associated with Copper Beech has specific skills and proficiencies in at least one of several critical and inter-related disciplines. These disciplines are brought together as we construct your plan. A financial plan may include analysis and advice on areas of personal finance and some areas of business finance. We utilize in depth personal meetings to gather information from you which may include past financial and/or investment history, present financial position, age, risk tolerance, economic goals and your objectives. We may also review certain documents that you provide, such as wills, insurance policies, and other financial related documents.

During the time of engagement, you are obligated to notify us promptly if you experience a change in financial conditions in order to provide us the opportunity to make changes in advice or strategies and if changes are required, there may be additional fees involved.

We will develop a financial plan geared toward assisting you in achieving your stated goals and objectives. You may choose to implement any portion or none of the plan at your sole discretion. We will not provide ongoing investment management under the financial planning agreement; however, you will be able to engage us to conduct a review of investment accounts on a periodic or annual basis for the fee rate range noted below.

Since the planning services provided are limited to address only certain components of the typical financial process, the services provided may not address all of your circumstances and undisclosed investments or liabilities. Neither we nor your

advisory representative practice law or accounting. It is your responsibility to understand the need to secure the services of other professional advisors when necessary. Implementation of the financial plan is entirely at the client's discretion.

Investment Advisory Program

We act as portfolio managers for the program. We work with you to identify your investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement your financial situation and personal circumstances. Based upon your needs, time horizon and risk tolerance; we place you into one or more specific portfolios.

The portfolios include a separate account of high yielding stocks, a separate account of large cap stocks, a portfolio of fixed income mutual funds, and a portfolio of diversified equity mutual funds. However, you have the opportunity to place reasonable restrictions on the type of investments to be held in the portfolio. Investment Advisory Program accounts are managed on a discretionary basis. The utilization of discretion extends to arrangements where we function as a third party asset manager for the clients of unaffiliated investment advisers.

Wrap Fee Program

We offer a wrap fee program through which we provide portfolio management services as outlined above, for one fee. The wrap fee includes our advisory fee, custodial and brokerage fees. Our wrap fee program is more fully described in our *Copper Beach Wealth Management Wrap Fee Program Brochure*. This brochure will be provided to clients utilizing our wrap fee program and free of charge to any client upon request.

A wrap fee program may cost you more or less than purchasing these services separately, depending on the amount of trading activity in your account, the value of services that are provided to you under this program, and other factors. Therefore, IARs may have a financial incentive to recommend the wrap fee program over other programs or services. Generally, wrap programs may result in higher overall costs to you in accounts that experience little trading activity. Please review the costs carefully with your advisory representative to determine whether our wrap fee program is appropriate for your circumstances.

We do not manage wrap fee accounts in a manner that differs from how we manage non-wrap fee accounts.

Pension Consulting Services

We provide consulting services to pension and 401K plan sponsors. Such services may involve asset allocation reviews, performance monitoring, portfolio structure analysis, meeting with plan participants, fund selection and conducting education and enrollment meetings. We may also provide assistance in the selection of third party administrators and custodians. We use an established set of criteria to determine an initial selection of suitable mutual funds to make up the offered plan. We will then use additional qualitative and quantitative measures to make the final selection. The final grouping of funds offered will be determined based upon how well each fund complements the overall diversification, return and risk parameters of the plan.

We may develop model portfolios representing different levels of risk which participants may select from once they have completed a risk analysis questionnaire. We will also provide a quarterly review of fund performance and an annual fund review meeting.

In addition, we may serve the role of advisory representative to the plan. In that role, we are responsible for solicitation of new business, proposal development, client meetings, client presentations, and client communication. We are also responsible for 401(k) participant enrollment meetings, periodic site visits, engagement fulfillment, and plan sponsor communication.

In providing investment advice to you and all of our clients, we consider:

- your financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- investment objectives, and
- any other issues important to your state of affairs.

You should notify us promptly if there are any changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions upon the management of your account.

Assets Under Management

As of December 31, 2014 we managed approximately \$160 million in client assets on a discretionary basis.

Fees and Compensation

As described below and depending on the service offered, we offer our advisory services for fixed fees, hourly fees, or fees based on a percentage of assets. All fees are negotiable at our sole discretion. Our investment advisory and unaffiliated asset management fees are calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (“custodian/ broker-dealer”). Your custodian/broker-dealer determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. Our fee schedules are described in the following paragraphs.

Fees for Financial Planning Services

Fees typically range between \$2,500 and \$50,000. Planning fees are generally due upon the delivery of services. For first time engagements or for larger projects, a 50% retainer fee will generally be required. It is anticipated that all services will be completed within six months of engagement.

In addition, you may engage us for a consulting fee for business consultation services pertaining to shareholder agreements, operating agreements, captive insurance arrangements, employee retention agreements and compensation arrangements. You will receive a written report of your specifications as well as our recommendations.

Fees for financial planning services are directly billed to you. Financial planning services terminate automatically upon the delivery of the agreed upon services.

Fees for Investment Advisor Programs

For investment management services, the initial fee is payable when the advisory account is established, pro-rated for the first partial quarter, if any. Thereafter, fees will be payable on the first day of each calendar quarter based on the asset value of the account as of the last business day of the prior quarter. Additional deposits and withdrawals to the account are subject to the same fee procedures. However, no advisory fees will be charged on any mutual funds, unit investment trusts, annuities, or

any other products which were purchased within the past two years if your advisory representative was paid a commission in their role as a registered representative.

This program is only offered on a wrap fee basis in which commissions and transaction fees are included within the advisory fees paid by the client. Additional information about this program and the fees charged are described in the *Copper Beach Asset Management Wrap Fee Program Brochure*, with which we provide all interested parties.

Fees for Pension Consulting

Management fees for consulting services to pension and 401k plans are as follows:

Plan Assets	Fee based on Plan Assets
\$0 to \$50 million	10 – 40 basis points
Over \$50 million	5 basis points

Management fees for consulting services to pension and 401k plans where we may also serve in the role of advisory representative to the plan are as follows:

Assets Under Management	Advisory Fees
\$0 to \$5,000,000	0.60-1.0%
\$5,000,001 to \$10,000,000	0.50%
\$10,000,001 to \$25,000,000	0.40%
\$25,000,001 to 50,000,000	0.30%
\$50,000,001 and up	0.20%

Pension consulting fees may be paid from plan assets or directly by the plan sponsor as noted in the advisory agreement. For the investment advisory program, you must authorize us to have the custodian/broker-dealer pay us directly by charging your account. This authorization must be provided in writing.

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

In addition to our fee, you may be required to pay other charges related to your account(s) such as:

- custodial fees;
- brokerage commissions;
- transaction fees;
- internal fees and expenses charged by mutual funds, ETFs and variable annuities;
- fees charged by third party money managers;
- maintenance and termination fees for IRAs, certain retirement and qualified accounts; and,
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment.

If you purchase mutual fund shares through the custodian, you may pay a transaction fee that would not be charged if the transaction were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may charge internal fees that are different from mutual funds held at the mutual fund company.

You may purchase shares of mutual funds directly from the mutual fund company without a transaction fee. Those investments, however, may not be part of a managed account. This means that they will not be included in the investment strategies, investment performance monitoring, or investment reallocation performed by an investment manager.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

You must pay our advisory fees in advance of receiving our services. Should you terminate the advisory agreement we have entered into within five (5) business days from the date the agreement is executed, you will receive a full refund of any fees paid.

Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account

will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

You may terminate fixed fee services within five (5) business days after entering into the advisory agreement without penalty. After five (5) business days of entering into the advisory agreement, you may terminate upon our receipt of your written notice to terminate. You will be responsible for any time that we spend in providing you advisory services or analyzing your situation.

Our Advisory Representatives are also registered representatives of American Portfolio Financial Services, Inc. (“APFS”), a registered broker/dealer, member FINRA/SIPC, and investment adviser representatives of American Portfolio Advisors (“APA”) a registered investment advisor. If you choose to implement your financial plan through APFS, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Your Advisory Representative may also be licensed to sell insurance products. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies.

Our advisory representatives may also recommend various asset management firms. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

One of our advisors, Gary Lannen, is also registered as an investment adviser representative of GHD Wealth Management, LLC. If Mr. Lannen is your advisory representative, he shares in the advisory fees you pay to the firm he is representing to you.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you

have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

If you choose to implement your plan, you are not obligated to do so through your Advisory Representative, or our firm.

Performance-Based Fees

We do not charge performance-based fees for any of the services described in this brochure. Performance-based fees are generally based on a percentage of the capital gains on and/or appreciation of the client account assets.

Types of Clients

We provide advisory services primarily to individuals and to high net worth individuals and their families, including their trusts, estates and retirement accounts. We also provide services to corporations or business entities, including their pension and profit sharing plans.

As a condition for starting and maintaining an advisory relationship, we generally require a minimum portfolio size of \$100,000.

We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including anticipated future earning capacity, anticipated future additional assets, account composition, related accounts, and pre-existing client relationships. We may consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement.

Methods of Analysis, Investment Strategies and Risk of Loss

We select specific investments for your portfolios through the use of fundamental analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to

the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Our investment strategies may include long-term and short-term investments. You may place reasonable restrictions on the strategies to be employed in your account (such as, for example, the types of investments to be held in your account).

Although we make recommendations and give advice in a manner we believe is consistent with your specific investment objectives and risk tolerances, there can be no guarantee that our efforts will be successful. General economic conditions, current interest rates, the performance of a particular industry or a particular company, and any number of other factors can affect investment performance.

You should be prepared to bear the risk of loss. All investments are subject to loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. Risks may include market, interest rate, issuer, general economic, geo-political, and currency exchange rate risks.

You should also be aware that transactions in the account (including account reallocations and rebalancing) may trigger a taxable event for you (unless your account is a qualified retirement account).

Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

As explained under "Fees and Conditions" above, we are licensed as a registered representatives with APFS and as investment advisor representatives with APA. We are also licensed as an insurance agent with various insurance companies. These arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation your advisory representative can receive rather than based upon your needs.

As previously noted, we will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. You have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Our advisory representatives may also recommend various asset management firms. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

Our advisory representative, Gary Lannen, is also registered as an investment adviser representative of GHD Wealth Management, LLC. If Mr. Lannen is your advisory representative, he shares in the advisory fees you pay to the firm he is representing to you.

Because the compensation we receive may vary depending upon the adviser selected, we may have a conflict of interest in recommending certain advisers to you. To address this potential conflict we consider the following factors in the selection of an unaffiliated manager:

- the management style, performance, reputation, pricing and reporting capabilities of the unaffiliated investment manager;
- your risk tolerance, goals and objectives, as well as investment experience;
- the amount of assets you have available for investment; and
- our familiarity and preference for a particular manager.

You are under no obligation to follow our recommendations.

Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a *Code of Ethics* (“*Code*”) to address the standard of business conduct required of our Advisory Representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our Advisory Representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory

- representative's or employee's position of trust and responsibility;
- that Advisory Representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our own account that we also recommend to you. Our Advisory Representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account.

The personal securities transactions of our Advisory Representatives and employees may raise potential conflicts of interest when they trade in a security that is owned by you, or is being considered for purchase or sale for your account.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our Advisory Representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- monitor and review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Our Advisory Representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for your account.

Brokerage Practices

We may recommend that the broker-dealer/custodian for your account be Pershing, LLC (“Pershing”). Pershing will assist us in servicing your accounts. We are independently owned and operated and not affiliated with Pershing. Our use of Pershing is, however, a beneficial business arrangement for us and for Pershing. Information regarding the benefits of this relationship is described below.

In recommending Pershing as custodian and as the securities brokerage firm responsible for executing transactions for your portfolio, we consider at minimum Pershing's existing relationship with us, the custodian's financial strength, reputation, breadth of investment products, types and quality of research and, the cost and quality of custody and brokerage services provided to you and our other clients.

The determining factor in the selection of Pershing to execute transactions for your accounts is not the lowest possible transaction cost, but whether Pershing can provide what is in our view the best qualitative execution for investment transactions for your account.

Pershing provides us with access to its institutional trading and custody services, which includes brokerage, custody, research and access to mutual funds and other investments that are otherwise generally only available to institutional investors or would require a significant higher minimum initial investment.

We are not required to place a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

Our recommendation of Pershing as a custodian/broker-dealer may be based in part on the economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. This may create a conflict of interest for us. We nonetheless strive to act in your best interests at all times.

Commissions and other fees for transactions executed through Pershing may be higher than commissions and other fees available if you use another custodian firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by Pershing outweighs the benefit of possibly lower transactions cost which may be available under other brokerage arrangements.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained through our recommended custodians. We do not attempt to allocate these benefits to specific clients. Access to Pershing, its systems, trading platform, and research is through APFS.

Bunched Trading

Aggregated or “bunched trading” allows for the purchase or sale of a security for the accounts of multiple clients in a single transaction. If a bunched trade is executed, each participating client receives a price that represents the average of the prices at which all of the transactions in a given bunch were executed.

Executing a bunched trade allows transaction costs to be shared equally and on a pro rata basis among all of the participating clients. If the order is not completely filled, the securities purchased or sold are distributed among participating clients on a pro rata basis or in some other equitable manner.

We may aggregate trades only when we reasonably believe that the combination of the transactions provides better prices for clients than had individual transactions been placed for clients.

Transactions for non-discretionary client accounts are generally not bunched with transactions for discretionary client accounts. Transactions for the accounts of our advisory representatives and employees may be included in bunched trades. They will receive the same average price and pay the same commissions and other transaction costs, as clients.

Transactions for the accounts of our Advisory Representatives or employees will not be favored over transactions for client accounts.

We are not obligated to include any client transaction in a bunched trade. Bunched trades will not be effected for any client’s account if doing so is prohibited or otherwise inconsistent with that client’s investment advisory agreement. No client will be favored over any other client.

Review of Accounts

A comprehensive review of all accounts is conducted by members of the Investment Committee on a quarterly, semi-annually, or annual basis. The reviews focus on consistency of portfolio investments with investment objectives and risk tolerances. In addition, investment constraints are considered and tested with portfolio holdings. These constraints include time horizon, liquidity needs, tax considerations, legal/regulator constraints, and any other unique circumstances.

Additionally, accounts are reviewed on a transaction, monthly, quarterly or annual basis, as needed to account for changes in general economic and market conditions,

analyst reports, company news and interest rate movement. On a quarterly basis, performance is reviewed by the Investment Committee as a whole to monitor consistency with appropriate benchmarks.

As previously noted, we strongly encourage you to advise us of any changes in your personal circumstances, your investment goals or objectives, and your risk tolerances to ensure that your investments and investment strategies are most appropriate for you.

You will receive account statements directly from your account custodian. Please review these carefully.

Client Referrals and Other Compensation

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

We receive certain economic benefits as a result of our participation in the institutional brokerage program of the Custodians. Those benefits are described in detail in the section above entitled, “Brokerage Practices.”

Advice that we offer may involve investment in mutual funds. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. Payment of these fees is included in the expense ratios of the mutual funds. These 12b-1 fees come from fund assets, and thus, indirectly from your assets. 12b-1 fees may be initially paid to APFS, and a portion allocated to us. The receipt of these fees could represent an incentive for us to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.

We may receive commissions from the sale of insurance products and services, working with various insurance companies. Sales transactions will be completed only by licensed agents. You are under no obligation to purchase any insurance products and/or services through us.

Custody

We do not act as the qualified custodian for your accounts. You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements.

You should also confirm that the transactions in your account are consistent with the investment goals and the objectives for your account.

Please promptly contact our Chief Compliance Officer should you have any questions or concerns regarding your account.

Investment Discretion

As previously noted, we offer our advisory services on a discretionary basis. This means that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your account.

We may only exercise discretion if you have provided that authority to us in writing. This authorization is typically included in the investment advisory agreement you enter into with us.

The discretionary authority you grant to us does not authorize us to choose the custodian through which transactions for your account will be executed or to negotiate brokerage fees or expenses. Additionally, our discretionary authority does not allow us to withdraw funds from your account (other than to withdraw our advisory fees which may only be done with your prior written authorization).

We will exercise discretion in a manner consistent with the stated investment objectives for your account.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you. We have not been the subject of any bankruptcy proceedings.

William J. Brown

Copper Beech Wealth Management

*33 Bloomfield Hills Parkway
Suite 100
Bloomfield Hills, MI
48304
248.203.2030*

Brochure Supplement

February 26, 2015

This brochure supplement provides information about William Brown that supplements the Copper Beech Wealth Management brochure. You should have received a copy of that brochure. Please contact Scott Berry, Chief Investment Officer, if you did not receive Copper Beech Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about William Brown is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

William J. Brown

Year of birth: 1959

Formal education:

- ✦ University of Michigan, BBA, 1981

Business background:

- ✦ Copper Beech Wealth Management – Managing Member/Chief Compliance Officer (09/09 – Present)
- ✦ American Portfolio Financial Services, Inc (“APFS”); Registered Representative (11/09 – Present)
- ✦ American Portfolio Advisors, Inc. (“APA”) – Investment Adviser Representative (11/09 – Present)
- ✦ Brown, Thomas & Co., L.L.C.; Managing Member (01/02 – 09/09)
- ✦ FSC Securities, Inc.; Registered Representative (08/06 – 11/09)
- ✦ Lincoln Financial Advisors Corporation, Registered Representative (06/98-08/06)

Professional designations:

William J. Brown holds the ChFC and CLU professional designations.

ChFC - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

The ChFC program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

Candidates must pass an examination for six required courses and two elective courses to earn the ChFC designation. Each exam is a two-hour, 100 question,

computer-administered exam.

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If the designee does not fall into one of these categories, they are exempt from CE requirements:

- ◆ Licensed insurance agent/broker/consultant
- ◆ Licensed security representative/registered investment advisor
- ◆ Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

CLU - The Chartered Life Underwriter® (CLU) designation is a professional credential offer to persons through the CLU program that provides insights into the life insurance business, its importance to the economy, its operation and distribution systems, and its resurging importance for safe and secure investments.

Candidates must pass an examination for five required courses and three elective courses to earn the designation. Candidates must pass a test that is a two-hour, 100 question, computer-administered exam.

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If the designee does not fall into one of these categories, they are exempt from CE requirements:

- ◆ Licensed insurance agent/broker/consultant
- ◆ Licensed security representative/registered investment advisor
- ◆ Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

Disciplinary Information

William Brown has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Brown is a licensed insurance agent. Mr. Brown is also a registered representative and investment adviser representative of APFS and APA. If transactions are conducted as their representative or agent, he may earn fees and commissions in addition to any fees paid to us.

Advice Mr. Brown offers may involve investment in mutual funds. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. Payment of these fees is included in the expense ratios of the mutual funds. These 12b-1 fees come from fund assets, and thus, indirectly from your assets. 12b-1 fees may be initially paid to APFS, and a portion allocated to us. The receipt of these fees could represent an incentive for us to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Additional Compensation

Mr. Brown receives additional compensation for his activities as a registered representative of a broker-dealer and as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Brown is supervised by Scott Berry, Chief Investment Officer. Mr. Berry can be reached at 248.203.2030.

We supervise Mr. Brown by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Brown gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight to ensure that Mr. Brown is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

D. Scott Berry

Copper Beech Wealth Management

33 Bloomfield Hills Parkway

Suite 100

Bloomfield Hills, MI

48304

248.203.2030

Brochure Supplement

February 26, 2015

This brochure supplement provides information about Scott Berry that supplements the Copper Beech Wealth Management brochure. You should have received a copy of that brochure. Please contact William Brown, Chief Compliance Officer, if you did not receive Copper Beech Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Berry is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Scott Berry

Year of birth: 1971

Formal education:

✦ Purdue University, Management/Finance 1993

Business background:

- ✦ Copper Beech Wealth Management – Chief Investment Officer (09/09 – Present)
- ✦ American Portfolio Financial Services, Inc. (“APFS”); Registered Representative (11/09 – Present)
- ✦ FSC Securities, Inc.; Registered Representative (08/08 – 09/09)
- ✦ Morningstar, Inc.; Associate Director of Mutual Fund Analysis and Editor of Morningstar Mutual Funds (07/99-07/08)

Professional designations:

Scott Berry holds the CFA professional designation.

Chartered Financial Analyst (CFA) - Candidates must pass each of three six-hour exams, possess a bachelor's degree from an accredited institution (or have equivalent education or work experience) and have 48 months of qualified, professional work experience. They are also obligated to adhere to a strict Code of Ethics and Standards governing their professional conduct.

Disciplinary Information

Scott Berry has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Berry is also a registered representative of APFS and APA. If transactions are conducted as their representative or agent, he may earn fees and commissions in addition to any fees paid to us.

Advice Mr. Berry offers may involve investment in mutual funds. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. Payment of these fees is included in the expense ratios of the mutual funds. These 12b-1 fees come from fund assets, and thus, indirectly from your assets. 12b-1 fees may be initially paid to APFS, and a portion allocated to us. The receipt of these fees could represent an incentive for us to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Additional Compensation

Mr. Berry receives additional compensation for his activities as a registered representative of a broker-dealer. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Berry is supervised by William Brown, Chief Compliance Officer. Mr. Brown can be reached at 248.203.2030.

We supervise Mr. Berry by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Berry gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight to ensure that Mr. Berry is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

Jason J. Demery

Copper Beech Wealth Management

*33 Bloomfield Hills Parkway
Suite 100
Bloomfield Hills, MI
48304
248.203.2030*

Brochure Supplement

February 26, 2015

This brochure supplement provides information about Jason Demery that supplements the Copper Beech Wealth Management brochure. You should have received a copy of that brochure. Please contact William Brown, Chief Compliance Officer, if you did not receive Copper Beech Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Demery is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Jason Demery

Year of birth: 1952

Formal education:

✦ University of Detroit; BS, Economics, 1974

Business background:

- ✦ Copper Beech Wealth Management – Investment Advisory Representative (2010 – Present)
- ✦ FSC Securities, Inc.; Registered Representative (2006 – 2010)
- ✦ Lincoln Financial Advisors Corporation, Registered Representative (1994 – 2006)

Disciplinary Information

Jason Demery has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Demery is a licensed insurance agent. You are under no obligation to purchase insurance products through us; however, if transactions are conducted, we may earn commissions in addition to any fees paid to us.

Additional Compensation

Mr. Demery receives additional compensation for his activities as a licensed insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Demery is supervised by William Brown, Chief Compliance Officer. Mr. Brown can be reached at 248.203.2030.

We supervise Mr. Demery by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Demery gives to you by performing the following reviews:

- ✦ A review of relevant account opening documentation when the relationship is established
- ✦ A daily review of account transactions,
- ✦ Review custodial information on a quarterly basis to assess account activity,
- ✦ Perform annual oversight to ensure that Mr. Demery is aware of your current financial situation, objectives, and individual investment needs
- ✦ A review of client correspondence on an as needed basis.

Patrick J. Mason

Copper Beech Wealth Management

*33 Bloomfield Hills Parkway
Suite 100
Bloomfield Hills, MI
48304
248.203.2030*

Brochure Supplement

February 26, 2015

This brochure supplement provides information about Patrick Mason that supplements the Copper Beech Wealth Management brochure. You should have received a copy of that brochure. Please contact William Brown, Chief Compliance Officer, if you did not receive Copper Beech Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Patrick Mason is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Patrick J. Mason

Year of birth: 1938

Formal education:

✦ Ferris State University, BS, Business Administration 1960

Business background:

- ✦ Copper Beech Wealth Management – Investment Advisory Representative (09/09 – Present)
- ✦ American Portfolio Financial Services, Inc (“APFS”); Registered Representative (11/09 – Present)
- ✦ Brown, Thomas & Co., L.L.C.; Associate (03/08 – 09/09)
- ✦ FSC Securities, Inc.; Registered Representative (03/08 – 11/09)
- ✦ Octagon Associates, Associate (10/72-03/08)
- ✦ Securian Financial, Registered Representative (01/95 - 03/08)

Professional designations:

Patrick Mason holds the ChFC and CLU professional designations.

ChFC - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

The ChFC program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

Candidates must pass an examination for six required courses and two elective courses to earn the ChFC designation. Each exam is a two-hour, 100 question, computer-administered exam.

Candidates must meet experience requirements and ethical standards, including three

years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If the designee does not fall into one of these categories, they are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

CLU - The Chartered Life Underwriter® (CLU) designation is a professional credential offer to persons through the CLU program that provides insights into the life insurance business, its importance to the economy, its operation and distribution systems, and its resurging importance for safe and secure investments.

Candidates must pass an examination for five required courses and three elective courses to earn the designation. Candidates must pass a test that is a two-hour, 100 question, computer-administered exam.

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If the designee does not fall into one of these categories, they are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any

other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

Disciplinary Information

Patrick Mason has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Mason is a licensed insurance agent. Mr. Mason is also a registered representative of APFS. If transactions are conducted as their representative or agent, he may earn fees and commissions in addition to any fees paid to us.

Advice Mr. Mason offers may involve investment in mutual funds. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. Payment of these fees is included in the expense ratios of the mutual funds. These 12b-1 fees come from fund assets, and thus, indirectly from your assets. 12b-1 fees may be initially paid to APFS, and a portion allocated to us. The receipt of these fees could represent an incentive for us to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Additional Compensation

Mr. Mason receives additional compensation for his activities as a registered representative of a broker-dealer and as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Mason is supervised by William Brown, Chief Compliance Officer. Mr. Mason can be reached at 248.203.2030.

We supervise Mr. Mason by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Mason gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight to ensure that Mr. Mason is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

Gary D. Lannen

Copper Beech Wealth Management

*33 Bloomfield Hills Parkway
Suite 100
Bloomfield Hills, MI
48304
248.203.2030*

Brochure Supplement

February 26, 2015

This brochure supplement provides information about Gary D. Lannen that supplements the Copper Beech Wealth Management brochure. You should have received a copy of that brochure. Please contact William Brown, Chief Compliance Officer, if you did not receive Copper Beech Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Gary D. Lannen is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Gary D. Lannen

Year of birth: 1956

Formal education:

- ✦ West Michigan University; BA, Business Administration, 1978

Business background:

- ✦ Copper Beech Wealth Management – Investment Advisor Representative (12/09 – Present)
- ✦ GHD Wealth Management – Investment Advisor Representative (04/11 – present)
- ✦ American Portfolio Financial Services, Inc.; Registered Representative (11/09 – Present)
- ✦ FSC Securities, Inc.; Registered Representative (08/06 – 11/09)
- ✦ Lincoln Financial Advisors Corporation, Registered Representative (02/03 – 08/06)

Disciplinary Information

Gary Lannen has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Lannen is a licensed insurance agent. He is an investment adviser representative of GHD Wealth Management. Mr. Lannen is also a registered representative and investment adviser representative of APFS and APA. If transactions are conducted as their representative or agent, he may earn fees and commissions in addition to any fees paid to us.

Advice Mr. Lannen offers may involve investment in mutual funds. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. Payment of these fees is included in the expense ratios of the mutual funds.

These 12b-1 fees come from fund assets, and thus, indirectly from your assets. 12b-1 fees may be initially paid to APFS, and a portion allocated to us. The receipt of these fees could represent an incentive for us to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Additional Compensation

Mr. Lannen receives additional compensation for his activities as registered representative of a broker-dealer and as an licensed insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Lannen is supervised by William Brown, Chief Compliance Officer. Mr. Brown can be reached at 248.203.2030.

We supervise Mr. Lannen by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Lannen gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight to ensure that Mr. Lannen is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.