
Form ADV Part 2A

Brochure Cover Page

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This brochure provides information about the qualifications and business practices of Parkshore Wealth Management. If you have any questions about the contents of this brochure, please contact us invest@pwmadvisor.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

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

Parkshore Wealth Management

Change in Minimum Account Size

Since our last filing of our filing of ADV Part 2A, June 6, 2011, Parkshore Wealth Management has determined to lower our investment minimum to \$100,000. This change reflects Parkshore Wealth Management's desire to help younger clients that are in the accumulation phase of their life.

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Parkshore Wealth Management

Item 4 Advisory Business

Parkshore Wealth Management (PWM) is a comprehensive wealth management firm located at 3007 Douglas Boulevard, Suite 150, Roseville CA, 95661. Harold C Anderson CFP® is the only principal owner that owns more than 25% of the company. Parkshore Wealth Management has been in business since October 1, 2008. On September 1, 2010 the firm changed it's name from Principle Wealth Management to Parkshore Wealth Management.

Financial Planning and Portfolio Management

We offer the following services to our clients: Portfolio management, financial planning, tax planning, tax preparation, estate planning and retirement planning.

In accordance with the portfolio management agreement, we will:

- Recommend, manage, and monitor investment portfolio assets in accordance with the client's instructions and consistent with the client's objectives as indicated in advisor's records
- Review at reasonable intervals during the period of this agreement the possible rebalancing of portfolio assets in accordance to the client's predetermined risk tolerance on file
- Provide at least quarterly, a written report of investment portfolio assets in written or electronic form as directed by the client
- Balance all flows in and out of portfolio, monitor and reconcile all brokerage trades
- Reconcile all portfolio management fees to be charged quarterly, and provide a year end recap of fees paid during the calendar year

PWM manages assets on a discretionary basis. As of March 14, 2012, Parkshore Wealth Management managed \$79,775,583.94 in assets.

Tax Preparation

Parkshore Wealth Management in normal course of business offers tax preparation services to existing clients. Preparation of taxes is not a requirement of becoming or maintaining a relationship with Parkshore Wealth Management. We charge a fee for this service which is separate and apart from our investment management fees and the fee depends on the complexity and time spent on the return.

Item 5 Fees and Compensation

We have a fiduciary responsibility to our clients. This means that our first allegiance is to our clients. Because of this responsibility, it is important to align both planner and the client incentives. With respect to fees, we believe that simple and straight forward is in the clients best interest. We charge a quarterly fee based on the value of our client portfolios.

Fees for Portfolio Management

Standard Portfolio Fee Schedule

				<u>Annual</u>	<u>Quarterly</u>
First	\$0	to	\$250,000	1.500%	0.375%
Next	\$250,000	to	\$500,000	1.000%	0.250%
Next	\$500,000	to	\$2,000,000	0.750%	0.188%
Next	\$2,000,000	to	\$3,000,000	0.650%	0.163%
Over	\$3,000,000			Negotiable	

For our clients convenience, fees for portfolio management are debited from their brokerage accounts in advance at the beginning of each calendar quarter and are based on the portfolio's balance on the last day of the preceding quarter.

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Partial calendar quarter fees will be prorated for the remaining number of days in the quarter. This only occurs after their quarterly performance reports and fee reports have been sent to the client. As fiduciaries we only receive fees from our clients and from no other source, e.g, the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

The compensation of PWM for its services under this agreement shall be calculated and paid in accordance with the published Schedule of Fees which may be amended from time to time by PWM upon thirty (30) days written notice to the Client.

Brokerage transaction fees/costs will be incurred due to purchasing and selling/redeeming of securities. These costs are paid from the money market in the respective brokerage accounts and are separate from the fees charged by PWM.

All fees paid to the investment advisor for advisory services are separate from the fees and expenses charged to shareholders of mutual fund shares by the mutual funds, and shares of exchange-traded funds by the issuing companies. Complete explanations of the expenses charged by the mutual funds and exchange-traded funds are contained in their respective prospectuses. Clients are encouraged to read the fund prospectuses.

Once in effect, the agreement may be terminated by either party upon thirty (30) days prior written notice to the other party. Additionally, the agreement terminates unless all appropriate fees have been paid. Upon termination, any unearned quarterly fees will be prorated from the date of termination and refunded to the client.

Fees for Financial Planning

As part of our financial planning process, we may provide clients with a written financial plan which may consist of a balance sheet, cash flow statement, tax planning, investment portfolio analysis, investment plan and policy statement, estate planning and estate tax analysis, retirement planning and projections for future sources of income, insurance analysis, educational planning and funding, business planning, income tax planning, real estate analysis and any other such planning services that the client may require.

The fee schedule for work provided is predominately based on an hourly rate predetermined with the client and the planner. In some cases these fees are negotiable and on occasion, a flat fee is quoted to the client. Fees for consultations are billed at the rate of \$150 to \$250 per hour based on the individual providing the service.

Fees are generally collected at the time the plan is presented. A retainer may be payable at the time the data is collected. An agreement terminates upon the presentation of the plan or at the end of the consultation, for services requested by the client and agreed upon by the planner.

Clients shall be given five (5) business days to unconditionally rescind the agreement and receive a full refund of any and all fees collected. If a client pays any fees in advance and terminates the agreement more than five (5) business days after it has been signed, any unused fees will be refunded.

Fees for Tax Preparation

PWM offers tax preparation services primarily for our investment portfolio clients. The fees charged for tax preparation are separate from our portfolio management fees and are calculated based on the complexity and time spent preparing the return. Generally, our fees range from \$150 to \$250 per hour, complexity of the return, and the organization of documents from the client.

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

Parkshore Wealth Management does not charge performance based or side-by-side fees.

Item 7 Types of Clients

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Parkshore Wealth Management is committed to our clients' success. We see 'above and beyond' as the right way to do things and not as something extra. We are passionate about our business. We believe in transparency and in our fiduciary responsibility. We love our clients and are dedicated to helping them achieve their goals.

We provide guidance to individuals and families in an effort to:

- Help improve their lifestyle
- Enjoy the possibilities that life has to offer
- Protect and grow their nest egg
- Leave a legacy to their loved ones

We have a soft minimum of \$100,000 of investable assets.

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

Markets Work

Markets throughout the world have a history of rewarding investors for the capital they supply. Companies compete with each other for investment capital, and millions of investors compete with each other to find the most attractive returns. This competition quickly drives prices to fair value, ensuring that no investor can expect greater returns without bearing greater risk. Traditional investment managers strive to beat the market by taking advantage of pricing "mistakes" and attempting to predict the future. Too often, this proves costly and futile. Predictions go awry and managers miss the strong returns that markets provide by holding the wrong stocks at the wrong time. Meanwhile, capital economies thrive—not because markets fail but because they succeed.

Investing Versus Speculating

The futility of speculation is good news for the investor. It means that prices for public securities are fair and that persistent differences in average portfolio returns are explained by differences in average risk. It is certainly possible to outperform markets, but not without accepting increased risk. When you reject costly speculation and guesswork, investing becomes a matter of identifying the risks that bear compensation and choosing how much of these risks to take. Financial science identifies the sources of investment returns. Dimensional provides the tools and experience to achieve them.

Take Risks Worth Taking

Evidence from practicing investors and academics alike points to an undeniable conclusion: Returns come from risk. Gain is rarely accomplished without taking a chance, but not all risks carry a reliable reward. Financial science over the last fifty years has brought us to a powerful understanding of the risks that are worth taking and the risks that are not. Everything we have learned about expected returns in the equity markets can be summarized in three dimensions. The first is that stocks are riskier than bonds and have greater expected returns. Relative performance among stocks is largely driven by the two other dimensions: small vs. large and value vs. growth. Many economists believe small cap and value stocks outperform because the market rationally discounts their prices to reflect underlying risk. The lower prices result in higher returns to investors as compensation for bearing this risk.

Relative performance in fixed income is largely driven by two dimensions: bond maturity and credit quality. Bonds that mature farther in the future are subject to the risk of unexpected changes in interest rates. Bonds with lower credit quality are subject to the risk of default. Extending bond maturities and reducing credit quality increases potential returns.

With this understanding, investors can plan the total risk/return profile of their portfolios, considering how much exposure they need to target their performance goals. For example, investors seeking greater expected returns may increase their equity exposure while keeping their bond portfolio short and high-quality. Alternatively, they may choose to hold bonds with slightly longer maturities and slightly lower credit quality while maintaining their equity allocation. Whatever approach you choose, financial science has clarified the investment process by identifying the relevant dimensions of performance.

We believe that the better way to invest is to work in harmony with market forces. We use asset allocation and passive investment strategies to construct client portfolios. We use mutual funds in order to purchase as much of the investment

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universe as we can. The practice of diversification means that the positive or negative effects of any given company or industry will have a much lighter effect on the clients portfolio. The mutual funds that we use have extremely low expense ratios - which means that more of their return is passed on to the investor.

Parkshore Wealth Management, and its advisors (PWM) does not guarantee the future performance of a client's respective Account(s) or any specific level of performance, the success of any investment decision, or strategy that Advisor may use. A client understands that investment decisions made on and for a client's behalf by PWM are subject to various markets, currency, economic, political, and business risks, and that those investment decisions may not be profitable. Except as may otherwise be provided by law, PWM will not be liable for any loss that a client may suffer by reason of any investment decision made or other action taken or omitted in good faith by PWM with that degree of care, skill, prudence, and diligence under the circumstance that a prudent person acting in a fiduciary capacity would use and any loss arising from PWM's adherence to the client's written or oral instructions; or any act or failure to act by the Custodian, any broker or dealer to which the PWM directs transactions on the client's behalf, or by any other third party.

Investors should always remember that the past performance of a manager, or markets in general, is no indication of how they will perform in the future. There is never a guarantee of performance. Investors should be wary of anyone selling historical performance rather than a sound and balanced strategy.

Item 9 Disciplinary Information

There have been no disciplinary actions for any advisors at Parkshore Wealth Management.

Item 10 Other Financial Industry Activities and Affiliations

Parkshore Wealth Management and or its advisors are not registered with/as Broker Dealers, futures commission merchants, commodity pool operators or commodity trading advisors.

Parkshore Wealth Management in normal course of business offers tax preparation services to existing clients. Preparation of taxes is not a requirement of becoming or maintaining a relationship with Parkshore Wealth Management. We charge a fee for this service which is separate and apart from our investment management fees and the fee depends on the complexity and time spent on the return.

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

Parkshore Wealth Management (PWM), as a matter of policy and practice, and consistent with industry best practices and Security and Exchange Commission (SEC) requirements, under Rule 204A-1, has adopted a Code of Ethics requiring high standards of business conduct, compliance with federal securities laws, reporting and record keeping of personal securities transactions and holdings, reviews, and sanctions.

PWM's Code of Ethics incorporates written supervision policies and procedures in accordance with federal and state securities laws that include standards of conduct, protecting inside information, personal securities trading of supervised persons, IPO's, and private placement by supervised persons, reporting of violations, written acknowledgment of the Code of Ethics by each supervised person, and other code requirements including gifts and outside employment, reviews and enforcement, record keeping, and ADV disclosure.

PWM's complete Code of Ethics is available to all clients upon request. Questions regarding PWM's Code of Ethics should be directed to Daniel C. Andersen, Chief Compliance Officer.

PWM places high value on the fiduciary nature of the relationship between the investment advisor and its clients. The fiduciary duty includes, but is not limited to, a duty at all times to place the interests of the clients ahead of those of the advisor and the advisor's employees, representatives, and associated persons (supervised persons). In addition, this fiduciary duty means loyalty, fairness, good faith towards its clients, and adherence not only to specific provisions of the code but to the general principles that guide the code.

General principles inherent in this Code of Ethics additionally include the requirement that all personal securities

transactions be conducted in a manner consistent with the Code of Ethics and in such a manner as to avoid any actual or potential conflict of interest or any abuse of any individual's position of trust and responsibility; and that any "access persons" should not take inappropriate advantage of their positions or their relationships with the advisor or its clients. Access persons are supervised persons who may have information about investment recommendations whose effect may not yet be in the marketplace (nonpublic information).

From time to time, the principals and other associated persons of PWM may invest in the same or similar securities as clients of the firm. At other times, based on individual needs of the client and/or associated person, investments recommended for sale/purchase to the client may be bought/sold for the associated person. Clients of PWM are advised hereby that PWM has in place policies and procedures to govern the personal trading activities of its personnel, including insider Trading Policies and Procedures and that all such activity is monitored in an attempt to ensure that all conflicts of interest, or potential conflicts of interest, are strictly avoided in the clients' best interest.

Item 12 Brokerage Practices

Advisor participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC/NFA ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the Program.

Parkshore Wealth Management (PWM) participates in TD Ameritrade's institutional customer program and PWM may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between PWM's participation in the program and the investment advice it gives to its Clients, although PWM receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving PWM participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to PWM by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by PWM's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit PWM but may not benefit its Client accounts. These products or services may assist PWM in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help PWM manage and further develop its business enterprise. The benefits received by PWM or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, the firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by PWM or its related persons in and of itself creates a potential conflict of interest and may indirectly influence PWM's choice of TD Ameritrade for custody and brokerage services.

Item 13 Review of Accounts

Portfolio clients receive continuous and ongoing review of their portfolios. Reviews are conducted by advisors and staff of Parkshore Wealth Management (PWM). Reviews include analysis of market conditions, economic conditions, individual client needs and circumstances and any other relevant factors. Portfolio clients receive written quarterly portfolio reports that include detailed information regarding their portfolio, including current allocation, market value as of the end of the most recent preceding quarter, transactions during the preceding quarter, and other pertinent information. In addition, each client receives a custodial account statement monthly, and a confirmation of each transaction from client's custodian.

Daily Review

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The nature of the markets mean that different asset classes move up and down at different rates. Because of these movements, portfolios move in and out of their predetermined asset allocation percentages. PWM monitors, on a daily basis, the allocation of each client account. If an account moves out of tolerance, we then take action to put it back into balance. This is done through strategic trading.

Weekly Review

We review each client accounts cash balance. As bonds mature, dividends are paid, cash is deposited etc. there can be a build up of un-invested cash in an account. Each week, PWM reviews the cash balance of each client account. If it is determined that an account has cash that should be invested, we may invest the cash in accordance with the clients predetermined asset allocation.

Periodic Review

There are several triggers that will cause PWM to review client accounts on a periodic basis. If a client contacts PWM with a specific need, we evaluate the best ways to fulfill the need. When we have periodic meetings with a client, we will review their current needs and goals and compare that information with their portfolio. Whatever the trigger, it will cause us to review the clients account.

Item 14 Client Referrals and Other Compensation

Parkshore Wealth Management (PWM) may receive client referrals from TD Ameritrade through its participation in TD Ameritrade AdvisorDirect. In addition to meeting the minimum eligibility criteria for participation in AdvisorDirect, PWM may have been selected to participate in AdvisorDirect based on the amount and profitability to TD Ameritrade of the assets in, and trades placed for, client accounts maintained with TD Ameritrade. TD Ameritrade is a discount broker-dealer independent of and unaffiliated with PWM and there is no employee or agency relationship between them. TD Ameritrade has established AdvisorDirect as a means of referring its brokerage customers and other investors seeking fee-based personal investment management services or financial planning services to independent investment advisors. TD Ameritrade does not supervise PWM and has no responsibility for PWM's management of client portfolios or PWM's other advice or services. PWM pays TD Ameritrade an ongoing fee for each successful client referral. This fee is usually a percentage (not to exceed 25%) of the advisory fee that the client pays to PWM ("Solicitation Fee"). PWM will also pay TD Ameritrade the Solicitation Fee on any advisory fees received by PWM from any of a referred client's family members, including a spouse, child or any other immediate family member who resides with the referred client and hired PWM on the recommendation of such referred client. PWM will not charge clients referred through AdvisorDirect any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees paid to TD Ameritrade to its clients. For information regarding additional or other fees paid directly or indirectly to TD Ameritrade, please refer to the TD Ameritrade AdvisorDirect Disclosure and Acknowledgment Form.

PWM's participation in AdvisorDirect raises potential conflicts of interest. TD Ameritrade will most likely refer clients through AdvisorDirect to investment advisors that encourage their clients to custody their assets at TD Ameritrade and whose client accounts are profitable to TD Ameritrade. Consequently, in order to obtain client referrals from TD Ameritrade, PWM may have an incentive to recommend to clients that the assets under management by PWM be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. In addition, PWM has agreed not to solicit clients referred to it through AdvisorDirect to transfer their accounts from TD Ameritrade or to establish brokerage or custody accounts at other custodians, except when its fiduciary duties require doing so. PWM's participation in AdvisorDirect does not diminish its duty to seek best execution of trades for client accounts.

Item 15 Custody

In order to protect the investor, Parkshore Wealth Management never takes custody of any client assets. All client assets will be held in custody with TD Ameritrade.

TD Ameritrade will send monthly account statements to each client. PWM will send out quarterly performance reports to clients. The statements/reports are sent either electronically or by mail, whichever the client prefers. It is highly

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recommended that clients compare the two independent statements to each other for consistency. Because the two sets of statements are prepared totally independently from each other, they are a good tool to verify the accuracy of the account information. Clients should rely on their brokerage statements for final authority.

Item 16 Investment Discretion

Parkshore Wealth Management (PWM) shall supervise and direct the investments of and on behalf of the Client's Account(s) on a discretionary basis and in accordance with the risk tolerance form on file with PWM, without prior consultation with Client, subject, however, to such limitations and restrictions as Client may impose, or may hereafter impose, by notice in writing to PWM.

This discretionary authority makes PWM the agent and attorney-in-fact with full power and authority in connection with Client's Account(s) to buy, sell, exchange, convert and otherwise trade in any and all stocks, bonds, mutual funds, ETF's, and other investments as PWM may select; and to establish and deal through accounts with one or more securities brokerages firms, dealers, banks as PWM may select.

Item 17 Voting Client Securities

Parkshore Wealth Management will not vote, nor give advice on how to vote proxies for securities held in the client's account as such right has been expressly reserved for the client. The client, will receive voting paperwork directly from each fund or security. The client should review each issue and make their own decision.

Item 18 Financial Information

Parkshore Wealth Management is not required to provide financial information as it does not charge a prepayment fees greater than \$1200 six months or more in advance of service.

Item 19 Requirements for State-Registered Advisers

Harold C Anderson CFP® has been an advisor to individuals and business owners since 1978. He is a CERTIFIED FINANCIAL PLANNER® professional, CFP®, and a founding member of the Financial Planning Association of Northern California. Harold is also a member of NAPFA (The National Association of Personal Financial Advisors). Harold is a registered tax preparer in the state of California with CTEC* (California Tax Education Council). Harold earned a BS degree in business management with an emphasis in both financial and estate planning as well as minors in both accounting and economics from Brigham Young University.

Harold believes in developing long-term relationships with professionals and individuals based on honesty and integrity. Harold works with clients to understand their comprehensive needs and objectives. He implements a strategic academic approach using financial principles to then achieve a well balanced customized approach.

Daniel C Andersen is Vice President of Parkshore Wealth Management. He earned a bachelor's degree in economics with a minor in business management from Brigham Young University – Idaho. Daniel is a registered tax preparer in the state of California with CTEC* (California Tax Education Council) as well as a California state notary.

***CTEC**

The California Tax Education Council (CTEC) was established by the California State Legislature to promote competent tax preparation within the State of California.

CTEC is a California nonprofit Corporation founded under the legislative authority included in the California Business & Professions Code 22250-22259.

All CTEC Registered Tax Preparers must...

- First complete 60 hours of qualifying tax education
- Then complete 20 hours of continuing tax education each year
- Obtain a Preparer Tax Identification Number (PTIN) from the IRS
- Always maintain a \$5,000 tax preparer bond

Background:

In 1996 the California Legislature passed the Tax Preparers Act, Business and Professions Code 22250-22259, which regulates tax preparers. Those sections of the statute pertaining to tax preparer ethics, professional conduct, conduct regarding bonding and penalties for breaking the law are listed below.

A tax preparer is defined as “a person who, for a fee, assists with or prepares tax returns for another person or who assumes final responsibility for completed work on a return on which preliminary work has been done by another person, or who holds himself or herself out as offering those services.”

A tax return is defined as “a return, declaration, statement, refund claim, or other document required to be made or filed in connection with state or federal income taxes or state bank and corporation franchise taxes.”

Parkshore Wealth Management

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Brochure Supplement

Harold C Anderson

3007 Douglas Boulevard
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Roseville, CA 95661

Phone: 916-797-3007

This brochure supplement provides information about Harold C Anderson that supplements the Parkshore Wealth Management brochure. You should have received a copy of that brochure. Please contact Daniel Andersen if you did not receive Parkshore Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Harold C Anderson is available on the SEC's website at www.adviserinfo.sec.gov.

Parkshore Wealth Management

Educational Background and Business Experience

Harold C Anderson CFP® has been an advisor to individuals and business owners since 1978. He is a CERTIFIED FINANCIAL PLANNER® professional, CFP®, and a founding member of the Financial Planning Association of Northern California. Harold is also a member of NAPFA (The National Association of Personal Financial Advisors). Harold is a registered tax preparer in the state of California with CTEC. Harold earned a BS degree in business management with an emphasis in both financial and estate planning as well as minors in both accounting and economics from Brigham Young University.

Harold believes in developing long-term relationships with professionals and individuals based on honesty and integrity. Harold works with clients to understand their comprehensive needs and objectives. He implements a strategic academic approach using sound financial principles to then achieve a well balanced customized financial plan.

Explanation of the CFP® certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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Disciplinary Information

Harold has had no disciplinary actions against him.

Other Business Activities

Harold is not actively engaged in any investment-related business or occupation other than that of Parkshore Wealth Management.

Additional Compensation

Harold receives no economic benefit related to financial services outside the scope of Parkshore Wealth Management.

Supervision

Advice, investment, and trading methodology are determined by Parkshore Wealth Management's management in cooperation with advisors and employees. The Chief Compliance Officer in cooperation with PWM's president supervise the review of each other's and other employees advice. Daniel Andersen is the Chief Compliance Officer and can be reached at 916-797-3007.

Requirements for State-Registered Advisers

Harold has not been involved any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Parkshore Wealth Management

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