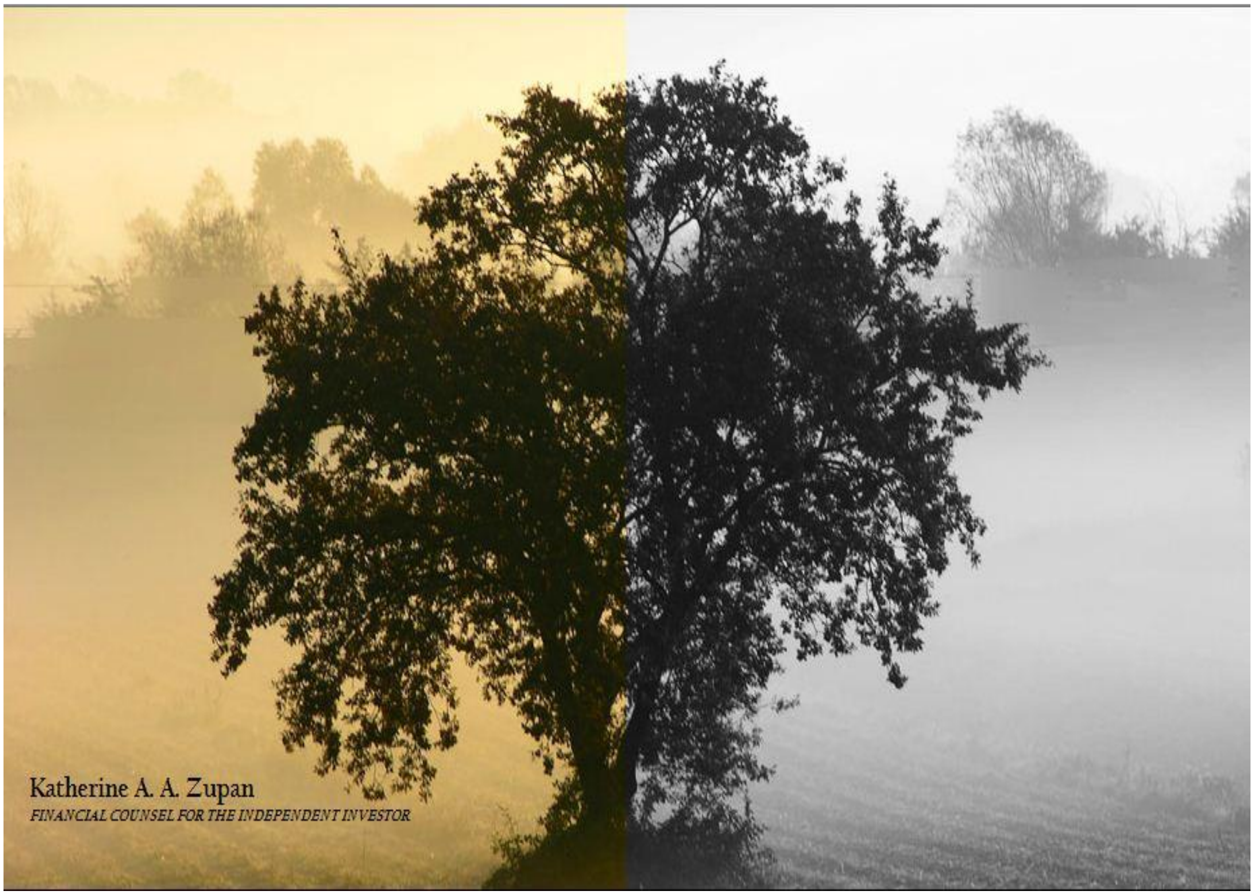

Katherine A. A. Zupan

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This brochure provides information about the qualifications and business practices of Katherine A. A. Zupan. If you have any questions about the contents of this brochure, please contact us at info@zupan.us. 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 Katherine A. A. Zupan also is available on the SEC's website at www.adviserinfo.sec.gov.

January 2012

Material Changes

There have been no material changes made.

Table of Contents

Advisory Business

Katherine A. A. Zupan is an independent fee-only non-transactional, non-custodial financial advisory of extreme probity and discretion providing financial counseling and trust services to individuals, businesses, and their personnel on either an hourly or a retained basis.

We offer comprehensive financial plan counseling and development. It is our purpose to assist you build a coherent and effective plan and then to guide you in the management of that program. Here it is all about you. When you are ready to take control over your financial future, we are here to help you do just that.

People's lives are often entangled and there are many issues involved in their financial affairs. We will work with your current brokers, accountants, lawyers and insurance people or we will refer you to a suitable professional as appropriate. We receive no remuneration from these referrals.

Katherine A. A. Zupan is unaffiliated with any investment or insurance company. We are obligated to you and only to you.

Clients receive personal attention regardless of the size of their account. We do not have a minimum account limit here. We also do not discriminate. You will never be treated with anything less than respect.

THE ADVISOR

Mrs. Katherine A. A. Zupan holds degrees from The Pennsylvania State University and from Webster University. Retired from service in the United States Air Force, she has been a professional financial advisor since 1998. She began her career at Independent Capital Management, Inc. and SunAmerica Securities. In 2001, she moved to the private investment bank Lloyd, Scott & Valenti, Ltd. and Bear Sterns. Mrs. Zupan became an independent fee-based financial advisor in 2004. She is a fully licensed advisor in the Commonwealth of Virginia and a Certified Estate Planner.

Fees and Compensation

Individuals-
Our fees are based upon an hourly rate of $150.00 per consulting hour.
Financial plans begin at $500.00 and increase from there based upon complexity.
Trusts begin at $1700.00 for a complete trust package.
Our retainer is $200.00 per quarter, payable in advance.

Businesses-
Companies wishing to retain us for their employees are charged $100.00 per employee per quarter in advance. This represents a cost savings of $200.00 per employee per year*
Companies wishing to consult us regarding the benefits they offer or plan to offer their employees are charged $150.00 per consulting hour.

Exclusive Client Benefits-

Clients receive access to our website, email, and our toll-free number.

Clients, who refer us to others who then become clients, receive a 10% reduction in subsequent fees.

We also invite clients to several hospitality events during the summer.

Performance-Based Fees and Side-By-Side Management

We do not accept any performance-based fees whatsoever nor do we manage clients' accounts. We offer advice and the development and monitoring of investment programs only.

Types of Clients

Our clients include individuals, families and businesses.

Methods of Analysis, Investment Strategies and Risk of Loss

We use fundamental analysis, portfolio and asset diversification and financial plan testing giving our clients the best chance to meet their goals. We prefer avoiding undue risk yet losses generally can and will occur in any investment program. At times these losses could be substantial. No investment is entirely without risk of loss.

Disciplinary Information

Our record is clean.

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

We wholeheartedly adhere to the strictest code of ethics and fiduciary standards. We have no participation or interest in our clients' transactions at all. If we have personal investments that may from time to time overlap those of our clients, as can happen, we say so.

Brokerage Practices

Since we do not do transactions or directly manage clients' accounts, and we are not affiliated with any broker-dealers, we do not strictly speaking have any brokerage practices. Since our clients may not have a broker-dealer either, we may recommend an online broker for certain transactions without naming a specific company and for other transactions recommend the client use a more traditional broker-dealer. These recommendations are based upon what would be best for the client. We receive nothing from any broker-dealer of any kind.

Review of Accounts

Clients whose investment programs we monitor may request an account review whenever they want one. We generally recommend annual reviews. We can only offer account reviews to those clients who have us monitoring their investment programs.

Client Referrals and Other Compensation

We encourage our clients to refer us but from time to time we may refer our clients to other professionals, for example lawyers. We are never compensated for this in any way. We also do not participate in 'contests' nor do we accept gifts of any kind.

Custody

All of our clients retain full custody. We are a non-custodial advisory.

Investment Discretion

All of our clients retain full and complete control of their investments. We only advise and have no hand in our client's accounts.

Voting Client Securities

Since we do not have custody of clients' securities, we cannot vote said securities.

Requirements for State-Registered Advisers

We do not meet the threshold for providing financial information nor are we required to submit a balance sheet. The educational and business background of the advisor is detailed in the Advisory Business Description portion of this brochure.

Privacy Policy

In order to do our best for our clients, we must collect certain personal and financial information, including the source of any income, all of this information is kept confidential. We will honor your privacy however, please be aware that we may be obligated to disclose information to duly appointed authorities as required by law.