

*Item 1 - Cover Page Form ADV Part 2A*

**W. CURTIS ERICKSON JR., INC., PS**  
D/B/A  
**ERICKSON WEALTH & TAX MANAGEMENT**  
FORM ADV – PART 2A INFORMATION  
March 1, 2018

W. Curtis Erickson Jr., Inc. PS  
d/b/a  
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**This brochure provides information about the qualifications and business practices of W. Curtis Erickson Jr., Inc., PS doing business under the name Erickson Wealth & Tax Management (“EWTM”). If you have any questions about the contents of this brochure, please contact us at (206) 284-9900. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about EWTM (CRD No. 127537), including a copy of its Form ADV Part 1, is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Item 2 - Material Changes To This Brochure Since Last Annual Update***

Since our last annual update in March 2017 we have had no material changes.

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#### ***Item 4 - Advisory Business***

Erickson Wealth & Tax Management (“EWTM”) is a state-registered investment adviser that provides Consulting and Investment Management Referral Services to a variety of clients. The firm became registered as an investment adviser and began conducting business in September 2003. EWTM is wholly-owned by W. Curtis Erickson. EWTM does not control any other firm and is not controlled by any other firm.

##### Investment Management Referral

EWTM acts as a co-adviser and refers clients to Matson Money, Inc. (formerly referred to as Matrix Asset Allocation), an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). When it does so, Matson Money signs an agreement directly with the referred client and bills and collects the fees as indicated by their agreement and ADV Part 2A provided to the client. In addition, the client signs a solicitation disclosure acknowledging that the client understands EWTM is a solicitor for Matson Money.

After EWTM makes a referral to Matson Money, a Matson Money representative will work with the client to complete account opening paperwork, make service selections, and coordinate transferring a client's assets into the selected program and then monitor and manage the account. Matson Money representatives also assist clients with questions they may have regarding the performance of their account as services are provided. EWTM also consults with the client about the account's performance. Clients are free to contact their manager at any time.

##### Consulting Services

EWTM provides its Consulting Services primarily to individual clients. Consulting Services include, but are not limited to, analysis of a client's financial circumstances and investments with recommendations for the investment and sale of client securities. Consulting Services can also include financial or retirement planning, insurance analysis, education funding or other projects not involving managing investments. The level of each service is designed to meet the needs and requests of each client. Consideration is given to risk tolerance, income needs and short and long term financial objectives. Consulting Services include a report to each client which may be in writing if requested by a client. Clients are free to contact their EWTM Representative at any time.

Clients are free to implement advice provided by consultation through any source they choose. The decision to accept any recommendation or advice provided by EWTM in its Consulting Services and all decisions regarding thereof are left to the client. Clients are free to implement recommended transactions through broker-dealers and other service providers other than those recommended by EWTM and clients are advised to evaluate independently the transaction execution services recommended by representatives. EWTM does not guarantee the results of its recommendations and losses can occur from receiving Consulting Services.

#### ***Item 5 - Fees and Compensation***

Fees paid to EWTM are for EWTM consulting services only and are negotiable. The fees exclude all transaction costs including brokerage commissions and other account-servicing costs. Such brokerage costs are separately charged to the account. Commission rates charged by the custodian may be higher or lower than available elsewhere. Commissions on

transactions and other account fees are charged in accordance with the account's brokerage firm's normal commission schedule.

#### Investment Management Referral Service Fees

The solicitation agreement described above provides that EWTM will receive an asset-based fee from Matson Money based on a percentage of the value of assets in a referred client's account. The annual fees charged range from 0.40% to 1.25% depending on amount of asset management by Matson Money and the fee schedule is clearly identified in the client agreement. Fees are payable quarterly in advance in increments of one fourth the annual percentage. Fees are generally based on the value of an account as of the last business day of each quarterly period. However, when a client adds assets to, or withdraws assets from, Matson Money will refund its fee for withdrawals on a prorated basis and charge an additional fee for additions to an account on a prorated basis. Matson Money will make such refunds or collect additional fee within 90 days of Matson Money's receipt of notice of such withdrawal or addition. Services provided to the clients of Matson Money as co-adviser to EWTM are billed by Matson Money as per client agreement and never billed directly by EWTM. Clients cannot go to Matson Money directly and fees are not negotiable.

Once the fees are billed and collected by Matson Money, EWTM is paid a fee at 100% of the collected fee by Matson Money as long as the client is engaged with Matson Money. Fees for this Service are never paid directly by the client to EWTM. These fee payments to EWTM do not either raise or lower the fee charged to a client by Matson Money for providing its management services. Matson Money receives expense fees from the Dimensional Funds they use.

Clients may terminate Matson Money if notice is given in writing, 30 days prior to termination. Any prepaid fees will be refunded on a pro-rata basis on termination.

#### Consulting Service Fees

Clients pay for Consulting Services directly to EWTM on an hourly basis.

EWTM's hourly fee for consulting services is \$200 per hour.

Prior to engagement, each client signs an agreement which provides an estimate of the total fee for services. One-half of the estimated fee is due upon contract signing. The balance is billed for and due after services are completed. The agreement between EWTM and a client for Consulting Services may be terminated by either party at any time by written notice to the other. Any fee due, but not yet paid by a client, is due promptly after termination of the agreement. Any unearned portion of a prepaid fee is returned to the client.

Clients and prospective clients should be aware that EWTM's fees for Consulting Services may be higher or lower than obtainable elsewhere.

#### ***Item 6 - Performance Based Fees and Side-by-Side Management***

EWTM does not charge performance-based fees. All fees are hourly, flat or asset-based as disclosed above.

### ***Item 7 - Types of Clients***

EWTM offers its investment advisory services to a wide variety of clients, including but not limited to, individuals, entities, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities including partnerships.

EWTM does not require a minimum account size or minimum fee for its advisory services.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

EWTM's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance). When we evaluate current portfolios, we utilize Modern Portfolio Theory and the Efficient Market Philosophy to evaluate how a client's current portfolio compares to our recommended Matson Money model portfolios that fall on the efficient frontier. We use computer software from Morningstar Principia that generates hypothetical portfolios based on asset class correlations. Morningstar Principia software may be updated as frequently as monthly or quarterly, but at least annually. We also use DFA-provided software that analyzes mutual funds and index funds on a risk-adjusted basis and is updated monthly.

EWTM's main sources of information include, but are not limited to, research materials prepared by others, annual reports, prospectuses, and public filings.

EWTM and third party investment managers that clients may use do not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those conservative investments or strategies recommended or applied by EWTM.

### ***Item 9 - Disciplinary Information***

EWTM does not have any disciplinary information to report regarding itself or any of its account manager counselors or other related persons.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

Mr. Erickson is a Certified Public Accountant. From time to time Mr. Erickson will offer clients advice or products from this outside activity, which represents a conflict of interest. As a fiduciary, however, EWTM always acts in the best interests of the client. Clients are not required to use the CPA services of Mr. Erickson and are free to seek these services through professionals unaffiliated with EWTM.

### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

EWTM and its Representatives may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative or an account related to a Representative is contemplated, a client's transaction is given priority and processed first.

EWTM has established a Code of Ethics applicable to all persons at EWTM who have access to confidential client records or to recommendations being made for client accounts. Designed to

prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires such "access persons" to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for client accounts. The Code also establishes certain bookkeeping requirements relating to the new federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

### ***Item 12 - Brokerage Practices***

EWTM does not recommend broker-dealer to clients, but third-party advisers recommended by EWTM may recommend broker-dealers. Clients should review the ADV Part 2A for the recommended third-party adviser.

### ***Item 13 - Review of Accounts***

For accounts managed by third party managers, the accounts are reviewed when EWTM receives a copy of the account's quarterly statements.

EWTM does not prepare regular reports for clients. Clients obtain statements from their custodian, mutual funds and third party manager's as appropriate.

### ***Item 14 - Client Referrals and Other Compensation***

EWTM does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party in return for client referrals.

### ***Item 15 - Custody***

EWTM does not take custody of client funds or securities. Custodial services are provided to managed accounts only by the brokerage firm processing the securities transactions, never by EWTM or its associated persons.

To the extent a client receives any account or other investment ownership statement from EWTM, EWTM recommends the client carefully compare the information on the report to that on the custodian's statements.

### ***Item 16 - Investment Discretion***

EWTM does not exercise discretionary authority to manage client accounts.

### ***Item 17 - Voting Client Securities***

EWTM and its Representatives do not, and have no authority to, vote proxies on behalf of clients who will receive such notices from their account's custodian. However, EWTM will assist

clients by answering questions they may have regarding the nature of a proxy and voting procedures.

EWTM also does not, and has no authority to, take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. However, it is available to answer questions regarding such notices.

***Item 18 - Financial Information***

EWTM does not require or solicit fees of more than \$500 six months or more in advance from any client, thus no financial statement for EWTM is attached. EWTM does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

***Item 19 - Requirements for State-Registered Advisers***

*Background Information.* See the attached ADV 2B Brochure Supplements for background information about management personnel and those giving advice on behalf of EWTM.

*Other Business.* EWTM is not engaged in any business other than providing investment and tax advice.

*Legal Events.* Neither EWTM nor any of its management persons has been involved with (1) any arbitration claim of any kind; (2) any self-regulatory organization or administrative proceeding of any kind.

*Relationships.* Neither EWTM nor any of its management persons have a relationship or arrangements with any issuer of securities.

*ADV Part 2B for W. Curtis Erickson, Jr.*

PART 2B - BROCHURE SUPPLEMENT

**W. Curtis Erickson Jr., CPA, PFS**

March 1, 2018

W. CURTIS ERICKSON JR., INC. PS

D/B/A

ERICKSON WEALTH & TAX MANAGEMENT

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**This brochure supplement provides information about W. Curtis Erickson Jr. that supplements W. Curtis Erickson Jr., Inc. PS doing business as Erickson Wealth & Tax Management ("EWTM") brochure. You should have received a copy of that brochure. Please contact Curtis Erickson if you did not receive EWTM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about W. Curtis Erickson Jr. (CRD No. 4093584) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Erickson was born in 1963. He is a graduate of Central Washington University with a BS in business administration. He earned his Certified Public Accountant (CPA) designation in 1989 and Personal Financial Specialist (PFS) in 2001.

From 1991 to 2006 Mr. Erickson was a CPA/Partner with the firm Nelson Watson & Erickson, CPAs, LLP

In 2003 he formed Erickson Integrated Wealth & Tax Management.

He has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 24 General Securities Principal Exam and the Series 66 Uniform Combined State Law Exam.

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

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

***Item 3 - Disciplinary Information***

Mr. Erickson does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Erickson spends approximately 50% of his time working on CPA activities, focusing primarily on tax planning and preparation of federal and state tax returns. .

***Item 5 - Additional Compensation***

Mr. Erickson does not receive any additional compensation other than his CPA activities described above.

***Item 6 - Supervision***

Mr. Erickson is the Designated Supervisor/Chief Compliance Officer for EWTM and is responsible for his own supervision as well as that of all EWTM investment adviser representatives. His contact information is available on the cover page of this Part 2B supplemental brochure.

***Item 7 - Requirements for State-Registered Advisers***

Mr. Erickson has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

*ADV Part 2B for Lauren Jean-Louis Vignec*

PART 2B - BROCHURE SUPPLEMENT

**Lauren Jean-Louis Vignec**

March 1, 2018

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**This brochure supplement provides information about Lauren Vignec that supplements W. Curtis Erickson Jr., Inc. PS doing business as Erickson Wealth & Tax Management ("EWTM") brochure. You should have received a copy of that brochure. Please contact Curtis Erickson if you did not receive EWTM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Lauren Jean-Louis Vignec (CRD No. 5647044) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Vignec was born in 1976. He is a graduate of University of Washington with a BA in Economics in June, 2008.

Mr. Vignec has been a financial advisor with EWTM since 2009. Prior to that he was an analyst for Winch Advisory Services, LLC, a Wisconsin licensed investment adviser. Mr. Vignec has successfully passed the NASAA Series 65 Uniform Investment Advisor Law Exam.

## ***Item 3 - Disciplinary Information***

Mr. Vignec does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

## ***Item 4 - Other Business Activities***

Mr. Vignec serves as pastor at Salishan Eastside Lutheran Mission. He spends about 50% of time on this activity. There is no crossover between his role as financial advisor for EWTM and pastor.

## ***Item 5 - Additional Compensation***

Mr. Vignec does not have any advisory compensation outside of his role with EWTM.

## ***Item 6 - Supervision***

Mr. Erickson is the Designated Supervisor/Chief Compliance Officer for EWTM and is responsible for the supervision of Mr. Vignec's investment advisory activities. Mr. Erickson's contact information is available on the cover page of this Part 2B supplemental brochure.

## ***Item 7 - Requirements for State-Registered Advisers***

Mr. Vignec has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

*ADV Part 2B for James Dale Woodworth*

PART 2B - BROCHURE SUPPLEMENT

**James Dale Woodworth**

March 1, 2018

W. Curtis Erickson Jr., Inc. PS

d/b/a

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**This brochure supplement provides information about James Woodworth that supplements W. Curtis Erickson Jr., Inc. PS doing business as Erickson Wealth & Tax Management ("EWTM") brochure. You should have received a copy of that brochure. Please contact Curtis Erickson if you did not receive EWTM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about James D. Woodworth (CRD No. 1689271) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Item 2 - Educational Background and Business Experience***

Mr. Woodworth was born in 1936. He is a graduate of Whitworth College in Spokane, Washington with a BA.

Until 1985 Mr. Woodworth was Principal of Lake Chelan School. From 1999 to 2002 he was a Registered Representative for Edward Jones. From 2002 to 2004 he was a Registered Representative for Sunset Financial Services. From 2004 to 2008 he was a Registered Representative for Questar. He has been with EWTM as an Investment Adviser Representative since 2005.

He has successfully passed the FINRA Series 6 Investment Company Products/Variable Contracts Limited Representative Exam, Series 7 General Securities Representative Exam, Series 63 Uniform Securities Agent State Law Exam and Series 65 Uniform Investment Adviser Law Exam.

***Item 3 - Disciplinary Information***

Mr. Woodworth does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Woodworth has no outside business activities outside of his role with ETWM.

***Item 5 - Additional Compensation***

Mr. Woodworth receives no additional compensation outside of his role with ETWM.

***Item 6 - Supervision***

Mr. Erickson is the Designated Supervisor/Chief Compliance Officer for EWTM and is responsible for the supervision of Mr. Woodworth's investment advisory activities. Mr. Erickson's contact information is available on the cover page of this Schedule 2B supplemental brochure.

***Item 7 - Requirements for State-Registered Advisers***

Mr. Woodworth has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.