

Firm Brochure
(Part 2A of Form ADV)

BETH WRIGHT WOODSIDE, CFP
110 WEST BROAD STREET
GREENVILLE, SC 29601
864-232-9950
864-232-3224
JCT858@ATT.NET

This brochure provides information about the qualifications and business practices of Beth Wright Woodside, CFP. If you have any questions about the contents of this brochure, please contact us at: 864-232-9950, or by email at: jct858@att.net. 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 Beth Wright Woodside, CFP is available on the SEC's website at www.adviserinfo.sec.gov

March 31, 2011

Material Changes

Annual Update

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

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 864-232-9950 or by email at: jct858@att.net

Table of Contents

Material Changes.....	i
Annual Update	i
Material Changes since the Last Update	i
Full Brochure Available	i
Advisory Business	1
Firm Description.....	1
Principal Owners.....	1
Types of Advisory Services.....	1
Tailored Relationships	2
Types of Agreements.....	2
Financial Planning Agreement	2
Advisory Service Agreement.....	3
Retainer Agreement.....	3
Investment Management Agreement.....	4
Tax Preparation Agreement	4
Hourly Planning Engagements	4
Asset Management	4
Termination of Agreement	4
Fees and Compensation	5
Description.....	5
Fee Billing	5
Other Fees.....	5
Expense Ratios.....	6
Past Due Accounts and Termination of Agreement	6
Performance-Based Fees	6
Sharing of Capital Gains	6
Types of Clients.....	6
Description	6
Account Minimums.....	6
Methods of Analysis, Investment Strategies and Risk of Loss.....	7
Methods of Analysis.....	7

Investment Strategies	7
Risk of Loss	7
Disciplinary Information	8
Legal and Disciplinary	8
Other Financial Industry Activities and Affiliations	9
Financial Industry Activities	9
Affiliations	9
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Participation or Interest in Client Transactions	9
Personal Trading	9
Brokerage Practices	10
Best Execution	11
Soft Dollar	11
Order Aggregation	12
Review of Accounts	12
Periodic Reviews	12
Review Triggers	12
Regular Reports	12
Client Referrals and Other Compensation	12
Incoming Referrals	12
Referrals Out	13
Other Compensation	13
Custody	13
Account Statements	13
Net Worth Statements	13
Investment Discretion	13
Discretionary Authority for Trading	13
Limited Power of Attorney	14
Voting Client Securities	14
Proxy Votes	14

Financial Information	14
Financial Condition	14
Business Continuity Plan	14
General	14
Disasters	15
Alternate Offices	15
Information Security Program.....	15
Information Security	15
Privacy Notice	15
Beth Wright Woodside, CERTIFICATIONS	17

Advisory Business

Firm Description

BETH WRIGHT WOODSIDE, CFP was founded in 1985.

BETH WRIGHT WOODSIDE, CFP provides personalized confidential financial planning and investment management to individuals, trusts, estates, and small businesses. Advice is provided through consultations with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

BETH WRIGHT WOODSIDE, CFP is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is provided, with the client making the final decision on investment selection. BETH WRIGHT WOODSIDE, CFP does not act as a custodian of client assets. The client always maintains asset control. BETH WRIGHT WOODSIDE, CFP places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Beth Wright Woodside is a 100% owner.

Types of Advisory Services

BETH WRIGHT WOODSIDE, CFP provides investment supervisory services, also known as asset management services, manages investment advisory

accounts not involving investment supervisory services, and furnishes investment advice through consultations.

On more than an occasional basis, BETH WRIGHT WOODSIDE, CFP furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and estate planning issues.

As of December, 2010, BETH WRIGHT WOODSIDE, CFP manages approximately \$77,386,974 in assets for approximately 79 clients.

Approximately \$57,809,036 is managed on a discretionary basis, and \$19,577,938 is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$180 per hour. The fee schedule is approximately as follows: 1% for the first \$500,000, .75% for the next \$500,000 and .50% for any additional funds and is *NEGOTIABLE*. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement.

The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$180 per hour.

Advisory Service Agreement

Most clients choose to have BETH WRIGHT WOODSIDE, CFP manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work for an Advisory Service Agreement is developed and agreed upon during the initial consultation as well as the fee for services. An Advisory Service Agreement includes: cash flow management, insurance review, investment management, education planning, retirement planning, estate planning, and tax preparation, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.00% on the first \$500,000;
- 0.75 on the next \$500,000 (from 500,001 to 1,000,000); and
- 0.50% on the assets above \$1,000,000.

The minimum annual fee is \$3000 and is *NEGOTIABLE*. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed.

Tax preparation work is performed as an integral part of the Advisory Service Agreement. Eligible federal and applicable state returns are filed electronically without an additional fee.

Retainer Agreement

In some circumstances, a *Retainer Agreement* is executed in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The minimum annual fee for a *Retainer Agreement* is \$3,000 per year and is *NEGOTIABLE*.

Investment Management Agreement

An *Investment Management Agreement* may be executed when financial planning is not provided as part of the relationship. The minimum annual fee for an *Investment Management Agreement* is \$3,000 and is *NEGOTIABLE*.

Tax Preparation Agreement

Tax preparation work is included in the *Advisory Service Agreement* or *Retainer Agreement* scope of work.

Tax preparation work performed separately from an *Advisory Service Agreement* or a *Retainer Agreement* is billed at a rate of \$180.00 per hour. Minimum fee for tax preparation is \$250. Eligible federal and applicable state returns are filed electronically without an additional fee.

Hourly Planning Engagements

BETH WRIGHT WOODSIDE, CFP provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$180.

Asset Management

Assets are often invested in no-load or low-load mutual funds and in exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. BETH WRIGHT WOODSIDE, CFP does not receive any compensation, in any form, from fund companies or brokerage firms.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, money market accounts, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual fund shares), U.S. Government Securities, and interests in partnerships.

Initial public offerings (IPOs) are not available through BETH WRIGHT WOODSIDE, CFP.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying BETH WRIGHT WOODSIDE, CFP in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, BETH WRIGHT WOODSIDE, CFP will refund any unearned portion of the advance payment.

BETH WRIGHT WOODSIDE, CFP may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, BETH WRIGHT WOODSIDE, CFP will refund any unearned portion of the advance payment.

Fees and Compensation

Description

BETH WRIGHT WOODSIDE, CFP bases its fees on a percentage of assets under management, hourly charges and fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are *NEGOTIABLE*.

Fee Billing

Investment management fees are billed quarterly. Payment in full is expected fifteen (15) days after invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of his/her investment account.

Fees for financial plans are billed 25% in advance, with the balance due upon delivery of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

BETH WRIGHT WOODSIDE, CFP, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. *The formula is based on gross income, gross assets and other financial considerations.*

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to BETH WRIGHT WOODSIDE, CFP.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

BETH WRIGHT WOODSIDE, CFP reserves the right to stop work on any account that is more than 30 days overdue. In addition, BETH WRIGHT WOODSIDE, CFP reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in BETH WRIGHT WOODSIDE, CFP's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

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

BETH WRIGHT WOODSIDE, CFP 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.

Types of Clients

Description

BETH WRIGHT WOODSIDE, CFP generally provides investment advice to individuals, trusts or estates.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$300,000 of assets under management, which equates to an annual fee of \$3,000.

When an account falls below \$300,000 in value, the minimum annual fee of \$3,000 is charged. Depending upon circumstances, BETH WRIGHT

WOODSIDE, CFP will sign an *Hourly Agreement* with the client if assets have diminished significantly below \$300,000.

BETH WRIGHT WOODSIDE, CFP has the discretion to waive the account minimum. Accounts of less than \$300,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$300,000 within a reasonable time. Other exceptions will apply to employees of BETH WRIGHT WOODSIDE, CFP and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services will be assessed a \$3,000 minimum annual fee. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that BETH WRIGHT WOODSIDE, CFP may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The investment strategies used on client accounts includes long term purchases, short term purchases, index funds and actively-managed funds where there are greater opportunities to make a difference.

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.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **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 not buy as much as 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.

Disciplinary Information

Legal and Disciplinary

BETH WRIGHT WOODSIDE, CFP and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

BETH WRIGHT WOODSIDE, CFP is NOT registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

BETH WRIGHT WOODSIDE, CFP has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

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

Code of Ethics

The Code of Ethics and Personal Trading Policy is in compliance with Investment Advisors Act rule 204A-1. BETH WRIGHT WOODSIDE, CFP requires all associated persons to adhere to the highest ethical standards; placing client interest before personal interest. BETH WRIGHT WOODSIDE, CFP requires access persons to report initial and annual holdings reports, quarterly transaction reports, and to pre-clear transactions in IPO's and private placements. In addition, the Adviser has outlined the sanctions for failing to comply with the Adviser's Policies and Procedures.

The employees of BETH WRIGHT WOODSIDE, CFP have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

BETH WRIGHT WOODSIDE, CFP and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the BETH WRIGHT WOODSIDE, CFP *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of BETH WRIGHT WOODSIDE, CFP is Beth Wright Woodside. She reviews all employee trades each quarter. Her trades are reviewed by Sandra L. Lipe. 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. Since most employee trades are small stock, bond, mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

BETH WRIGHT WOODSIDE, CFP does not have an affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. BETH WRIGHT WOODSIDE, CFP recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable rates.

BETH WRIGHT WOODSIDE, CFP recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab and Co., Inc. BETH WRIGHT WOODSIDE, CFP DOES NOT receive fees or commissions from any of these arrangements.

If a client does not have an existing broker or asks for a broker recommendation, a verbal list of brokerage firms is provided with a description of services and commissions. Clients are advised that substantial savings on commissions are achieved if a discount broker is used rather than a full service broker. Clients with existing broker relationships are advised if they are paying higher commissions than are available at discount brokerage firms. All referrals to brokers during the past 12 months have been to discount brokers.

Registrant does not place block trades. Trades for each account are placed by Registrant who follows up to make sure that the trades were placed accurately and in a timely basis. Most trades are placed online using discount brokers such as Schwab. For trades placed through brokers other than discount brokers, preferential commissions are negotiated whenever possible. However, these commissions can be substantially higher than what would be incurred at discount brokers. Clients are made aware of this, but some choose to use their existing brokers due to the relationships and trust that exists between them and their brokers.

Directed Brokerage Firm

Directed brokerage is defined when a client "directs" BETH WRIGHT WOODSIDE, CFP in writing to utilize a certain broker/dealer(s) for execution of trades. Under these circumstances, BETH WRIGHT WOODSIDE, CFP still has a fiduciary obligation to its clients and BETH WRIGHT WOODSIDE, CFP will disclose in writing, either by way of the advisory contract or other means, the following excerpt known as "Bailey" language, from the Bailey Case:

"In the event that a client directs the Firm to use a particular broker/dealer, the Firm may not be authorized under these circumstances to negotiate commissions and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commissions charges may exist between the commissions charged to clients who direct the Firm to use a particular broker/dealer and those that don't."

Best Execution

The Advisor seeks the best terms reasonably available to achieve best execution for security transactions for clients, which will maximize the value of a client's portfolio investment objectives and circumstances. Consideration is given to the following factors in determining best execution: commission rates, broker ability to effect transactions in an accurate, professional, and timely manner, expertise, integrity, and financial stability of brokers, reliable and accurate record keeping, and access to markets.

Reviews are performed annually to compare broker/dealer commission levels and services noted above to evaluate if the best execution is being achieved.

Soft Dollar

Advisor may recommend that clients establish brokerage accounts with Schwab Advisor Services, a division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/NYSE, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Advisor Services provides Advisor with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor's client's account assets are maintained at Schwab Advisor Services. Schwab Advisor Services' services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. Schwab Advisor Services also makes available to Advisor other products and services that benefit Advisor in managing and administering clients' accounts. These include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitate trade execution, provide research, pricing information and other market data, facilitate payment of Advisor's fees from its clients' accounts, and assist with back-office support, record-keeping and client reporting. Many of these services generally may be used to service all or a substantial number of Advisor's accounts, including accounts not maintained at Schwab Advisor Services. Schwab Advisor Services may also provide Advisor with other services intended to help Advisor manage and further develop its business enterprise. These services may include consulting, publications, and presentations on practice management, information technology, business succession and

regulatory compliance. The availability to Advisor of the foregoing products and services is not contingent upon Advisor committing to Schwab Advisor Services any specific amount of business (assets in custody or trading).

Order Aggregation

Most trades are stocks, bonds, mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by Beth Wright Woodside. Account reviews are performed more frequently when market conditions dictate.

Beth Wright Woodside, CFP reviews all client accounts. For clients who receive continuous and regular supervisory or management service, accounts are reviewed at least quarterly and more frequently if conditions warrant. Such conditions include but are not limited to tax law changes, market conditions changes, or changes in the clients' personal or financial situations. Accounts for other clients are reviewed when requested.

Review Triggers

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

Regular Reports

Beth Wright Woodside reviews accounts. She considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive computer-generated Personal Financial Statements, Portfolio Appraisals, and current recommendations. These are provided on a quarterly, yearly, or on an as needed basis.

Client Referrals and Other Compensation

Incoming Referrals

BETH WRIGHT WOODSIDE, CFP has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

BETH WRIGHT WOODSIDE, CFP does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

None.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the computer-generated portfolio reports provided by BETH WRIGHT WOODSIDE, CFP.

Net Worth Statements

Clients are frequently provided net worth statements that are generated from our client relationship management system. In addition to securities accounts, net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

BETH WRIGHT WOODSIDE, CFP accepts discretionary authority to manage securities accounts on behalf of clients. BETH WRIGHT WOODSIDE, CFP has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, BETH WRIGHT WOODSIDE, CFP consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. BETH WRIGHT WOODSIDE, CFP does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in accounts on behalf of the client so that BETH WRIGHT WOODSIDE, CFP may promptly implement the investment policy that has been agreed upon.

Limited Power of Attorney

A limited power of attorney gives BETH WRIGHT WOODSIDE, CFP discretion to perform certain functions in a client's account, such as:

- trading authorization
- disbursement authority
- fee-payment authority
- have forms sent straight to the broker

The "limited" in LPOA refers to the fact that certain critical account functions are still only available to the account holder, such as cash withdrawals, a change in beneficiary or other major account actions.

Voting Client Securities

Proxy Votes

BETH WRIGHT WOODSIDE, CFP as a matter of policy and practice, does not vote proxies on behalf of advisory clients. BETH WRIGHT WOODSIDE, CFP may offer assistance as to proxy matters upon a client's request, but the client always retains the proxy voting responsibility.

Financial Information

Financial Condition

BETH WRIGHT WOODSIDE, CFP does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because BETH WRIGHT WOODSIDE, CFP does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

BETH WRIGHT WOODSIDE, CFP has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite weekly.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

BETH WRIGHT WOODSIDE, CFP maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

BETH WRIGHT WOODSIDE, CFP is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from a client may include information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions between the client and third parties, and information from consumer reporting agencies, e.g., credit reports. BETH WRIGHT WOODSIDE, CFP uses this information to help meet client's personal financial goals.

With client permission, BETH WRIGHT WOODSIDE, CFP discloses limited amounts of information to attorneys, accountants, and mortgage lenders with whom the client has established a relationship. Clients may opt out of sharing information with these nonaffiliated third parties by notifying BETH WRIGHT WOODSIDE, CFP at any time by telephone, mail, fax, email, or in person. With client permission, BETH WRIGHT WOODSIDE, CFP may share a limited amounts of information with the client's brokerage firm in order to execute securities transactions on behalf of the client.

BETH WRIGHT WOODSIDE, CFP maintains a secure office to ensure that your information is not placed at unreasonable risk. BETH WRIGHT WOODSIDE, CFP employs a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

BETH WRIGHT WOODSIDE does not provide personal client information to mailing list vendors or solicitors. Strict confidentiality is required in all agreements with unaffiliated third parties that require access to personal client information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review BETH WRIGHT WOODSIDE, CFP records as well as personal client records as permitted by law.

Personally identifiable information about a client will be maintained while he/she is a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

BETH WRIGHT WOODSIDE, CFP will notify clients in advance if the privacy policy is expected to change. BETH WRIGHT WOODSIDE, CFP is required by law to deliver this *Privacy Notice*, annually, in writing.

Beth Wright Woodside, CERTIFICATIONS

Date of Birth: April 5, 1953

Educational Background:

- Bachelors Degree-University of South Carolina, 1975
- Masters Degree- University of South Carolina,1977

Business Experience:

- Certified Financial Planner since 1985

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None