

C.D. ALLEN WEALTH MANAGEMENT, LLC

209 Por la Mar Circle
Santa Barbara, CA 93103
(805) 898-1400

GENERAL INFORMATION & DISCLOSURE BROCHURE

C.D. Allen Wealth Management, LLC has been registered with the State of California as an investment advisor since 2004.

Personnel

The President of C.D. Allen Wealth Management, LLC and the only person giving investment advice to clients on behalf of C. D. Allen Wealth Management, LLC is Craig D. Allen. Born in 1965, Allen holds a Bachelor of Business Administration (BBA) degree in Finance from Stephen F. Austin State University (1990), and a Master of Pacific International Affairs (MPIA) degree from the University of California San Diego (2003). Allen has worked as a stockbroker and portfolio manager since 1990. He earned his CFA designation in 1997, his CFP certification in 2002, and his CIMA certification in 2003. Allen is not engaged in any outside business activities.

How We Operate (fees)

We offer investment management, financial planning, and business consulting services. As a financial planner, we charge up to \$250 per hour, depending on the complexity of your financial situation. We will give you advice on your financial concerns, including, but not limited to: investments, taxes, insurance, retirement and estate planning. You are the sole determinate of how many hours of financial counseling you'll need, and you can terminate at any time.

As an investment advisor we manage your account for a percentage of the assets under our management. The annual fee ranges from 1/2 of 1% to 2%, depending on the size and complexity of your account. The fee is paid quarterly, at the end of each quarter. If you wish to terminate our association, you can do so at any time. We do not require the payment of any prepaid fees. Additionally, we may select and monitor other money managers (registered in California) on your behalf. When we do so, the other money managers may pay us a portion of the fees generated by the referred clients- clients do not pay us directly for this service.

You are free to select any broker you wish for implementation of our advice. If you want us to recommend a broker, you'll get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with you, and not upon any financial agreement between the recommended broker and us.

General Information

Most of our clients are individuals, but we also work with pension plans, businesses, charities and trusts & estates. We give advice on, but don't necessarily recommend, all types of securities, ranging from government bonds to stocks and options. We engage in fundamental and technical

security analysis. Our main sources of information are financial newspapers & magazines, research materials prepared by others, corporate rating services, annual reports and company press releases. Our investment strategy is investing for the long-term, occasionally for the short-term.

On occasion, we may buy or sell securities that we recommend to you. There is no conflict of interest as the securities we recommend are widely held and publicly traded and we are too small an advisor/investor to affect the market and we always place your interests ahead of our own interests.

We review managed accounts daily and financial planning accounts annually. The calendar is the triggering factor. Accounts at other money managers are reviewed when we get their statements-usually quarterly. We don't prepare regular reports for you. You'll get statements from your broker/dealers, mutual funds and other money managers, as appropriate.

We do not earn sales commissions by selling securities or insurance products.

We do not compensate anyone, either directly or indirectly for client referrals. We do not have a minimum size for client accounts.

When we manage your accounts on a discretionary basis, we limit our discretionary authority by prohibiting ourselves from withdrawing funds and/or securities from your accounts. In addition, discretionary transactions are limited to stocks & bonds, options, mutual funds and government securities.

We also provide business consulting services, and our fees for such services range from \$250 per hour, to flat fees for specific projects, and recurring monthly or annual fees.

Acknowledgements

This is to acknowledge that I/We have read and understood this General Information & Disclosure Statement for C.D. Allen Wealth Management, LLC.

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date _____

Craig D. Allen for C.D. Allen Wealth Management, LLC.