

Wetherby Asset Management
Part 2B of Form ADV
The Brochure Supplement

580 California St., 8th Floor
San Francisco, CA 94104

One Rockefeller Plaza, Suite 2610
New York, NY 10020
www.wetherby.com

Updated: May 18, 2018

This brochure supplement provides information about Scott Byrnes, Christy Covalesky, David Ferguson, Holly Galbrecht, Kate Garbutt, Michael Graziano, Christopher Hauswirth, Steve Herzog, Jennifer Hicks, Samuel Karetsky, Keon Khamsehpour, Justina Lai, Wendy Lai, Karen Leech, John Mell, Andrew Pratt, Maria Pyatigorsky, Debra Wetherby, Kyle Winterbotham, and Lauren Wood.

It supplements Wetherby Asset Management's ("WAM") accompanying Form ADV brochure. Please contact WAM's Chief Compliance Officer, Jack Olson, at 415-399-9159 if you have any questions about the Form ADV brochure or this supplement, or if you would like to request additional or updated copies of either document.

Additional information about the individuals listed above as well as Wetherby Asset Management is available on the SEC's website at www.adviserinfo.sec.gov.

Scott Byrnes' Biographical Information

Educational Background and Business Experience

Scott R. Byrnes was born in 1976. He received a BS degree in Business Administration, with majors in Economics and Marketing from the University of Nebraska in 1999. Mr. Byrnes also received a Certificate in Personal Financial Planning from UC Berkeley Extension in 2010.

Mr. Byrnes has passed the NASD Series 65 examination.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Disciplinary Information

Mr. Byrnes has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Byrnes or of WAM.

Other Business Activities

Mr. Byrnes is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Byrnes does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Christina Covalesky's Biographical Information

Educational Background and Business Experience

Christina Covalesky was born in 1974. She received a BA degree in Economics from Middlebury College in 1996 and her MBA degree from Stanford University in 2001.

Ms. Covalesky received the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation in 2005. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Ms. Covalesky has passed the following NASD Series exam:

Series 65- The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Ms. Covalesky currently serves as a Senior Wealth Manager and Principal at Wetherby Asset Management (“WAM”) and has been with the company since 2002.

Disciplinary Information

Ms. Covalesky has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Ms. Covalesky or of WAM.

Other Business Activities

Ms. Covalesky is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Covalesky does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby’s Investment Committee is led by Bong Choi and includes the following committee

members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

David Ferguson's Biographical Information

Educational Background and Business Experience

David Ferguson was born in 1972. He received a BS degree in Environmental Planning from the University of California at Davis in 1996 and a MBA degree from the University of California at Davis in 2002.

Mr. Ferguson received the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation in 2010. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Mr. Ferguson currently serves as a Wealth Manager at Wetherby Asset Management (“WAM”) and has been with the firm since 2007. He previously worked as a Director of Global Operations for International Asset Systems from 2002 to 2007.

Disciplinary Information

Mr. Ferguson has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Mr. Ferguson or of WAM.

Other Business Activities

Mr. Ferguson is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Ferguson does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby’s Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covallesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Holly Galbrecht's Biographical Information

Educational Background and Business Experience

Holly Galbrecht was born in 1960. She received a Bachelor's degree in Journalism and English from Bemidji State University in 1984 and the Master of International Management degree from the University of St. Thomas Graduate School of Business in 1996.

Ms. Galbrecht received the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation in 2006. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Ms. Galbrecht has passed the following NASD Series Examinations:

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Ms. Galbrecht currently serves as an Investment Advisor at Wetherby Asset Management (“WAM”) and has been with the firm since 2006. She previously worked as a Marketing Manager for investment products and services for Wells Fargo Bank from 1993 to 2005.

Disciplinary Information

Ms. Galbrecht has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Ms. Galbrecht or of WAM.

Other Business Activities

Ms. Galbrecht is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Galbrecht does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio

management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Kate Garbutt's Biographical Information

Educational Background and Business Experience

Kate Garbutt was born in 1982. She received a B.Sc., degree in Mathematics from University of British Columbia in 2004.

Ms. Garbutt received the Chartered Financial Analyst (“CFA”) designation in 2015. The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute *Code of Ethics and Standards of Professional Conduct*.

Ms. Garbutt received the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation in 2018. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Ms. Garbutt currently serves as an Investment Advisor at Wetherby Asset Management (“WAM”) and has been with the company since 2014. Previously she was a Senior Consulting Associate for Cambridge Associates from 2011 to 2014.

Disciplinary Information

Ms. Garbutt has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Ms. Garbutt or of WAM.

Other Business Activities

Ms. Garbutt is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Garbutt does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby’s Investment Committee is led by Bong Choi and includes the following committee

members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covallesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covallesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Michael Graziano's Biographical Information

Educational Background and Business Experience

Michael Graziano was born in 1971. He received a BS degree in Business Administration in 1998 from California Polytechnic State University.

Mr. Graziano received the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification in 2005. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Mr. Graziano has passed the following FINRA/NASD Series Examinations:

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Mr. Graziano currently serves as a Senior Wealth Manager and Principal at Wetherby Asset Management (“WAM”) and has been with the firm since 2000.

Disciplinary Information

Mr. Graziano has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Mr. Graziano or of WAM.

Other Business Activities

Mr. Graziano is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Graziano does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covallesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Christopher Hauswirth's Biographical Information

Educational Background and Business Experience

Christopher Hauswirth was born in 1968. He received a BA degree in Business and Economics from the University of California, Santa Barbara in 1990.

Mr. Hauswirth has passed the following FINRA/NASD Series Examinations:

Series 3 (Lapsed) - The Series 3, National Commodity Futures Examination, is an exam consisting of 120 multiple choice questions that is administered in a 2 hour and 30-minute testing time.

Series 6 (Lapsed) - The Series 6, Investment Company Products/Variable Contracts Limited Representative Examination, is an exam consisting of 100 multiple choice questions that is administered in a 2 hour and 15-minute testing time.

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Mr. Hauswirth currently serves as Director of Alternative Investments and a Principal at Wetherby Asset Management ("WAM") and has been with the firm since 1998.

Disciplinary Information

Mr. Hauswirth has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Hauswirth or of WAM.

Other Business Activities

Mr. Hauswirth is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Hauswirth does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David

Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covallesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covallesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Steve Herzog's Biographical Information

Educational Background and Business Experience

Steve Herzog was born in 1958. He received a BA degree in Government and History from Dartmouth College in 1981 and a Masters of Arts in Law and Diplomacy from Fletcher School of Law and Diplomacy, Tufts University, in 1984.

Mr. Herzog received the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification in 2007.

An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Mr. Herzog has passed the following FINRA/NASD Series Examinations:

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Mr. Herzog currently serves as a Senior Wealth Manager and Principal at Wetherby Asset Management (“WAM”) and has been with the firm since 2005. He previously worked as a Managing Member and Portfolio Manager for Boulder Wave Capital Management LLC from 1998 to 2004; as a Portfolio Manager and Analyst at Rudick Asset Management from 1997-98 and as a Vice President at JP Morgan from 1984-1995.

Disciplinary Information

Mr. Herzog has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Mr. Herzog or of WAM.

Other Business Activities

Mr. Herzog is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Herzog does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manger and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Jennifer Knox Hicks' Biographical Information

Educational Background and Business Experience

Jennifer Knox Hicks was born in 1984. She received a BS degree in Business Administrative with a focus on Finance and Business Law from the University of the Pacific in 2006 and her MBA degree from the University of the Pacific in 2007.

Ms. Hicks has passed the following NASD Series exam:

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Ms. Hicks currently serves as an Wealth Manager and Principal at Wetherby Asset Management ("WAM") and has been with the company since 2007.

Disciplinary Information

Ms. Hicks has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Khamsehpour or of WAM.

Other Business Activities

Ms. Hicks is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Hicks does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manger and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Samuel Karetsky's Biographical Information

Educational Background and Business Experience

Samuel Karetsky was born in 1945. He received a BA degree in History from Yale University in 1966 and a MBA degree from Columbia Business School in 1968.

Mr. Karetsky has passed the following FINRA/NASD Series Examinations:

Series 1 (Lapsed) - Registered Representative - The Series 1 exam was replaced by the Series 7 exam in 1980. The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 8 (Lapsed) - The Series 8 Exam is now known as the Series 9 and 10 exams. The Series 9 and 10 exams consist of 200 multiple choice questions. The testing time is 1 hour and 30 minutes for the Series 9, which contains 55 options questions. Four hours are allowed for the Series 10, which has 145 questions.

Series 24 (Lapsed) - The Series 24, General Securities Principal Examination, is an exam consisting of 150 multiple choice questions that is administered in a 3-hour and 30-minute testing time.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Mr. Karetsky currently serves as a Senior Wealth Manager and Principal for Karetsky/Wetherby Asset Management and has worked for the firm since 2004. Previously he was a Managing Director at European Investors, a Real Estate Asset Management firm, from 1998 to 2002.

Disciplinary Information

Mr. Karetsky has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Karetsky or of Wetherby Asset Management ("WAM").

Other Business Activities

Mr. Karetsky is an Independent Director of a mutual fund complex, Harding Loevner Funds, in Bridgewater, NJ, for which he receives annual compensation of \$75,000 a year.

Additional Compensation

Mr. Karetsky does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Keon Khamsehpour's Biographical Information

Educational Background and Business Experience

Keon Khamsehpour was born in 1983. He received a BA degree in Economics from University of California, San Diego in 2005.

Mr. Khamsehpour received the Chartered Alternative Investment Analyst (“CAIA®”) designation in 2009. The CAIA Charter, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA Charter, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

Mr. Khamsehpour received the Certified Private Wealth Advisor (“CPWA®”) designation in 2015. The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to IMCA’s Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Mr. Khamsehpour currently serves as an Investment Advisor at Wetherby Asset Management (“WAM”) and has been with the company since 2011. He previously worked in Product Development at Charles Schwab Investment Management from 2007 to 2011 and as a Research Analyst at Franklin Templeton Investments from 2005 to 2007.

Disciplinary Information

Mr. Khamsehpour has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Khamsehpour or of WAM.

Other Business Activities

Mr. Khamsehpour is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Khamsehpour does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Justina Lai's Biographical Information

Educational Background and Business Experience

Justina Lai was born in 1981. She received a BS degree in Finance and International Business, from New York University in 2003. Ms. Lai also received her MBA degree from Stanford University in 2009.

Ms. Lai has passed the NASD Series 65 examination.

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Ms. Lai currently serves as the Director of Impact Investing and Principal at Wetherby Asset Management ("WAM") and has been with the company since 2015.

Disciplinary Information

Ms. Lai has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Lai or of WAM.

Other Business Activities

Ms. Lai is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Lai does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Justina Lai, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Wendy Lai's Biographical Information

Ms. Wendy Lai was born in 1973. She received a BA with Honors degree in Psychology from Stanford University in 1995.

Ms. Lai received her CERTIFIED PRIVATE WEALTH ADVISOR® (“CPWA®”) designation in 2012. The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to IMCA’s Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Ms. Lai has passed the following FINRA/NASD Series Examinations:

Series 7 (Lapsed) – The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple choice questions each administered in two, 3-hour parts.

Series 66 – The Series 66, NASAA (North American Securities Administrators Association) Uniform Combined State Law Examination, consists of 100 multiple choice questions administered in 150 minutes. Successful completion of the Series 66 exam is equivalent to successful completion of both the Series 63 and Series 65 exams.

Ms. Lai Currently serves as an Investment Advisor at Wetherby Asset Management (“WAM”) and has been with the company since 2008.

Disciplinary Information

Ms. Lai has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Ms. Lai or of WAM.

Other Business Activities

Ms. Lai is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Lai does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Karen Leech's Biographical Information

Educational Background and Business Experience

Karen Leech was born in 1967. She received a National Diploma in Business Studies in 1985 from Northampton College, UK and a Certificate in Professional Studies, Securities & Portfolio Management in 1998 from Birmingham University.

Ms. Leech received the Certified Private Wealth Advisor ("CPWA®") designation in 2007. The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Ms. Leech has passed the following FINRA/NASD Series Examination:

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Ms. Leech currently serves as a Senior Wealth Manager and Principal at Wetherby Asset Management ("WAM") and has been with the firm since 2001.

Disciplinary Information

Ms. Leech has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Leech or of WAM.

Other Business Activities

Ms. Leech is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Leech does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

John Mell's Biographical Information

Educational Background and Business Experience

John Mell, III was born in 1981. He received a BS degree in Mechanical Engineering from The University of Virginia in 2003.

Mr. Mell received the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification in 2009. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Mr. Mell received the Chartered Financial Analyst (“CFA”) designation in 2007. The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute *Code of Ethics and Standards of Professional Conduct*.

Mr. Mell currently serves as a Senior Wealth Manager and Principal at Wetherby Asset Management (“WAM”) and has been with the firm since 2004.

Disciplinary Information

Mr. Mell has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Mr. Mell or of WAM.

Other Business Activities

Mr. Mell is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Mell does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manger and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio

management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Andrew Pratt's Biographical Information

Educational Background and Business Experience

Andrew Pratt was born in 1958. He received a BBA degree in Finance and Economics from the University of Wisconsin in 1981 and a MS degree in Finance from Boston College in 1999.

Mr. Pratt received the Chartered Financial Analyst ("CFA") designation in 1992. The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute *Code of Ethics and Standards of Professional Conduct*.

Mr. Pratt currently serves as Senior Wealth Manager and Principal at Wetherby Asset Management ("WAM") and has been with the firm since 2006. He previously worked as an Investment Advisor and Co-Owner for Fairlead Financial Advisors, LLC from 2003 to 2006 and as a US Equity Portfolio Manager and Principal for Montgomery Asset Management from 1993 to 2003.

Disciplinary Information

Mr. Pratt has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Pratt or of WAM.

Other Business Activities

Mr. Pratt is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Pratt does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and

Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Maria Pyatigorsky's Biographical Information

Educational Background and Business Experience

Maria Pyatigorsky was born in 1987. She received a B.S. degree in Business Administration from San Jose State University in 2010, and a M.S. degree in Financial Analysis from University of San Francisco in 2011.

Ms. Pyatigorsky currently serves as an Investment Advisor at Wetherby Asset Management ("WAM") and has been with the company since 2011.

Disciplinary Information

Ms. Pyatigorsky has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Pyatigorsky or of WAM.

Other Business Activities

Ms. Pyatigorsky is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Pyatigorsky does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee

members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Debra Wetherby's Biographical Information

Educational Background and Business Experience

Debra Wetherby was born in 1958. She received a BS degree from the University of Virginia in 1980 and MBA degree from the University of California Berkeley in 1985.

Ms. Wetherby received the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification in 1988. An individual must satisfactorily fulfill the following requirements to become a CFP® professional:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined are 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 6 hours over a one-day two-session 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 CFP® designation:

- 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.

Ms. Wetherby received the Chartered Financial Analyst ("CFA") designation in 1993. The

Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute *Code of Ethics and Standards of Professional Conduct*.

Ms. Wetherby has also passed the following FINRA/NASD Series Examinations:

Series 5 (Lapsed) - The Series 5 was administered prior to 1986. The Series 5, Interest Rate Options Examination, is an exam consisting of 50 multiple choice questions that is administered in a 1 hour and 30-minute testing time. This examination is required of all general securities representatives, general securities sales supervisors, and registered options principals if they trade options contracts on U.S. government securities. This is an add-on examination requirement for candidates who qualified as general securities representatives before June 1986. This material is currently covered on the Series 7, Series 42, Series 4, and Series 9.

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 15 (Lapsed) - The Series 15 was administered prior to 1986. The Series 15, Foreign Currency Options Examination, is an exam consisting of 50 multiple choice questions that is administered in a 1 hour and 30-minute testing time. This is an add-on examination requirement for candidates who qualified as general securities representatives before June 1986. This material is currently covered on the Series 7, Series 42, Series 4, and Series 9.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Ms. Wetherby currently serves as the Chief Executive Officer, Senior Wealth Manager, and Principal at Wetherby Asset Management (“WAM”) and founded the firm in 1990.

Disciplinary Information

Ms. Wetherby has not been involved in any legal or disciplinary events that would be material to a client’s evaluation of Ms. Wetherby or of WAM.

Other Business Activities

Ms. Wetherby is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Wetherby does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Kyle Winterbotham's Biographical Information

Educational Background and Business Experience

Kyle Winterbotham was born in 1983. He received a BA degree in Economics from the University of California at Davis in 2005.

Mr. Winterbotham has passed the following FINRA/NASD Series Examination:

Series 65 - The Series 65, Uniform Investment Adviser Law Examination, is an exam consisting of 130 multiple choice questions that is administered in a 3-hour testing time.

Mr. Winterbotham currently serves as an Investment Advisor and Principal at Wetherby Asset Management ("WAM") and has been with the company since 2006.

Disciplinary Information

Mr. Winterbotham has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Adamson or of WAM.

Other Business Activities

Mr. Winterbotham is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Mr. Winterbotham does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalsky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.

Lauren Wood's Biographical Information

Educational Background and Business Experience

Lauren Wood was born in Houston, Texas. She received a BS degree *magna cum laude* in Engineering Science from Vanderbilt University in 2005, and MBA from Columbia University in 2012.

Ms. Wood received the Chartered Financial Analyst ("CFA") designation in 2016. The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute *Code of Ethics and Standards of Professional Conduct*.

Ms. Wood has passed the following NASD Series examinations:

Series 7 (Lapsed) - The Series 7, General Securities Representative Examination, consists of two exams of 125 multiple questions each administered in two, 3-hour parts.

Series 63 (Lapsed) - The Series 63, Uniform Securities Agent State Law Examination, is an exam consisting of 60 multiple choice questions that is administered in a 1 hour and 15-minute testing time.

Series 86 (Lapsed) - The Series 86, Research Analyst Examination Part I, consists of 100 scored questions and an additional 10 unscored pretest questions. Candidates have four hours and 30 minutes to complete the exam.

Series 87 (Lapsed) - The Series 87, Research Analyst Examination Part II, consists of 50 scored questions and an additional 5 unscored pretest questions. Candidates have one hour and 45 minutes to complete the exam.

Ms. Wood currently serves as an Investment Advisor at Wetherby Asset Management ("WAM") and has been with the company since 2015. Previously she was an Equity Research Associate for Credit Suisse from 2012 to 2015.

Disciplinary Information

Ms. Wood has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Wood or of WAM.

Other Business Activities

Ms. Wood is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of WAM.

Additional Compensation

Ms. Wood does not receive economic benefits from any person or entity other than WAM in connection with the provision of investment advice to clients.

Supervision

All individuals are responsible for meeting minimum standards in managing client relationships. These individuals may consist of one or more of the following supervised individuals: Scott Byrnes, Wealth Manager, Christy Covalesky, Senior Wealth Manager and Principal, David Ferguson, Wealth Manager and Principal, Holly Galbrecht, Wealth Manager, Kate Garbutt, Investment Advisor, Michael Graziano, Senior Wealth Manager and Principal, Christopher Hauswirth, Director of Alternative Investments, Wealth Manager and Principal, Steve Herzog, Senior Wealth Manager and Principal, Jennifer Hicks, Wealth Manager and Principal, Samuel Karetsky, Senior Wealth Manager and Principal, Keon Khamsehpour, Investment Advisor, Wendy Lai, Investment Advisor, Karen Leech, Senior Wealth Manager and Principal, John Mell, Senior Wealth Manager and Principal, Andrew Pratt, Senior Wealth Manager and Principal, Maria Pyatigorsky, Investment Advisor, Debra Wetherby, Chief Executive Officer, Senior Wealth Manager and Principal, Kyle Winterbotham, Investment Advisor and Principal, and Lauren Wood, Investment Advisor. Each of these individuals is supervised by the Chief Compliance Officer, Jack Olson.

In many situations, two investment professionals are assigned to each client, which provides a broader measure of supervision.

Through the Investment Committee guidelines are provided with regards to portfolio management (target asset allocation and manager selection) to help provide consistency across clients of similar asset allocations. Templates for meeting agendas and planning status provide a checklist of discussion items to also help with a consistent client experience across the firm. Wetherby's Investment Committee is led by Bong Choi and includes the following committee members, Debra Wetherby, Chris Hauswirth, Drew Pratt, Steve Herzog, John Mell, Christy Covalesky, Simon Smundak, Justina Lai, Jonathan Brody, Kate Garbutt, Lauren Wood, Keon Khamsehpour, and Nick Ongaro.

The Client Service Steering Committee is a forum used to discuss how the firm can continuously improve client service and experience. The Client Service Steering Committee members include: Christy Covalesky, Michael Graziano, Steve Herzog, Karen Leech, John Mell and Debra Wetherby.