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**March 8, 2016**

**FORM ADV PART 2A.  
BROCHURE**

**This brochure provides information about the qualifications and business practices of Christopher H. Weed, CPA, Inc. If you have any questions about the contents of this brochure, please contact us at 209-957-5025. 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 Christopher H. Weed, CPA, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Christopher H. Weed, CPA, Inc. is 113452.**

**Christopher H. Weed, CPA, Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

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## **Advisory Business**

Form ADV Part 2A, Item 4

Christopher H. Weed, CPA, Inc.'s registration was granted by the State of California, Department of Corporations on July 16, 1997. Christopher H. Weed, CPA, CFP, PFS (CRD Number 2700728) is President of the firm. Mr. Weed owns one hundred (100%) percent of the equity of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries, which have any ownership interest in the firm. As of December 31, 2015, the firm managed, on a discretionary basis, \$32,101,307 which represented 130 accounts. Client assets are managed on an individualized basis. Clients may impose restrictions on their accounts. The firm does not sponsor any wrap programs.

### Services Offered:

Personal financial planning including individual and multiple topics.

Hourly rate is \$250. Billed in 1/2 hour increments or portions thereof, payable after services are rendered.

### Annual Fees for Investment Advisory Accounts (Managed Accounts):

#### Accounts set up prior to October 1, 2000:

\$ 20,000 - \$ 49,999	1.75% of account balance
\$ 50,000 - \$ 74,999	1.50% of account balance
\$ 75,000 - \$ 99,999	1.25% of account balance
\$100,000 - \$499,999	1.00% of account balance
\$500,000+	.75% of account balance

#### Accounts set up after October 1, 2000:

\$ 0 - \$ 500,000	1.00% of account balance
\$ 500,001 - \$1,000,000	.75% of account balance in this range
\$1,000,001 +	.60% of account balance in excess of \$1,000,000

Minimum fee for new Investment Advisory Accounts (Managed Accounts) is \$1,750 per year.

All fees are negotiable.

## *Fees and Compensation*

Form ADV Part 2A, Item 5

### Compensation Pay Schedule:

Hourly - Net 30 days after billing; refund/contract terminations - payment only due for actual time expended. Contract may be terminated with 10 day written notice.

### Investment Advisory Accounts (Managed Accounts):

Payable 25% quarterly in arrears, commencing with the date of actual transfer of assets to custodian. Contract may be terminated with 10 day written notice.

In the case of mutual funds, the client may be paying two levels of fees, that is, the advisory fee to our firm as well as an advisory fee to the mutual fund company.

***Performance-Based Fees and Side-By-Side Management***

Form ADV Part 2A, Item 6

None.

*Types of Clients*

Form ADV Part 2A, Item 7

Individuals, pension plans, profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

*Methods of Analysis, Investment Strategies and Risk of Loss*

Form ADV Part 2A, Item 8

Methods of securities analysis will be charting, fundamental or technical analysis.

Investment strategies will be long term purchases (securities held at least a year), short term purchases (securities held less than a year) and/or margin transactions.

***Disciplinary Information***

Form ADV Part 2A, Item 9

None.



*Other Financial Industry Activities and Affiliations*

Form ADV Part 2A, Item 10

Other Activities:

Tax, financial and accounting services

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

Form ADV Part 2A, Item 11

As a CPA/PFS, CFP and a member of NAPFA (The National Association of Personal Financial Advisors) I am required to comply with each organization's Code of Ethics and/or Fiduciary Oath. I also follow the Four-Way Test of the things we think, say or do of Rotary International. A copy of any or all of the above will be provided upon request to clients and prospective clients.

Advisor and related persons may own interests in mutual funds, money market accounts, Treasury Notes and bills, or other securities which may, in turn, be recommended to clients. In no event will such recommendations be made where the ownership interest of a related person is more than "de minimus" or where the related person could influence the value of personal holdings through the making of such a recommendation.

***Brokerage Practices***

Form ADV Part 2A, Item 12

For Investment Advisory Accounts (Managed Accounts) the firm of TD Ameritrade Institutional is used as the custodian. It is a discount brokerage firm and helps to reduce costs to the client. No compensation of any kind is received from this recommendation. For hourly clients, they are free to use whomever they prefer.

### *Review of Accounts*

Form ADV Part 2A, Item 13

None required. Reviews are negotiated on an individual basis for hourly clients. For clients who have their accounts managed, statements are reviewed when received from custodian. Clients are advised when changes are necessary. All reviews are done by Christopher H. Weed, CPA/PFS, CFP.

Monthly reports from custodian are sent to all clients. For clients who have their account managed, account reports detailing current value, portfolio composition, rate of return, Morningstar information and other pertinent material are provided on a periodic basis, generally not less than quarterly.

*Client Referrals and Other Compensation*

Form ADV Part 2A, Item 14

None.

*Custody*

Form ADV Part 2A, Item 15

None.

*Investment Discretion*

Form ADV Part 2A, Item 16

Advisory clients sign a limited power of attorney and the firm therefore has the authority to determine, without obtaining specific client consent, the securities to be bought and/or sold and the amount of the securities to be bought and/or sold.

*Voting Client Securities*

Form ADV Part 2A, Item 17

The firm does not vote proxy statements on behalf of any advisory clients.



*Financial Information*

Form ADV Part 2A, Item 18

The firm does not receive advisory fees more than six months in advance.

## *Requirements for State-Registered Advisers*

Form ADV Part 2A, Item 19

Christopher H. Weed

Born in 1953

Education:

BA, Business Administration, concentration in accounting, California State University, Stanislaus, June 1974

MBA, Taxation, Golden Gate University, December 1984

Licenses/Designations:

Certified Public Accountant - 1977

Certified Financial Planner - 1992

Personal Financial Specialist - 1996

NAPFA Registered Financial Advisor - 2003

Experience:

President, Christopher H. Weed, CPA, INC, 1992 - Present

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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.

**Certified Public Accountant (CPA)** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (**AICPA**) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of

accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Personal Financial Specialist (PFS)** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the **AICPA**. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the **AICPA**.

**NAPFA-Registered Financial Advisor:**

**Fiduciary Standard:** The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client including:

- Always act in good faith and with candor.
- Be proactive in disclosing any conflicts of interest that may impact a client.
- Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

**Advice across Disciplines:** NAPFA-Registered Financial Advisors are broadly trained to bring together and apply the separate disciplines comprising personal finance—income tax, financial position and cash flow, retirement preparation, estate planning, investments, and risk management. NAPFA-Registered Financial Advisors and their associated firms help clients by offering a full range of coordinated advice on issues surrounding a client's personal financial situation—not limiting their advice to marketable financial assets alone. NAPFA-Registered Financial Advisors work in a variety of business models to apply their approach—private wealth management, family and multi-family offices, trust departments, accounting firms, ensemble financial planning firms, and solo professional practices—where compensation is by fee-only—always. To maintain and enhance technical skill across disciplines, NAPFA-Registered Financial Advisors are committed to lifelong learning.

**Education:** Bachelor's degree, in any discipline from an accredited institution.

**Specialized Education Requirement:** As of January 1, 2010 NAPFA requires the Certified Financial Planner (CFP) credential to meet the advanced, broad-based education in financial planning requirement for new NAPFA-Registered Financial Advisors.

**Peer Review:** Applicants for NAPFA-Registered Financial Advisor status may select one of three pathways for peer review:

1. Case submission. The applicant may submit a case which documents work performed for an actual client over a service cycle completed within the 12 months prior to submission. The case does not need to be written but must be documented. The case should follow [NAPFA's current peer review checklist](#) and should meet the following guidelines:
  - a. It must summarize all relevant facts and financial data for the client; identify the client's values, goals, and needs; provide a list of client problems, issues and opportunities that were addressed; summarize specific recommendations, including rationale and supporting documentation, and how the recommendations were implemented.
  - b. It must address, or document consideration of, all the following functional areas of personal finance: income tax, financial position and cash flow, retirement planning, estate planning, investments, and risk management.
  - c. It must show evidence of applying an integrated approach, tying together issues and opportunities across all of the functional areas listed above
2. Traditional written Financial Plan submission. The applicant may submit a traditional written financial plan. The plan, which must be prepared within the 12 months prior to submission, must meet the following guidelines:
  - a. The plan must apply an approach to advisory services that includes: collection and assessment of all relevant data from the client, identification of client goals, identification of client financial problems, provision of recommendations, assistance in implementation of the recommendations, and the offer of periodic review.
  - b. The plan must address all of the following factors: income tax, cash flow, retirement planning, estate planning, investments, risk management, and any special needs planning.
  - c. The plan must be either the author's original work product or a plan created under the supervision of the applicant and should follow the [current peer review checklist](#). It may reflect an actual client case or a fictitious case.
3. Financial Plan based on a fact pattern provided by NAPFA. The applicant may submit a traditional written financial plan using a fact pattern provided to them by NAPFA. The plan, which must be prepared within the 12 months prior to submission, must meet the following guidelines:
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**Continuing Education Requirement is two-fold: 60 hours total**

58 core or elective hours and a minimum of 2 hours in Ethics of Financial Planning.

**Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services, which experience must have been attained within the past 60 months and must include the most recent 12 months.

*Additional Information*

None.

Christopher H. Weed, CPA, CFP, PFS

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Suite A-2  
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**Phone: 209-957-5025**

**March 28, 2014**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Christopher H. Weed that supplements the Christopher H. Weed, CPA, Inc. brochure. You should have received a copy of that brochure. Please contact Christopher H. Weed, President if you did not receive Christopher H. Weed, CPA, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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## ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

Form ADV Part 2A, Item 19

Christopher H. Weed

Born in 1953

Education:

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- Always act in good faith and with candor.
- Be proactive in disclosing any conflicts of interest that may impact a client.
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**Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services, which experience must have been attained within the past 60 months and must include the most recent 12 months.

This section contains a large rectangular area with a double blue border. Inside this area, there is a smaller rectangular area at the bottom that is shaded light blue, which typically serves as a placeholder for a signature or logo in a financial disclosure document.

***Disciplinary Information***

Form ADV Part 2B, Item 3

None

***Other Business Activities***

Form ADV Part 2B, Item 4

Other Activities:

Tax, financial and accounting services



***Additional Compensation***

Other Compensation:

Form ADV Part 2B, Item 5

Tax, financial and accounting services

***Supervision***

Form ADV Part 2B, Item 6

Not applicable

***Requirements for State-Registered Advisers***

Not applicable

Form ADV Part 2B, Item 7