

Brochure

Form ADV Part 2A

Item 1 - Cover Page



TrueWealth, LLC

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This Brochure provides information about the qualifications and business practices of TrueWealth, LLC. If you have any questions about the contents of this Brochure, please contact us at (404) 487-0500 or info@truewealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

TrueWealth, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about TrueWealth, LLC also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on February 18, 2020. Of course our complete Brochure is available to you at any time upon request.

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Item 4 - Advisory Business

General Information

Windham Brannon Financial Group, LLC was formed in 1999 and changed our name to TrueWealth, LLC dba TrueWealth Management ("TrueWealth") in 2014. TrueWealth provides financial planning, portfolio management, selection of other advisors, employee stock option analysis and general consulting services to our clients.

WBFG, Inc. is the principal owner of TrueWealth. Please see ***Brochure Supplements, Exhibit A***, for more information on individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of December 31, 2019, TrueWealth managed \$1,577,613,841 on a discretionary basis, \$122,773,099 of assets on a non-discretionary basis, and have \$53,063,856 in Assets Under Advisement.

SERVICES PROVIDED

At the outset of each client relationship, we spend time with you, asking questions, discussing your investment experience and financial circumstances, and broadly identifying your major goals.

You may elect to retain us to prepare a full financial plan. This written report is presented to you for consideration. In most cases, clients subsequently retain us to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain us for portfolio management services, based on all the information initially gathered, we generally develop with you:

- a financial outline for you based on your financial circumstances and goals, and your risk tolerance level (the "Financial Profile" or "Profile");
- your investment objectives and guidelines (the "Investment Plan" or "Plan").

The Financial Profile is a reflection of your current financial picture and a look to your future goals. The Investment Plan outlines the types of investments we will make on your behalf to meet those goals. The Profile and the Plan are discussed regularly with you, but are not necessarily written documents.

Finally, where we provide only limited financial planning or general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

Financial Planning

One of the services offered by us is financial planning, described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

Financial planning may include advice that addresses one or more areas of your financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on your particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning your personal and financial situation;
- Assisting you in establishing financial goals and objectives;
- Analyzing your present situation and anticipated future activities in light of your financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet your goals and objectives;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once financial planning advice is given, you may choose to have us implement your financial plan and manage your investment portfolio on an ongoing basis. However, you are under no obligation to act upon any of the recommendations made by us under a financial planning engagement and/or engage the services of any recommended professional.

We provide limited tax and accounting advice. We will provide tax, accounting and compliance services to our clients if engaged separately to do so. We do not provide legal advice. In all cases, you should engage your own attorney for such advice and compliance work.

Direct Wealth Management

As described above, at the beginning of our client relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. The Investment Plan will be updated from time to time when requested by you, or when determined to be necessary or advisable by us based on updates to your financial or other circumstances.

To implement your Investment Plan, we will manage your investment portfolio on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct your portfolio without your prior consultation. We will invest primarily in mutual funds, bonds, ETFs (Exchange Traded Funds) and common stocks (or Separate Account Managers who select these types of investments).

Notwithstanding the foregoing, you may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion of certain types of investments in your investment portfolio or prohibiting the sale of certain investments held in your account at the commencement of our relationship. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio. You should also note that your investment portfolio is treated individually by giving consideration to each purchase or sale for your account. For these and other reasons, performance of your investment portfolio within the same investment objectives, goals and/or risk tolerance may differ and you should not expect that the composition or performance of your investment portfolio would necessarily be consistent with similar clients of ours.

Separate Account Manager Selection

When appropriate and in accordance with the Investment Plan for you, we may utilize one or more Separate Account Managers, each a “Manager”. Having access to various Managers offers a wide variety of manager styles, and offers you the opportunity to utilize more than one Manager if

necessary to meet your needs and investment objectives. We will select the Manager(s) we deem most appropriate for you. Factors that we consider in recommending/selecting Managers generally includes your stated investment objective(s), management style, performance, risk level, reputation, financial strength, reporting, pricing, and research.

The Manager(s) will be granted discretionary trading authority to provide investment supervisory services for your portfolio. We will assist you in the process of actually selecting and engaging the manager(s) of your choice. In addition, we will provide you with an analysis of each manager under consideration, will orchestrate personal interviews between you and portfolio managers (if appropriate), and will assist you in the fee negotiation process if possible. However, when you select a Manager, the Manager is approved and engaged by you directly, and we have no authority to hire or fire such Managers.

With respect to assets managed by a Manager, our role will be to monitor your overall financial situation, to monitor the investment approach and performance of the Manager(s), and to assist you in understanding the investments of your portfolio.

General Consulting

In addition to the foregoing services, we may provide general consulting services to clients. These services are generally part of your asset management fee and may include, without limitation: minimal cash flow planning for certain events such as education expenses or retirement; review of your insurance portfolio, and employee stock options analysis. Significant projects or ongoing consulting regarding Estate Planning, Business Planning and Income Tax compliance are generally not covered under your asset management fee, but instead are provided for an additional fee on a retainer or project basis. Other matters specific to you and when requested by you and agreed to by us will also be addressed. The scope and fees for consulting services will be negotiated with you at the time of engagement for the applicable project.

Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. We will provide Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The particular services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we may provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services may be offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, we will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain us to act as an investment manager within the meaning of ERISA § 3(38), we will provide discretionary investment management services to the Plan.

With respect to any account for which we meet the definition of a fiduciary under Department of Labor rules, we acknowledge that both TrueWealth and our Related Persons are acting as fiduciaries.

Additional disclosure may be found elsewhere in this Brochure or in the written agreement between you and TrueWealth.

Fiduciary Management Services

- *Discretionary Management Services*

When retained as an investment manager within the meaning of ERISA § 3(38), we provide continuous and ongoing supervision over the designated retirement plan assets. We will actively monitor the designated retirement plan assets and provide ongoing management of the assets. When applicable, we will have discretionary authority to make all decisions to buy, sell or hold securities, cash or other investments for the designated retirement plan assets in our sole discretion without first consulting with the Plan Fiduciaries. We also have the power and authority to carry out these decisions by giving instructions, on your behalf, to brokers and dealers and the qualified custodian(s) of the Plan for our management of the designated retirement plan assets.

- *Discretionary Investment Selection Services*

We will monitor the investment options of the Plan and add or remove investment options for the Plan without prior consultation with the Plan Fiduciaries. We will have discretionary authority to make and implement all decisions regarding the investment options that are available to Plan Participants.

- *Investment Management via Model Portfolios*

We will provide discretionary management of Model Portfolios among which the participants may choose to invest as Plan options. Plan Participants will also have the option of investing only in options that do not include Model Portfolios (i.e., the Plan Participants may elect to invest in one or more of the mutual fund options made available in the Plan, and choose not to invest in the Model Portfolios at all).

Item 5 - Fees and Compensation

General Fee Information

Fees paid to us are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third party consultants. Please see ***Item 12 - Brokerage Practices*** for additional information. Fees paid to us are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, TrueWealth and others to fully understand the total amount of fees paid by you for investment and financial-related services. We receive no fee payments from any third parties, including custodians and mutual funds.

Financial Planning Fees

Fees generally range from \$1,500-\$5,000 for this service. Fees may be waived at our discretion for clients who engage TrueWealth for our portfolio management service, but are not generally waived.

Wealth Management Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$2,000,000	1.00%
Next \$3,000,000	0.75%
Balance above \$5,000,000	0.50%

A minimum portfolio value may apply. The minimum annual fee for any account is \$10,000. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

Wealth management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With your authorization and unless other arrangements are made, fees are normally debited directly from your account(s).

Either you or TrueWealth may terminate your Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that your account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

General Consulting Fees

When TrueWealth provides general consulting services to clients, these services are generally separate from TrueWealth's financial planning and portfolio management services. Fees for general consulting are negotiated at the time of the engagement for such services, and are normally based on an hourly or fixed fee basis.

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

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

Item 7 - Types of Clients

We serve individuals, trusts, estates and pension and profit sharing plans. We may impose a minimum portfolio value for conventional investment advisory services, and the annual minimum fee charged is \$10,000. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

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

Methods of Analysis

We base our security selection upon market research and portfolio construction methodologies developed by Eugene Fama (University of Chicago School of Business) and Ken French (Dartmouth) as well as Dimensional Fund Advisors ("DFA") where they both work as advisors to DFA's mutual funds, separate accounts, and research. In addition, your goals and objectives will influence the portfolio construction process.

We believe that traditional approaches to investment management based upon forecasting returns of securities, asset classes, and Managers does not add to expected investment returns and can increase risks unnecessarily. We use what is commonly viewed as passive approaches to investment management. Currently, we use Dimensional Fund Advisors ("DFA") institutional mutual funds extensively in your portfolio. DFA's investment philosophy is consistent with ours by providing cost effective exposure to global asset classes. We review DFA's fund performance and operations periodically to determine their appropriateness for your portfolio.

DFA funds are available for investment only by clients of registered investment advisers, and all investments are subject to the approval of the adviser. This means that you may not be able to make additional investments in these types of funds if you terminate your agreement with us, except through another adviser authorized by these mutual fund companies.

When we cannot access DFA for your portfolio due to account restrictions, we will use a more traditional approach to screening managers/funds. Managers and funds are categorized according to investment philosophy and approach, and are ranked according to performance and other factors. Screening is also based on Client/Portfolio constraints, and we maintain certain standards for all potential money managers/funds to meet or exceed.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in your portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

In selecting individual stocks for your account, we generally apply traditional fundamental analysis including, without limitation, the following factors:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios

Investment Strategies

Academic research as well as history has shown that capital markets work. This means that capital markets provide positive returns and process information and attract capital very efficiently. Traditional investment management assumes by its very nature that markets are inefficient, that by laborious research and analysis one can predict the movement of the market, an asset class, or a security. The evidence of active manager performance contradicts this notion.

Higher than risk-free returns require one to assume certain risks, mainly the unpredictable short term returns of investments. The higher the potential return, the less the returns are predictable in the short run. However, given enough time, the predictability of higher returns increase, and the additional risk can be justified.

We believe that certain risks are not justified, because they do not increase the expected return above that of the market. Examples of these types of risks are concentrated stock, concentrated asset classes, market timing, and active security selection. In addition to increasing uncompensated risks, these types of risks increase trading costs and taxes for taxable investors, which in turn may lower the expected return. The exposure to certain markets risks explains approximately 90% of the performance of a portfolio. These risks are usually defined in terms of asset classes, such as large

capitalization stocks, small cap stocks, bonds, money markets, etc. All the other factors such as market timing and security selection only account for a small part of performance.

Consequently, we focus on the factors that contribute the most to performance. Also, certain factors have provided “out-performance” historically. Exposure to value and small cap stocks typically have higher risks associated with them and have provided higher returns than the S&P 500 over time.

Our overall strategic approach is to invest your portfolio in accordance with the Plan that has been developed specifically for you. This means that the following strategies may be used in varying combinations over time for you, depending upon your individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities’ short term price fluctuations.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Risk of Loss

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

Management Risks. While we manage your investment portfolio based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which it is invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, we will generally invest your portfolio in mutual funds, ETFs and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. We may invest portions of your assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock

values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. We may invest portions of your assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of your investment portfolio, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

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 us or the integrity of our management. We have no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Neither TrueWealth nor our Management Persons have any other financial industry activities or affiliations to report.

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

Code of Ethics and Personal Trading

We have adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with us (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code's Professional Standards, we expect our associated persons to put the interests of our clients first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time our associated persons may invest in the same securities recommended to clients. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. Our Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. Our Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

Because client accounts are invested most often in open-end mutual funds and ETFs, there is little opportunity for a conflict of interest between personal trades by our associated persons and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, our goal is to place client interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If our associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of our Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

Item 12 - Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, we seek "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that you establish a brokerage account with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of your assets. We may also effect trades for your account at Schwab, or may in some instances, consistent with our duty of best execution and specific agreement with you, elect to execute trades elsewhere. Although we may recommend that you establish an account at Schwab, it is ultimately your decision to custody assets with Schwab. We are independently owned and operated and are not affiliated with Schwab.

Schwab Advisor Services provides us with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of these services help us manage or administer our clients' accounts while others help us manage and grow our business. These services generally are available

to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account. Schwab Advisor Services also makes available to us other products and services that benefit us but may not directly benefit your account. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of our fees from our clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help us manage and further develop our business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Directed Brokerage

You may direct us to use a particular broker for custodial or transaction services on behalf of your portfolio. In directed brokerage arrangements, you are responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, if you direct brokerage you should consider whether such designation may result in certain costs or disadvantages to you, either because you may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to you.

The arrangement that we have with Schwab is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, you acknowledge that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers can in fact result in a certain degree of delay

in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing us to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with us that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Aggregated Trade Policy

When practical, we attempt to aggregate trades when such aggregation may result in a better execution and/or a lower commission rate, but we may not aggregate trades for all securities transactions, which could result in higher costs for you.

Item 13 - Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include, but are not limited to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. A team of our wealth advisors and financial planning professionals reviews all accounts.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, we provide at least an annual report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at your request.

Item 14 - Client Referrals and Other Compensation

As noted above, we receive an economic benefit from Schwab in the form of support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***Item 12 - Brokerage Practices***. The availability of Schwab's products and services to us is based solely on our participation in the programs and not on the provision of any particular investment advice.

From time to time, we may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to us. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, we enter into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before they enter into an agreement with us.

Item 15 - Custody

Schwab is the custodian of nearly all client accounts at TrueWealth. From time to time, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide you with confirmations of trading activity, tax forms and at least quarterly account statements. You are advised to review this information carefully, and to notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held.

From time to time and in accordance with our agreement with you, we will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting and pending trades.

Item 16 - Investment Discretion

As described above under ***Item 4 - Advisory Business***, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution; the ability to request checks on your behalf; and, the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between you and TrueWealth.

Item 17 - Voting Client Securities

Where we have authority to vote proxies, we will seek to vote proxies in the best interest of the client(s) holding the applicable securities. In voting proxies, we consider factors that we believe relate to your investment(s) and factors, if any, that are set forth in written instructions from you.

In general, we believe that voting proxies in accordance with the following guidelines, with respect to such routine items, is in the best interests of our clients. Accordingly, TrueWealth generally votes **for**:

- The election of directors (where no corporate governance issues are implicated);
- Proposals that strengthen the shared interests of shareholders and management;
- The selection of independent auditors based on management or director recommendation, unless a conflict of interest is perceived;
- Proposals that we believe may lead to an increase in shareholder value;
- Management recommendations adding or amending indemnification provisions in charter or by-laws; and
- Proposals that maintain or increase the rights of shareholders.

We will generally vote **against** any proposals that we believe will have a negative impact on shareholder value or rights. If we perceive a conflict of interest, our policy is to notify affected clients so that they may choose the course of action they deem most appropriate.

As stated earlier, our goal is to vote proxies in the best interest of the client(s). To that end, we have engaged Broadridge, a Voting Agent Service, to facilitate our proxy voting service, and have adopted the voting methodology of Glass Lewis, a proxy advisory service, to research and determine rationale for voting each proxy. A copy of our complete policy, as well as records of proxies voted; are available to you upon request. As required under the Advisers Act, such records are maintained for a period of five (5) years.

Item 18 - Financial Information

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore have no disclosure required for this item.

Exhibit A

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

James W. Heard, CFP®, CLU, ChFC

CRD# 1219939

of

TrueWealth, LLC

3630 Peachtree Road, NE
Suite 300
Atlanta, Georgia 30326

(404) 487-0500

www.truewealth.com

August 27, 2020

This Brochure Supplement provides information about Jim Heard, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jim is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

James W. Heard (year of birth 1957) is Chairman of TrueWealth, where he specializes in senior executive planning and ultra-high net worth individuals. Jim has over 30 years of experience in the financial services industry. Prior to becoming President of TrueWealth in 1999, Jim owned and managed Monarch Capital, a Registered Investment Adviser.

Jim is a graduate of Davidson College, and in addition to being a CERTIFIED FINANCIAL PLANNER™ professional*, he holds Chartered Life Underwriter®** ("CLU®") and Chartered Financial Consultant®*** ("ChFC®") designations. Jim is a member of the fee-only National Association of Personal Financial Advisors ("NAPFA") and the Financial Planning Association ("FPA").

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such

as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

** The American College awards The Chartered Life Underwriter® ("CLU®"). The CLU® is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation. Continuing Education requirements are 30 hours every two years.

*** The Chartered Financial Consultant® ("ChFC®") is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs® must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jim has no such disciplinary information to report.

Item 4 - Other Business Activities

Jim is not engaged in any other business activities.

Item 5 - Additional Compensation

Jim has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Jim and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Form ADV Part 2B

Item 1 - Cover Page

Amy F. Merrill, CFP®

CRD# 4658964

of

TrueWealth, LLC

3630 Peachtree Road, NE
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www.truewealth.com

August 27, 2020

This Brochure Supplement provides information about Amy Merrill, and supplements the TrueWealth, LLC (“TrueWealth”) Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Amy is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Amy F. Merrill (year of birth 1971) is Managing Member of TrueWealth. She specializes in serving high net worth individuals, corporate executives, widow(er)s/divorcees, providing comprehensive wealth management. Amy’s responsibilities within TrueWealth include overseeing client relationships, developing planning strategies, communicating with clients, preparing financial plans, and coordinating the implementation of these plans. Her strength in managing all facets of TrueWealth’s clients’ financial needs is critical to delivering the high level service TrueWealth’s clients deserve.

Amy has extensive experience in financial planning issues for corporate executives and directors. Prior to joining TrueWealth in 2001, Amy gained valuable experience with SunTrust Bank in Atlanta where she was a Vice President in the Private Client Division.

Amy earned a BS in Business Administration with a concentration in Finance from the University of North Carolina. She is a CERTIFIED FINANCIAL PLANNER™ professional*.

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Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Amy has no such disciplinary information to report.

Item 4 - Other Business Activities

Amy is not engaged in any other business activities.

Item 5 - Additional Compensation

Amy has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Amy and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Form ADV Part 2B

Item 1 - Cover Page

Stacy M. Lewis, CFP®

CRD# 4609677

of

TrueWealth, LLC

3630 Peachtree Road, NE
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www.truewealth.com

August 27, 2020

This Brochure Supplement provides information about Stacy Lewis, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Stacy is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Stacy M. Lewis (year of birth 1970) is a Wealth Advisor of TrueWealth, specializing in wealth management and also preparation and implementation of financial plans. Stacy's strong sense of responsibility, coupled with an extensive background in finance, is what makes her a valuable asset to the TrueWealth team. She thoroughly enjoys working with clients to ensure that both their personal and financial goals are achieved. Clients can feel secure knowing that Stacy is committed to providing excellent service.

Prior to joining TrueWealth in 2007, Stacy had an extensive career at SunTrust Bank, which included portfolio management in the Private Banking group. Most recently, Stacy was a Director in the Corporate & Investment Banking division.

Stacy earned her BBA at Stetson University and her MBA from Rollins College. She is a CERTIFIED FINANCIAL PLANNER™ professional*.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate’s ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Stacy has no such disciplinary information to report.

Item 4 - Other Business Activities

Stacy is not engaged in any other business activities.

Item 5 - Additional Compensation

Stacy has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Stacy and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Jennifer E. Birchett, CPA/PFS, CFP®

CRD# 5363647

of

TrueWealth, LLC

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August 27, 2020

This Brochure Supplement provides information about Jennifer Birchett, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jennifer is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Jennifer E. Birchett (year of birth 1980) is a Wealth Advisor of TrueWealth and focuses on serving high net worth individuals and families, widow(er)/divorcees, and charitable planning strategies. Jennifer brings valuable expertise to TrueWealth's team with her knowledge in working with high net worth individuals and families. Jennifer's deep concern for securing a client's success and her attention to detail provide an excellent experience for her clients. Jennifer, above all, seeks to provide both professional insight and an overall peace of mind to each of the clients with whom she works.

Prior to joining TrueWealth in 2007, Jennifer gained valuable experience at PricewaterhouseCoopers in Atlanta, in their Personal Financial Services ("PFS") group. She worked with high net worth individuals, corporate executives, and family business owners to successfully preserve and enhance their wealth by assessing their financial picture as a whole.

Jennifer earned both her BBA and Masters in Accounting, with a concentration in Taxation, from the University of Georgia. She holds professional designations as a Certified Public Accountant* ("CPA") and a Personal Financial Specialist** ("PFS"). Jennifer is also a CERTIFIED FINANCIAL PLANNER™ professional***.

* A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

** The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

*** The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jennifer has no such disciplinary information to report.

Item 4 - Other Business Activities

Jennifer is not engaged in any other business activities.

Item 5 - Additional Compensation

Jennifer has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Jennifer and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Roger G. Ward, CPA/PFS, CFP®

CRD# 4635615

of

TrueWealth, LLC

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August 27, 2020

This Brochure Supplement provides information about Roger Ward, and supplements the TrueWealth, LLC (“TrueWealth”) Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Roger is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Roger G. Ward (year of birth 1964) is a Managing Member of TrueWealth. Roger is experienced with helping clients simplify the complications that come with dealing with wealth. He specializes in assisting clients with complicated personal financial planning situations, retirement planning, and liquidity event planning. Roger enjoys the process of helping clients turn assets into a lifestyle through prudent planning.

Prior to joining TrueWealth, Roger was the director of Tarpley & Underwood Financial Advisors, a firm that merged with TrueWealth in 2011. He joined Tarpley & Underwood Financial Advisors in 1998, and prior to that, Roger served as the Comptroller for the Savannah-Chatham Board of Education and worked in the Atlanta office of Deloitte and Touche.

Roger earned a BS degree in Finance from the University of South Carolina and a Masters in personal Financial Planning from Georgia State University. He is a Certified Public Accountant* (“CPA”), a Personal Financial Specialist** (“PFS”), and a CERTIFIED FINANCIAL PLANNER™ professional***.

Roger is involved in several professional organizations including the Personal Financial Planning Section of the American Institute of CPAs, the Estate and Financial Planning Section of the Georgia Society of CPAs, and the Financial Planning Association. He has also served as adjunct faculty for the Department of Risk Management and Insurance at Georgia State University teaching a course on personal financial planning. Roger is a member of Roswell United Methodist Church.

* A CPA is a Certified Public Accountant. ALL CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

** The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of personal financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

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Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Roger has no such disciplinary information to report.

Item 4 - Other Business Activities

Roger is not engaged in any other business activities.

Item 5 - Additional Compensation

Roger has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Roger and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Amanda T. Davis, CFP®

CRD# 6039070

of

TrueWealth, LLC

3630 Peachtree Road, NE
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August 27, 2020

This Brochure Supplement provides information about Amanda (“Mandi”) Davis, and supplements the TrueWealth, LLC (“TrueWealth”) Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mandi is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Amanda T. Davis (year of birth 1982) is a Wealth Advisor for TrueWealth. She primarily assists advisors with data gathering, plan design and development, and portfolio review and rebalancing. Her background in portfolio administration at the firm has given her a solid technical foundation to serve the firm’s clients with this valuable knowledge. Mandi is known by her colleagues for her excellent communication, responsiveness, and relationship management skills. She is always looking for ways to improve TrueWealth clients’ wealth management experience.

Prior to joining TrueWealth in 2008, Mandi was a Senior Business Analyst for Home Depot, Inc. for two years, where she supported the operation of 700 retail stores.

Mandi earned a BBA degree in Finance from the University of Georgia. She is also a CERTIFIED FINANCIAL PLANNER™ professional*.

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Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mandi has no such disciplinary information to report.

Item 4 - Other Business Activities

Mandi is not engaged in any other business activities.

Item 5 - Additional Compensation

Mandi has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Mandi and for reviewing accounts. Laura can be reached at (404) 487-0500.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Kristin M. Pugh, CFP®

CRD# 4956065

of

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August 27, 2020

This Brochure Supplement provides information about Kristin Pugh, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Kristin is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kristin M. Pugh (year of birth 1984) is a Wealth Advisor for TrueWealth. Kristin prides herself on providing impeccable service to her clients. Always concerned for their needs, she consistently demonstrates TrueWealth values. In addition, her calm-inducing demeanor helps build and maintain the positive client relationships that sets the firm apart.

Prior to joining TrueWealth in 2012, Kristin served as a Senior Financial Associate with Oppenheimer & Co., Inc. for 3 years. She also worked at Stanford Group Company and Merrill Lynch as a Customer Service Representative.

Kristin earned a BS degree in Marketing and Finance and a Minor in Art History from Florida State University. She is also a CERTIFIED FINANCIAL PLANNER™ professional*.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate’s ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Kristin has no such disciplinary information to report.

Item 4 - Other Business Activities

Kristin is not engaged in any other business activities.

Item 5 - Additional Compensation

Kristin has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Kristin and for reviewing accounts. Laura can be reached at (404) 487-0500.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Chelsea M. Nalley, CFP®

CRD# 6322226

of

TrueWealth, LLC

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August 27, 2020

This Brochure Supplement provides information about Chelsea Nalley, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Chelsea is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Chelsea M. Nalley (year of birth 1990) is a Financial Planner with TrueWealth. Chelsea's number one focus is providing outstanding client service and strong analytical and organizational support. She assists the firm's Wealth Advisors with their daily tasks and her strong work ethic allows them to focus on maintaining and building their client relationships and wealth management. Chelsea's specialization includes team support, communication and excellent client service.

Prior to joining TrueWealth in 2012, Chelsea earned a BBA degree in Finance and International Business with a Minor in French from the University of Georgia. She is a CERTIFIED FINANCIAL PLANNER™ professional*.

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as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Chelsea has no such disciplinary information to report.

Item 4 - Other Business Activities

Chelsea is not engaged in any other business activities.

Item 5 - Additional Compensation

Chelsea has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Chelsea and for reviewing accounts. Laura can be reached at (404) 487-0500.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Leslie A. Blanchard, CPA, CFP®

CRD#5885757

of

TrueWealth, LLC

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Atlanta, Georgia 30326

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www.truewealth.com

August 27, 2020

This Brochure Supplement provides information about Leslie Blanchard, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Leslie is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Leslie A. Blanchard (year of birth 1989) is a Financial Planner for TrueWealth. She primarily assists Wealth Advisors with data gathering, plan design and development, and portfolio review and rebalancing.

Prior to joining TrueWealth, Leslie was an Associate at Homrich Berg Wealth Management, a Registered Investment Adviser, from 2013-2015. After completing her Master's Degree, Leslie was an Associate with Ernst and Young from 2012-2013.

Leslie earned a BS in Accounting from University of Alabama in 2011 and her Masters of Professional Accountancy from Georgia State University in 2012. In addition to being a CERTIFIED FINANCIAL PLANNER™ professional*, Leslie is a Certified Public Accountant** ("CPA").

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational,

examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

** A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Leslie has no such disciplinary information to report.

Item 4 - Other Business Activities

Leslie is not engaged in any other business activities.

Item 5 - Additional Compensation

Leslie has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Leslie and for reviewing accounts. Laura can be reached at (404) 487-0500.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Terry J. Montano, CFP®

CRD# 6748977

of

TrueWealth, LLC

3630 Peachtree Road, NE
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(404) 487-0500

www.truewealth.com

August 27, 2020

This Brochure Supplement provides information about Terry Montano, and supplements the TrueWealth, LLC (“TrueWealth”) Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Terry is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Terry J. Montano (year of birth 1990) is a Financial Planner at TrueWealth, where his passion for helping others led his career path towards educating individuals and families on financial literacy. He brings thoughtfulness and excellence to his work as a financial planner. His strong communication skills, proactive approach to client service and exceptional attention-to-detail embodies the core values of TrueWealth.

Prior to joining TrueWealth in 2015, Terry earned a Bachelor of Science degree in Family and Consumer Sciences, majoring in Financial Planning at the University of Georgia, where he attended from 2009-2014. He is a CERTIFIED FINANCIAL PLANNER™ professional.*

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate’s ability to apply

financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Terry has no such disciplinary information to report.

Item 4 - Other Business Activities

Terry is not engaged in any other business activities.

Item 5 - Additional Compensation

Terry has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Terry and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Ashley R. Barba, CFP®

CRD# 6822552

of

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August 27, 2020

This Brochure Supplement provides information about Ashley Barba, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Ashley is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ashley R. Barba (year of birth 1985) is a Financial Planner of TrueWealth. She supports both clients and the firm's advisory team in planning and portfolio management. Ashley's efforts managing administrative processes helps to ensure clients have an exceptional experience.

Prior to joining TrueWealth, Ashley worked as an Account Manager for Pinnacle Promotions from 2011-2015. She earned a Bachelor of Science in Business Administration from Auburn University in 2008. Ashley is a CERTIFIED FINANCIAL PLANNER™ professional.*

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certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ashley has no such disciplinary information to report.

Item 4 - Other Business Activities

Ashley is not engaged in any other business activities.

Item 5 - Additional Compensation

Ashley has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Ashley and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Robin C. Yacovetta, CFP®

CRD#3027947

of

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August 27, 2020

This Brochure Supplement provides information about Robin Yacovetta, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Robin is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Robin C. Yacovetta (year of birth 1970) is a Financial Planner with TrueWealth. Robin began her career in finance working in client services at Lincoln Trust Company in 1995 and has over 20 years of experience working in the financial services industry.

Prior to joining TrueWealth in 2019, Robin was an account analyst at Portfolio Management Consultants, an individual consultant at TIAA-CREF, and a market analyst at McColl Partners. In 2008, Robin became a Wealth Advisor at Trust Company of the South where she remained until joining TrueWealth, LLC.

Robin earned a BA from Saint Mary's College and is a CERTIFIED FINANCIAL PLANNER™ professional*.

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CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Robin has no such disciplinary information to report.

Item 4 - Other Business Activities

Robin is not engaged in any other business activities.

Item 5 - Additional Compensation

Robin has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Robin and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Marjorie U. Edenfield, CFP®, CDFA®

CRD# 6604186

of

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August 27, 2020

This Brochure Supplement provides information about Marjorie Edenfield, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Marjorie is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Marjorie U. Edenfield (year of birth 1989) joined TrueWealth in 2020 as a Senior Wealth Advisor. Prior to joining TrueWealth, Marjorie was employed at Resource Planning Group, Ltd, starting as an intern in 2011 while attending Brenau University, and advancing to Associate and then Advisor.

Marjorie earned a Bachelor of Business Administration, Accounting degree from Brenau University in 2012, and a Certificate in Financial Planning from University of Georgia's Terry College of Business in 2014. While at Brenau University, she completed a number of internships utilizing her research and analytical skills. Marjorie is a CERTIFIED FINANCIAL PLANNER™ professional*, and a Certified Divorce Financial Analyst ("CDFA")**.

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CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

** The CDFA® certification is granted by The Institute for Divorce Analysts. Individuals with a minimum of three years of professional experience in finance or divorce and a Bachelor's degree are eligible to enroll in the CDFA Program. Candidates are required to complete the Certified Divorce Financial Analyst program which is comprised of four study modules. Modules 1,2 and 3 cover overview of divorce procedures and laws, in-depth financial aspects of divorce and tax issues of divorce and conclude with a 100-question, multiple-choice exam. Module 4 puts all of the previous modules together into practical case studies and concludes with a comprehensive case-study exam consisting of 50 multiple-choice questions. Candidates must pass each module exam with a 70% or higher to receive the CDFA designation. To retain the CDFA designation, CDFA® professionals must obtain 15 divorce-related hours of continuing education every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Marjorie has no such disciplinary information to report.

Item 4 - Other Business Activities

Marjorie is not engaged in any other business activities.

Item 5 - Additional Compensation

Marjorie has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Marjorie and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Dylan S. Greer, CFP®

CRD# 6770179

of

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August 27, 2020

This Brochure Supplement provides information about Dylan Greer, and supplements the TrueWealth, LLC ("TrueWealth") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Dylan is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Dylan S. Greer (year of birth 1995) joined TrueWealth in 2018 as a Client Service Associate and assumed the role of Financial Planner in January 2020. From 2014 to 2017, he was a full-time student at the University of Georgia, where he earned a Bachelor of Business Administration, Finance.

While at University of Georgia, Dylan was employed as a College Financial Representative with Northwestern Mutual.

Dylan is a CERTIFIED FINANCIAL PLANNER™ professional*.

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certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Dylan has no such disciplinary information to report.

Item 4 - Other Business Activities

Dylan is not engaged in any other business activities.

Item 5 - Additional Compensation

Dylan has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Dylan and for reviewing accounts. Laura can be reached at (404) 487-0500.

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Item 1 - Cover Page

Kwasi “Curtis” Maafoh, CFP®

CRD# 7237041

of

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August 27, 2020

This Brochure Supplement provides information about Kwasi “Curtis” Maafoh, and supplements the TrueWealth, LLC (“TrueWealth”) Brochure. You should have received a copy of that Brochure. Please contact us at (404) 487-0500 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Curtis is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kwasi “Curtis” Maafoh (year of birth 1994) joined TrueWealth in 2018 as a Client Service Associate and assumed the role of Financial Planner in January 2020. From 2013 to 2017, he was a full-time student at the University of Georgia, where he earned a Bachelor of Science in Family and Consumer Sciences, Financial Planning.

While at University of Georgia, Curtis completed a number of internships utilizing his research and analytical skills.

Curtis is a CERTIFIED FINANCIAL PLANNER™ professional*.

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financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Curtis has no such disciplinary information to report.

Item 4 - Other Business Activities

Curtis is not engaged in any other business activities.

Item 5 - Additional Compensation

Curtis has no other income or compensation to disclose.

Item 6 - Supervision

Laura Nasca, Chief Compliance Officer of TrueWealth, is responsible for providing compliance oversight for Curtis and for reviewing accounts. Laura can be reached at (404) 487-0500.