



FIRM BROCHURE

This brochure provides information about the qualifications and business practices of Brittany Wealth Management. If you have any questions about the contents of this brochure, please contact us at (865) 804-7136 or by email at forrest@brittanywealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Brittany Wealth Management is also available on the SEC's website at www.adviserinfo.sec.gov. Brittany Wealth Management, LLC's CRD number is: 168553

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Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

Brittany Wealth Management has no material changes to report.



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Item 4: Advisory Business

A. Description of Advisory Firm

The firm has been in business since June of 2013, and the principal owner is Bedford Forrest Tuten

B. Types of Advisory Services

Brittany Wealth Management (hereinafter "BWM") offers the following services to advisory clients:

Investment Supervisory Services

BWM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. BWM creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment Strategy
- Asset Allocation
- Risk Tolerance
- Personal Investment Policy
- Asset Selection
- Active portfolio monitoring

BWM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. BWM will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Services Limited to Specific Types of Investments

BWM limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, alternative investments, ETFs, hedge funds, third party money managers, REITs, insurance products including annuities, private placements, government securities. BWM may use other securities as well to help diversify a portfolio when applicable.



C. Client Tailored Services and Client Imposed Restrictions

BWM offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent BWM from properly servicing the client account, or if the restrictions would require BWM to deviate from its standard suite of services, BWM reserves the right to end the relationship.

D. Wrap Fee Programs

BWM does not participate in any wrap fee programs.



Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Total Assets Under Management	Annual Fee
\$1 - \$200,000	1.40%
\$200,001 - \$500,000	1.30%
\$500,001 - \$800,000	1.20%
\$800,001 - \$1,500,000	1.10%
Above \$1,500,000	1.00%

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in arrears, and clients may terminate their contracts with thirty days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Financial Planning Fees

Hourly Fees

The hourly fee for these services is \$185. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid monthly in arrears.

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Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by BWM. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

BWM collects its fees in arrears. It does not collect fees in advance.

E. Outside Compensation For the Sale of Securities to Clients

Neither BWM nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees & Side-by-Side Management

BWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client, unless agreed upon before an investment relationship is established between client and BWM.

Item 7: Types of Clients

BWM generally provides investment advice and/or management supervisory services to the following Types of Clients:

- Individuals
- High-Net-Worth Individuals
- Companies

Minimum Account Size

There is an account minimum of \$100,000

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



A. Methods of Analysis and Investment Strategies

Methods of Analysis

BWM's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

Charting analysis involves the use of patterns in performance charts. BWM uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investment Strategies

BWM uses long term trading and short term trading strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.



Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold : 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short term trading generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

BWM generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

Bedford F. Tuten was a subject of a three month suspension and a monetary penalty of \$5,000 in 2012. The three month suspension started on September 17, 2012 and ended on December 16, 2012.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative



Neither BWM nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither BWM nor its representatives are registered as FCM, CPO or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Neither BWM nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest

D. Selection of Other Advisors or Managers and How this Adviser is Compensated for Those Selections

BWM does not utilize nor select other advisors or third party managers. All assets are managed by BWM management.

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

A. Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions.

B. Recommendations Involving Material Financial Interests

BWM may recommend that clients buy or sell one or many security(ies) in which a related person to BWM has a material financial interest. All details will be disclosed prior to acquisition of such securities in any instance such as this.

C. Investing Personal Money in the Same Securities as Clients



From time to time, representatives of BWM may buy or sell securities for themselves that they also recommend to clients. BWM will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of BWM may buy or sell securities for themselves at or around the same time as clients. BWM will trade client's non-mutual funds and non-ETF securities before they trade their own.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The Custodian, INTERACTIVE BROKERS LLC, member FINRA/SIPC/NFA, was chosen based on their relatively low transaction fees and access to a large variety of mutual funds and ETFs. BWM will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. Research and Other Soft-Dollar Benefits

BWM receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions ("soft dollar benefits").

2. Brokerage for Client Referrals

BWM at times, may receive referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

BWM allows clients to direct brokerage. BWM may be unable to achieve the most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage BWM may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices.

B. Aggregating (Block) Trading for Multiple Client Accounts



BWM maintains the ability to block trade purchases across accounts. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least quarterly only by Bedford Forrest Tuten, President. Bedford Forrest Tuten is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Bedford Forrest Tuten, President. There is only one level of review and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least monthly or quarterly a written report detailing the Client's account which will come from the custodian.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

BWM may receive any and all economic benefit, directly or indirectly from any third party for advice rendered to BWM clients. Details disclosed in full prior to such benefit(s).



B. Compensation to Non-Advisory Personnel for Client Referrals

BWM does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

BWM does not take custody of client accounts at any time. Custody of client's accounts is held primarily at INTERACTIVE BROKERS LLC, member FINRA/SIPC/NFA. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16: Investment Discretion

For those client accounts where BWM provides ongoing supervision, BWM maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

BWM will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

BWM does not require nor solicit prepayment of more than \$500 in investment advisory fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither BWM nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

BWM has not been the subject of a bankruptcy petition in the last ten years.



Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

BWM currently has only one management person and only one executive officer; Bedford Forrest Tuten. Bedford Forrest Tuten's education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel Are Engaged and Time Spent on Those (If Any)

Bedford Forrest Tuten's other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance Based Fees are Calculated and Degree of Risk To Clients

BWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client. At times; however, BWM may accept performance-based fees if previously agreed upon between client and BWM prior to a formal business engagement. Details disclosed in BWM IAC between client and BWM.

D. Material Disciplinary Disclosures for Management Persons of This Firm

Bedford F. Tuten was a subject of a three month suspension and a monetary penalty of \$5,000 in 2012. The three month suspension started on September 17, 2012 and ended on December 16, 2012.

E. Material Relationships That Management Persons Have With Issuers of Securities (if Any)

Neither BWM nor its management personnel, has any relationship or arrangement with issuers of securities

