

Part 2B of Form ADV: *Brochure Supplement*

Harold Murray Sawyer III
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This brochure supplement provides information about Harold Murray Sawyer III that supplements the Westover Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Chip Sawyer if you did not receive Westover Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Harold Murray Sawyer III is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: Harold Murray Sawyer III **Born:** 1975

Education

- University of North Carolina at Chapel Hill; BS, Psychology; 1997
- University of North Carolina at Chapel Hill; MBA, with honors; 2004

Business Experience

- Jurika & Voyles; Equity Trader; from 09/1997 to 05/2002
- Tucker Capital Management; Research Analyst; from 06/2003 to 05/2008
- Westover Capital Advisors, LLC; Vice President & CCO; from 6/2008 to Present

Designations

Harold Murray “Chip” Sawyer III has earned the following designation(s) and is in good standing with the granting authority

- CFA; CFA Institute; 2004

CFA Charter Financial Advisor Statement for SEC Form ADV

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 Disciplinary Information

Chip Sawyer has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Chip Sawyer is not engaged in any other investment-related activities.
2. Chip Sawyer does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Chip Sawyer is not engaged in any other business or occupation that involves a substantial amount of his time.

Item 5 Additional Compensation

Chip Sawyer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

N/A