

POTTER FINANCIAL SOLUTIONS, INC.

We are a registered investment advisory firm registered with the Colorado Division of Securities. This means there are certain rules we must follow to protect you and your money. If an investment professional is not registered with either a state regulator or the SEC, you do not receive these important protections.

As a registered investment advisor, we have a fiduciary duty to each and every client of our firm, to act in utmost good faith, in a manner we reasonably believe to be in the best interests of the client. Our policy is to protect the interests of each of our clients and to place the client's interests first and foremost in each and every situation.

Investment advisory services and fees differ whether you hire a broker, or an investment advisor and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov, which also provides educational materials about broker-dealers, investment advisors, and investing. Please see our ADV Part 2A for details, it can be found on our website, www.potterfinancialsolutions.com, or at Investor.gov.

<p>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</p>	<ol style="list-style-type: none"> 1. Analyze your current financial situation, help you set goals, analyze your current insurance, savings, and investment vehicles, develop a tailored financial plan, and help you implement and monitor the plan. 2. Provide continuous investment management including researching, selecting, and monitoring investments including making decisions of when and how much to buy and/or sell for you. 3. Manage taxable and tax-advantaged portfolios of no-load (no sales commissions) and load-waived mutual funds, exchange traded funds (ETF's), and individual securities, tailored to your individual needs with respect to your risk tolerance, your goals, your time-horizon, and market conditions. 4. Furnish advice to you on matters not involving securities such as budgeting, retirement planning, estate planning, college planning, tax planning, and risk management. <p>If you do not have the time, the interest, or the knowledge and expertise to analyze your current financial situation, develop your own financial plan, choose the appropriate accounts and investments, monitor and make changes on an as needed basis, then you should choose to use a professional investment advisor.</p> <p>If an investment is chosen for your portfolio, it is because we believe it to be the best for your particular situation based on your risk-tolerance, time-requirements, need for liquidity, investment performance potential, and the investments' contribution to your portfolio. We believe in building a diversified portfolio of various asset classes including cash & cash equivalents, domestic fixed income, foreign fixed income, commodities and/or commodity indices, real estate investment trusts, oil & gas master limited partnerships, and large cap, medium cap, small cap, developed markets, and developing markets stocks.</p> <p>R. Bruce Potter, CFP® is co-owner and President of Potter Financial Solutions. He has worked in the financial services field since 1982, has been a CERTIFIED FINANCIAL PLANNER™ professional since 1989, and an investment advisor representative of Potter Financial Solutions since 1992. His post-secondary education includes the following: Associate of Applied Science, University of Southern Colorado, 1975; Bachelor of Arts in Business Education, University of Northern Colorado, 1980; Certified Financial Planner License, College for Financial Planning, 1989; Master of Arts in Business Education, Colorado State University, 1994.</p>	<p>Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <p>How will you choose investments to recommend to me?</p> <p>What is your relevant experience, including licenses, education and other qualifications?</p>
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<p>WHAT FEES WILL I PAY?</p>	<p>PFS is a fee-only financial planning firm and does not sell any investments and does not accept any commissions. You pay an advisory fee based on the value of the assets we manage. As a firm our interests are aligned with yours because we earn more as your account values grow. We are paid by our clients, not by any companies that provide or recommend investments.</p> <table border="0" data-bbox="467 640 1187 751"> <tr> <td>Assets under management:</td> <td>Fee:</td> </tr> <tr> <td>The first \$500,000</td> <td>1.00% of assets or \$2,000, whichever is greater</td> </tr> <tr> <td>All amounts above \$500,000</td> <td>0.50% annually</td> </tr> </table> <p>On a \$10,000 investment, you would pay \$100.00 per year. For asset management services, Potter Financial Solutions, Inc. requires that the client place a minimum of \$200,000 of assets under management. Mutual funds and exchange traded funds have internal management fees and other expenses that all owners pay (these are disclosed in a fund’s prospectus), PFS retains none of these fees. We use Charles Schwab & Co. custody your assets and you will not pay any fees for this service if they are under management by us.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p>	Assets under management:	Fee:	The first \$500,000	1.00% of assets or \$2,000, whichever is greater	All amounts above \$500,000	0.50% annually	<p>Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested?</p>
Assets under management:	Fee:							
The first \$500,000	1.00% of assets or \$2,000, whichever is greater							
All amounts above \$500,000	0.50% annually							
<p>What are your legal obligations to me when acting as my investment advisor: How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. The more your investments are worth, the more we earn. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Please see Item 11-Code of Ethics in our ADV Part 2.</p>	<p>How might your conflicts of interest affect me, and how will you address them?</p>						
<p>How do your investment professionals make money?</p>	<p>Only from fees that you pay us based on the assets we manage for you.</p>							
<p>Do you or your financial professionals have any legal or disciplinary history?</p>	<p>No.</p>	<p>As a financial professional, do you have any disciplinary history?</p>						
<p>Additional information</p>	<p>R. Bruce Potter, CFP®, President and representative of an investment advisor.</p>	<p>Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns?</p>						