

Item 1 – Cover Page

Wealth Management Advisors, LLC

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www.FeeOnlyInvestmentAdvice.com

7/9/2012

This Brochure provides information about the qualifications and business practices of [Wealth Management Advisors, LLC](#). If you have any questions about the contents of this Brochure, please contact us at [707-462-9053](tel:707-462-9053)/financeadvisor@pacific.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.

[WEALTH MANAGEMENT ADVISORS, LLC](#) 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 [WEALTH MANAGEMENT ADVISORS, LLC](#) also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated 7/9/2012 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Additional information about Wealth Management Advisors, LLC is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Wealth Management Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of Wealth Management Advisors, LLC .

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SUMMARY DISCLOSURE STATEMENT

**Filed with the Security Exchange Commission
(SEC)**

REVISED

September 28, 2009

INTRODUCTION

Wealth Management Advisors, LLC, a sole proprietorship, is a comprehensive financial planning advisory firm specializing in personal and business financial planning and asset management. Clients may select from a variety of services, categorized as Financial Planning Services and Investment Monitoring Services.

As an integral part of its services, Wealth Management Advisors, LLC provides general advice regarding investments. Therefore, the firm is registered with the Security Exchange Commission (SEC) as an Investment Adviser. This Summary Disclosure Statement is provided in accordance with Rule 204-3 under the Investment Advisers Act of 1940. I will provide you with a copy of my Form ADV Part II (Application for Registration as an Investment Advisor) upon request.

This Summary Disclosure Statement provides the potential Client with an understanding of Wealth Management Advisor's approach to financial planning, asset allocation and investment monitoring. Included is information about the experience and education of the Firm's personnel, the Firm's methods of compensation and the disclosure of possible conflicts of interest.

The **CLIENT AGREEMENT** is an integral part of this Summary Disclosure Statement and is incorporated by reference. This Statement should be read in its entirety prior to entering into an Agreement with Wealth Management Advisors, LLC.

MY MISSION

Wealth Management Advisors, LLC was founded with the purpose of providing assistance in the planning of a Client's overall financial affairs. The Firm practices comprehensive financial planning,

which includes two major components: Financial planning including initial planning and ongoing review of financial planning goals, and the design and monitoring of investment portfolios.

The Firm serves as financial planning adviser for individuals, corporations, entrepreneurs, trusts and small businesses. My goal is to work with the Client and his or her other advisers, providing financial planning consultation and over-all coordination on a personal basis.

FINANCIAL PLANNING PHILOSOPHY

Most people can profit from assistance in managing their financial affairs. Not all people, though, need to have a written comprehensive financial plan. Everyone, however, can benefit from the financial planning process, a procedure designed to find alternative solutions to specific financial problems as well as to allow the more efficient management of one's financial affairs.

Proper financial planning identifies specific goals and objectives. The process requires a complete review of a Client's assets, retirement benefit programs, insurance contracts, potential income and estate taxes, wills and trust agreements, and other related matters.

I believe the financial planner must become actively involved in implementing the recommendations approved by the Client. The Best thought-out plan is no more than an expensive academic exercise unless it leads to action. I take pride in providing high-quality, intense personal service in helping Clients achieve their financial objectives.

FINANCIAL PLANNING ADVISORY SERVICES

Financial planning advisory services involve reviewing the Client's financial affairs, creating a written financial plan, aiding the Client in implementing agreed-upon recommendations and providing ongoing monitoring of goals and objectives.

The process begins with an initial consultation, usually at no charge. The purpose is to determine if the Client can benefit from financial planning and to what extent my services are needed. Before work begins, the scope of the work and the fee are agreed upon and the **CLIENT AGREEMENT** is executed.

All information and recommendations furnished by Wealth Management Advisors, LLC to the Client and all information furnished by the Client to Wealth Management Advisors, LLC shall at all times be held in confidence and shall not be disclosed to third persons except as required by law or by the prior written consent of the Client.

Financial planning requires a clear understanding of the Client's current situation. Areas of examination include assets, liabilities, income, expenses, potential income taxes and estate taxes, trust agreements, wills, investments, insurance, personal and family obligations and employee benefit programs. Careful consideration must be given to subjective factors such as the Client's prior investment experience, ability and desire to manage assets, comfort with risk and knowledge of investment vehicles. The Client is expected to provide complete information in all relevant areas.

The various areas of Client concern and my recommendations are discussed orally and in writing in a series of meetings with the Client. Upon agreement regarding specific recommendations, an agreed-upon course of action is implemented.

INITIAL FINANCIAL PLANNING SERVICES

Initial financial planning services focus on Client personal goals such as funding children's college education, achieving financial independence, and providing adequate funds for dependents in the event of premature death. Typical Client concerns are listed on the scheduled titled **FINANCIAL PLANNING SERVICES** attached to the **CLIENT AGREEMENT**.

My goal is to determine the optimum course of action for the realization of Client financial planning objectives, taking into consideration Client needs, earning power, financial resources, and particular aversion to risk.

Clients are provided with personalized written and oral financial planning advice designed to help them identify, prioritize and achieve their financial goals in all areas. Such advice normally involves the development of specific strategies, alternatives and integrated solutions.

ONGOING FINANCIAL PLANNING SERVICES

After the initial planning process, the Client's goals and economic conditions continue to change. Revisions in the tax law, changes in inflation, fluctuation in interest rates and instability in investment mediums, combined with changes in the Client's personal situation, require that financial and tax planning be an ongoing process.

Wealth Management Advisors, LLC offers ongoing financial planning and goal tracking services to provide periodic review and revision of the major components of a Client's financial plan to help assure that goals are being achieved. These services include quarterly financial reports projecting current year taxes and cash flow, and summarizing individual investments.

Ongoing financial planning services are available only to Clients who have completed the initial financial planning process. Ongoing financial planning does not include the ongoing monitoring, review or surveillance of investments or other assets. These services are offered separately as Investment Monitoring Services.

MISCELLANEOUS FINANCIAL ADVICE

Miscellaneous financial advice may be requested without comprehensive financial planning services for specific financial concerns of limited scope. For example, research on investments brought me by the Client and with which I am unfamiliar would fall in this category.

INVESTMENT SERVICES

These services include the design and construction of an investment portfolio consistent with Client financial constraints and objectives, risk tolerance and prevailing economic conditions.

Economic factors such as the supply of money, various interest rates and commodity prices are analyzed to help predict the future economic environment, which, in turn guides my asset allocation model and the selection of investments suitable for particular investment portfolios. Political factors are considered in those areas that impact our overall economic environment.

My asset allocation model helps me determine what types of assets to include or exclude from portfolio consideration and in what proportion those asset types should be held. I do not adhere to the principle of attempting to "time" the market nor do I attempt to "switch" to a particular asset class to take advantage of peculiar and temporary insights into the capital markets.

INITIAL ASSET ALLOCATION

This service is designed for those Clients having no need or desire for financial planning, but who desire investment planning services. These may include pensions plans, children's trusts, or Clients who desire to monitor their own investments after the initial allocation is made. Wealth Management Advisors, LLC analyzes the Client's current investments and makes recommendations regarding the retention, purchase or sale of investments. As far as possible, I attempt to move the Client's portfolio toward the asset allocation mix of my current model appropriate for the goals and risk aversion of the particular Client.

ONGOING ASSET ALLOCATION AND MONITORING

Wealth Management Advisors, LLC monitors the Client's investment portfolio and makes appropriate "buy, sell, hold" recommendations and appropriate investment selection recommendations as I believe they are needed. All or a portion of the Client's investment portfolio may be monitored as agreed.

A list of assets to be monitored is incorporated as part of the initial **CLIENT AGREEMENT** and is updated on a quarterly basis. Assets that may be excluded are individual real properties, assets the Client wishes to monitor, or assets I cannot or do not wish to monitor. Wealth Management Advisors, LLC will monitor all investments that the Client has purchased at my recommendation.

The Client's investment portfolio will be scrutinized and re-evaluated on a regular basis. Wealth Management Advisors, LLC will assist in implementing any recommended changes. The Client acknowledges the risk involved in any investment and that any one investment may or may not perform as expected.

INVESTMENT PHILOSOPHY

The major guidelines adhered to by Wealth Management Advisors, LLC in recommending investment strategies may be outlined as follows:

Recognition of Risk. An investment strategy must be based upon an understanding of both the risk of loss of capital (market risk) and the risk of loss of purchasing power (inflation risk). Risks associated with an inordinate lack of liquidity, fluctuations in the cost of money and the possibility of a

decrease in the overall price level must be addressed. In addition, I believe it's important to minimize the volatility of the total portfolio.

Professional Management. In many situations the investor lacks the time, the expertise or the inclination to manage his or her own assets. In such cases, the investor should consider the advantages of utilizing qualified experts to oversee his or her investments.

Balance of Assets. Proper investment planning requires a balanced approach, with due consideration to short and long term liquidity needs, the blending of lower and higher risk approaches and the combination of income and growth oriented investments.

Economic Considerations. Current and anticipated economic cycles and macro-economic changes are monitored in order to allocated portions of the Client's investment assets into areas of future growth. I believe successful investment performance is primarily a function of proper asset allocation rather than asset timing or specific investment selection.

Diversification. There are no simple answers to investment decisions in our volatile economy. I believe diversification in a variety of investment vehicles is essential to balancing risk.

Discipline. Investment planning requires a disciplined approach. Short-term emotional decisions often defeat a well-designed investment program. The investor must feel comfortable with the sacrifice of liquidity that at times may be required to achieve results.

Income Tax Considerations. Income tax considerations are important in investment planning. However, it's essential to recognize that economic return is of prime importance. Income tax considerations are not the primary consideration in investment decisions. Proper tax planning requires a long-term view of tax reduction and deferral rather than a "quick-fix" at year-end.

FINANCIAL PLANNING AND INVESTMENT SERVICES

Fees for my services are charged using one or more of the several different methods outlined below. The Client and Wealth Management Advisors, LLC together select the method of compensation when the **CLIENT AGREEMENT** is executed.

INVESTMENT SERVICES

Investment advisory services may be charged on a percentage basis, by the hour, or as a negotiated flat fee.

Percentage basis fees are charged as a percentage of the assets under consideration. Flat fees are charged as a set annual fee. Both are paid quarterly in advance. Hourly fees are billed twice monthly in arrears.

POSSIBLE CONFLICTS OF INTEREST

The delivery of any professional service involves certain conflicts of interest. It is the duty of the professional in delivering these services to disclose these conflicts and to minimize them to the fullest extent possible.

The following paragraphs describe some of the potential conflicts of interest I may face and actions I have taken to reduce the potential for others.

- In conducting the financial planning process, I may recommend that I be considered to manage investment portfolios for my Clients. This could result in the Client paying me both a financial planning fee and an investment portfolio monitoring fee.
- Wealth Management Advisors, LLC does not buy or sell securities for its Clients in any capacity--principal, agent or broker--and does not effect securities transactions for commission compensation as broker or agent for Clients. Wealth Management Advisors, LLC receives no commission compensation whatsoever for its investment advisory services.
- Wealth Management Advisors, LLC transacts securities business either through the Client's existing stockbroker or with various discount brokerage firms such as Charles Schwab & Co. Inc. or Jack White & Co.
- Mr. Coyne has an inactive securities license. Neither Wealth Management Advisors, LLC nor any of its employees may act as a securities broker or agent for Clients.
- Mr. Coyne is a licensed real estate broker. Clients are under no obligation whatsoever to transact real estate business with him.
- In certain special circumstances, it could be to the Client's advantage to consider an option, which could generate a real estate commission to Wealth Management Advisors, LLC. In such a case, Wealth Management Advisors, LLC would advise the Client of the option in writing in advance, fully disclosing the estimated amount of such compensation. The Client would then choose to decline the option or authorize its use.
- Associates of the Firm may have positions from time to time in securities that Clients may also own. Recommendations to Clients may differ from Client to Client due to the unique circumstances relating to each Client.

STAFF AND OUTSIDE ADVISERS

EDUCATION AND BACKGROUND OF KEY PERSONNEL

Patrick Coyne, CFP, is the founder and owner of Wealth Management Advisors, LLC in Ukiah, California.

Mr. Coyne earned his MBA from the Pepperdine University Graduate School of Business in 1981 and his Bachelor of Science degree in Finance Management and Real Estate from California State University at Long Beach in 1977.

As a financial planning practitioner, Mr. Coyne assists clients with general financial planning and asset management. This encompasses cash management, tax minimization, risk management, retirement and estate planning, and investment portfolio design and management. He also assists clients in the areas of real estate and general business management.

Mr. Coyne is licensed to use the CFP mark by the International Board of Standards and Practices for Certified Financial Planners. He is an active member of the Institute of Certified Financial Planners and is a NAPFA Registered Financial Advisor.

Earlier in his career, Mr. Coyne was a project Cost Engineer (C.E.) for Fluor Engineering, Inc. in Irvine, California. He also was an Industrial Engineer (I.E.) for McDonnell Douglas Aircraft Company in Long Beach, California.

CLIENT AGREEMENT

THIS CLIENT AGREEMENT IS AN INTEGRAL PART OF THE SUMMARY DISCLOSURE STATEMENT FILED WITH THE SECURITY EXCHANGE COMMISSION AND/OR DEPARTMENT OF CORPORATIONS OF THE STATE OF CALIFORNIA. THE SUMMARY DISCLOSURE STATEMENT SHOULD BE READ IN ITS ENTIRETY PRIOR TO ENTERING INTO AN AGREEMENT WITH WEALTH MANAGEMENT ADVISORS, LLC

REVISED

March 28, 2011

CLIENT AGREEMENT

The Client _____

represents(s) that he/she has authority to enter into this Agreement and documentation has been delivered to show this authority.

SERVICES OFFERED

- I.** *Financial planning advisory* services include the initial writing and formulation of a personal financial plan and the ongoing tracking of your progress in achieving the personal financial goals targeted in the plan.
- II.** *Investment Management and Monitoring Services* include the design, construction, asset allocation, implementation, and the monitoring and ongoing surveillance of investment portfolios.
- III.** *Miscellaneous services* include evaluation, analysis and recommendations concerning specific, isolated financial planning problems or investment decisions.

These services may be combined. All of my services are rendered on a best effort's basis. My advice will be based upon the information, documents and risk guidelines that you provide.

I. FINANCIAL PLANNING ADVISORY SERVICES

These services include the development of specific, written strategies, alternatives and integrated solutions addressing those financial planning services indicated on the attached schedule.

INITIAL FINANCIAL PLANNING

The initial planning process will consist of a series of meetings in my office at times mutually agreed. You will receive written recommendations and supporting written work as necessary to understand and implement the recommendations I made and you agree to take. My advice will encompass cash management, tax planning, needs analysis for insurance, education and retirement, and estate planning. The most pressing needs will be discussed first. Financial Planning advisory services will not include investment advice except of a limited and generic nature.

The initial planning process is complete when all of the items checked on the attached schedule titled FINANCIAL PLANNING AND OTHER SERVICES have been addressed to your satisfaction, or when the contracted planning period ends, whichever comes first. (Unchecked items on the schedule will not be addressed.)

ONGOING FINANCIAL PLANNING

Ongoing financial planning and goal tracking services may be requested after the initial planning period is complete. I will provide quarterly financial reports projecting cash flow and income taxes and listing current investments. I will review your goals and personal situation at least once a year to help assure achieving your goals. I will be available for phone consultations as needed, and encourage you to call before making major financial decisions or when major changes occur in your personal situation and goals. If major changes do occur, additional fees may be charged at an hourly rate. These financial planning services do not include the ongoing monitoring, review or surveillance of investments or other assets.

II. *Investment Management and Monitoring Services*

These services include the design and continuing review of an investment portfolio initially consisting of those assets on the attached schedule. Assets will be allocated consistent with your financial objectives and constraints, risk tolerance and prevailing economic conditions.

INITIAL ASSET ALLOCATION

These services include the initial design and construction of an investment portfolio and the placement of new funds within the asset allocation model should additional funds become available. I

will evaluate your existing investments, make appropriate recommendations and offer suggestions for new investments. I will assist you in executing investment documents if desired.

You will receive one set of financial reports, listing investment assets, showing your asset allocation and projecting cash flow and income tax consequences if applicable. I will not monitor either existing assets or new recommended investments on an ongoing basis.

ONGOING ASSET ALLOCATION AND MONITORING

I will design and monitor your investment portfolio and make recommendations for placement of new funds as they become available. Your monitored portfolio will be scrutinized and re-evaluated on a regular basis. I will make appropriate "buy, sell, hold" recommendations as I believe they are needed using my asset allocation methodology. I will monitor existing assets to the extent that I am qualified and agree to include the assets in my monitoring system.

You will receive an initial set of financial reports, listing investment assets and projecting cash flow and income tax consequences if applicable. Thereafter, you will receive quarterly reports listing investments and asset allocation placement, and semi-annual personal reviews.

I will assist you in executing investment documents and act on your behalf to ensure that you receive timely statements and distributions. You are expected to provide timely approval or disapproval of my recommendations and signatures as required to execute your decisions.

III. MISCELLANEOUS ADVICE

These services include evaluation and analysis and solutions and recommendations concerning specific and isolated financial planning problems.

ACKNOWLEDGMENT AND PROCEDURES

You agree to furnish all current information required by me to perform the agreed on services. All analyses and recommendations will be made based on the information submitted by you or your advisers.

You agree that as part of my services I may consult with attorneys, accountants and other professionals regarding your financial affairs. You authorize me to disclose such information as I, in my sole discretion, deem appropriate for the purpose of carrying out this Agreement. You understand that I possess no privilege of confidentiality under the law.

All information and recommendations furnished by Wealth Management Advisors, LLC to you and all information furnished by you to Wealth Management Advisors, LLC shall at all times be held in confidence and shall not be disclosed to third persons except as required by law or by your prior written consent.

Your original papers and documents will be returned. Copies of such documents will be kept in your Client file and are the property of Wealth Management Advisors, LLC.

Unless otherwise agreed, all potential transactions will be fully discussed prior to execution. All compensation, in whatever form, will be fully disclosed in advance. You will be furnished with my best advice so you may make an informed decision. You agree to make all final decisions.

You are under no obligation to follow any recommendations made by me or to alter your personal or business affairs in any manner. You may either follow or disregard wholly or partially any information, recommendation, or advice given by me. You will be fully responsible for final decisions relating to the advice given.

The advisory, planning and monitoring work provided by Wealth Management Advisors, LLC is based on judgment, and neither Wealth Management Advisors, LLC nor its financial planner(s) insure, guarantee or make assurances concerning the results of recommendations made by Wealth Management Advisors, LLC and its financial planner(s).

You expressly understand and agree that neither Wealth Management Advisors, LLC nor its employees shall render any legal advice or prepare any legal documents for you. Similarly, you agree to rely on your accountant or tax attorney for tax advice. Tax preparation is not included in my services.

You agree to reimburse all direct expenses and travel expenses incurred by me on your behalf. Travel expenses will be agreed upon in advance.

TERMINATION OF AGREEMENT

You may cancel this **Agreement** in its entirety within five business days from the date of this **Agreement**. Thereafter, this **Agreement** may be terminated by either party at any time without cause, for Financial Planning, Initial Asset Allocation and Miscellaneous Advice. Wealth Management Advisors, LLC will refund any unearned fees, and you will be responsible for any outstanding work billable to the date of termination. For Ongoing Asset Allocation and Monitoring, my services may be terminated by either party without cause at the end of any scheduled payment period.

ARBITRATION

In any controversy or claim arising out of or relating to this Agreement or the breach thereof or any controversy between the parties involving the construction or application of any of the terms, provisions, or conditions of this Agreement shall on the written request of either party served on the other party be submitted to arbitration, and such arbitration shall comply with and be in accordance with the rules of the American Arbitration Association and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. This Agreement is governed by the

laws of California. This does not constitute, however, a waiver of any rights provided by the Act, including the right to choose the forum in which to seek resolution of disputes.

ASSIGNMENT

No assignment of this Client Agreement shall be made without your express written consent, pursuant to provisions of the Investment Advisor's Act of 1940. Any change in the membership of Wealth Management Advisors, LLC will be immediately communicated to you.

DISCLOSURE STATEMENT

The undersigned hereby acknowledges receipt of Wealth Management Advisors, LLC **SUMMARY DISCLOSURE STATEMENT** and such document is incorporated herein by reference.

FEE SCHEDULE (NOTE: Lower fees for comparable services may be available from other sources.)

- Non Financial Planning And Miscellaneous Advice:

\$250.00	per planner-hour, billed bi-weekly in arrears.
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- Financial Planning And Investment Advice will be charged a fee for “assets under management” (AUM) which will cover all services associated with the clients financial planning and asset management.

Minimum new account size is \$1,000,000.

Individual Portfolios	%	Asset Amount
	1.00%	of monitored portfolio assets between \$1,000,000 and \$2,000,000
	0.75%	of monitored portfolio assets between \$2,000,000 and \$4,000,000
	0.50%	of monitored portfolio assets above \$4,000,000 and \$10,000,000

RESPONSIBILITIES

Wealth Management Advisors, LLC duties and responsibilities are set forth in this agreement. You hereby agree to hold Wealth Management Advisors, LLC forever harmless of and from any and all liability, loss, damages, costs and expenses arising as a result of or in connection with this agreement and your acts or omissions and any acts or omissions by Wealth Management Advisors, LLC as directed by you, provided Wealth Management Advisors, LLC principals and employees have, in good faith, carried out their responsibilities under this agreement.

Wealth Management Advisors, LLC will not be responsible for the acts, omissions, or solvency of any broker, agent or independent contractor recommended by Wealth Management Advisors, LLC in good faith in order to negotiate or consummate any transaction for your account.

Wealth Management Advisors, LLC will not be held accountable for any inaccuracies or misrepresentations by third parties or their material. I do not, however, disclaim unlawfully any liability imposed by applicable federal and state laws, rules and regulations.

EXCLUSIONS

The services and fees discussed above do not include services such as:

- Acting as executor, trustee or attorney-in-fact;
- Reviewing contract terms, advice on sale strategy or negotiating the establishment, purchase, financing, or sale of:

A business, real estate (including a personal residence), closely held stock (including buy-sell agreements), or real or intangible personal or business property;

- Business consulting services; or
- Projects requiring extensive research and/or coordination with other professional advisers.

I do render the above services and will be pleased to discuss them if the need arises. Fees will be quoted in advance.

METHODS OF COMPENSATION

- A. HOURLY: Services will be billed at \$250.00 per planner-hour, including meeting time and preparation time. Support staff time will be billed at a lower rate where appropriate. The first month's fees will be billed against an initial deposit of \$ 0. Billing is bi-weekly in arrears.

B. PERCENTAGE BASIS: Services will be provided at an annual starting bracket rate of 1.00% of assets (see fee schedule on page 6 of this agreement) under surveillance (see attached listing of assets) calculated and paid quarterly for the period of _____.

	COMPENSATION	INITIALS
	(A thru F)	
Initial Financial Planning	(B)	_____
Ongoing Financial Planning	(B)	_____
Initial Asset Allocation:		
Pre-Design Financial Planning	(B)	_____
Pre-Design Financial Planning	(B)	_____
Pre-Design Financial Planning		
and Implementation	(B)	_____
Ongoing Asset Allocation and Monitoring	(B)	_____
Miscellaneous Advice	(A)	_____

ENTIRE AGREEMENT

This Client Agreement embodies all understandings and agreements between you and Wealth Management Advisors, LLC, and the terms may not be amended except in writing by either party. You acknowledge receipt of a copy of Wealth Management Advisors, LLC Summary Disclosure Statement.

Offered By: Wealth Management Advisors, LLC



Date: _____

ACCEPTED AND AGREED

By: _____

Date: _____

By: _____

Date: _____

FINANCIAL PLANNING AND OTHER SERVICES

- ___ A financial statement and investment summary
- ___ Estimate of current year cash flow and tax liability
- ___ Analysis of liquidity, investment diversification and asset allocation
- ___ Analysis of individual existing investments - hold or sell
- ___ Initial asset allocation - general recommendations
- ___ Recommendation of specific new investments
- ___ Ongoing monitoring of assets and ongoing asset allocation
- ___ Living expenses and budget/cash flow analysis
- ___ College funding analysis and recommendations
- ___ Financial independence analysis and recommendations
- ___ Estate plan evaluation and recommendations
- ___ Review of current life insurance policies
- ___ Life insurance need evaluation and recommendations
- ___ Disability insurance need evaluation and recommendations
- ___ Auto, homeowners and liability insurance evaluation
- ___ Employee benefits evaluation
- ___ Economic analysis of current real estate holdings
- ___ IRA, Keogh, pension plan or profit sharing plan recommendations and set up
- ___ Refinance, lease versus buy or break-even analysis
- ___ Loan application assistance
- ___ Real estate transaction assistance
- ___ Negotiation assistance

Item 5 – Fees and Compensation

FEE SCHEDULE (NOTE: Lower fees for comparable services may be available from other sources.)

Non Financial Planning and Miscellaneous Advice:

\$250.00 per planner-hour, billed bi-weekly in arrears.

Financial Planning and Investment Advice will be charged a fee for “assets under management” (AUM) which will cover all services associated with the clients financial planning and asset management.

Minimum new account size is \$1,000,000.

Individual Portfolios % Asset Amount:

1.00%	of monitored portfolio assets between	\$1,000,000 and \$2,000,000
0.75%	of monitored portfolio assets between	\$2,000,000 and \$4,000,000
0.50%	of monitored portfolio assets above	\$4,000,000 and \$10,000,000

The specific manner in which fees are charged by **Wealth Management Advisors, LLC** is established in a client’s written agreement with **Wealth Management Advisors, LLC**. **Wealth Management Advisors, LLC** will generally bill its fees on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize Wealth Management Advisors, LLC to directly debit fees from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account any earned, unpaid fees will be due and payable.

Wealth Management Advisors, LLC’s fees are exclusive of transaction fees and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees and commissions are exclusive of and in addition to **Wealth Management Advisors, LLC**’s fee, and **Wealth Management Advisors, LLC** shall not receive any portion of these commissions, fees, and costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

Wealth Management Advisors, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Wealth Management Advisors, LLC provides portfolio management services to, high net worth individuals, high income professionals, retirement plans, and individuals anticipating retirement.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

We use fundamental, technical, and cyclical analysis methods. Our strategy is diversification for risk management with quality long term investments. We use the following sources of information:

- Financial newspapers and magazines
- Inspections of corporate activities
- Research materials prepared by others
- Corporate rating services
- Annual reports, prospectuses, filings with the SEC
- Company press releases

“Investing in securities involves risk of loss that clients should be prepared to bear.”

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Wealth Management Advisors, LLC or the integrity of Wealth Management Advisors, LLC’s management. Wealth Management Advisors, LLC has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

None

Item 11 – Code of Ethics

Wealth Management Advisors, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Wealth Management Advisors, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Wealth Management Advisors, LLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Wealth Management Advisors, LLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Wealth Management Advisors, LLC, its affiliates and/or clients, directly or indirectly, have a position of interest. Wealth Management Advisors, LLC's employees and persons associated with Wealth Management Advisors, LLC are required to follow Wealth Management Advisors, LLC's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Wealth Management Advisors, LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Wealth Management Advisors, LLC's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Wealth Management Advisors, LLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Wealth Management Advisors, LLC's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity

by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between **Wealth Management Advisors, LLC** and its clients.

It is **Wealth Management Advisors, LLC's** policy that the firm will not affect any principal or agency cross securities transactions for client accounts. **Wealth Management Advisors, LLC** will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Wealth Management Advisors, LLC or any related person does not have authority to determine, without obtaining specific client consent, the broker or dealer to be used, the commission rates paid, or does Wealth Management Advisors, LLC or related person suggest brokers to clients.

Item 13 – Review of Accounts

Wealth Management Advisors, LLC reviews ledger transactions daily, portfolio allocations and strategy monthly, and performance analysis and portfolio changes quarterly.

Item 14 – Client Referrals and Other Compensation

No compensation is provided for client referrals.

Item 15 – Custody

Clients should receive at least monthly statements from the qualified custodian that holds and maintains client's investment assets. [Wealth Management Advisors, LLC](#) urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

[Wealth Management Advisors, LLC](#) usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, [Wealth Management Advisors, LLC](#) observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, [Wealth Management Advisors, LLC's](#) authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, [Wealth Management Advisors, LLC](#) does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. [Wealth Management Advisors, LLC](#) may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

[Wealth Management Advisors, LLC](#) has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

EDUCATION AND BACKGROUND OF KEY PERSONNEL

Patrick Coyne, CFP, is the founder and owner of Wealth Management Advisors, LLC in Ukiah, California.

Mr. Coyne earned his MBA from the Pepperdine University Graduate School of Business in 1981 and his Bachelor of Science degree in Finance Management and Real Estate from California State University at Long Beach in 1977.

As a financial planning practitioner, Mr. Coyne assists clients with general financial planning and asset management. This encompasses cash management, tax minimization, risk management, retirement and estate planning, and investment portfolio design and management. He also assists clients in the areas of real estate and general business management.

Mr. Coyne is licensed to use the CFP mark by the International Board of Standards and Practices for Certified Financial Planners. He is an active member of the Institute of Certified Financial Planners.

Earlier in his career, Mr. Coyne was a project Cost Engineer (C.E.) for Fluor Engineering, Inc. in Irvine, California. He also was an Industrial Engineer (I.E.) for McDonnell Douglas Aircraft Company in Long Beach, California.