

Cabot Money Management  
216 Essex St, Salem, MA 01970

978-745-9233

3/26/2012

**This Brochure Supplement provides information about the individuals at Cabot that are directly responsible for managing your investment portfolios. This document supplements the Cabot Money Management form ADV II. Please contact Cabot at 978-745-9233 if you have any questions about the contents of this supplement.**

Additional information about the individuals listed in the brochure supplement is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **Item 1- Educational Background and Business Experience**

Name: **Robert T. Lutts**

Title: President & Chief Investment Officer

Date of Birth: 11/16/1956

Formal Education: University of Massachusetts - Amherst, MA (MBA Finance 1981)

Babson College - Wellesley, MA (BS Finance 1979)

Employment Previous Five Years: Cabot Money Management, Inc.

Name: **James M. Gasparello**

Title: Senior Financial Counselor/Principal

Date of Birth: 02/24/1963

Formal Education: University of New Hampshire Durham, NH (BA Psychology 1985)

Employment Previous Five Years: Cabot Money Management, Inc.

Name: **Sonia L. Ernst**

Title: Director of Operations/Principal

Date of Birth: 03/12/1977

Formal Education: Bryant University, Smithfield, RI (BS Finance 1999)

Employment Previous Five Years: Cabot Money Management, Inc.

Name: **William J. Larkin**

Title: Portfolio Manager

Date of Birth: 11/13/1965

Formal Education: Merrimac College (BS - Business Administration 1988)

Employment Previous Five Years: Cabot Money Management, Inc.

Name: **Timothy Moore**

Title: Portfolio Manager

Date of Birth: 03/14/79

Formal Education: Boston University (BSBA Business Administration/Finance 2001)

Northwestern University (MBA 2006)

Employment Previous 5 yrs: Cabot Money Management, Inc. 11/2010-present;

Unemployed 09/2010 – 10/2010; AIM Investments/Invesco: 10/2006-08/2010

Name: **Dennis C. Wassung**

Title: Portfolio Manager

Date of Birth: 06/11/1972

Formal Education: Rensselaer Polytechnic Institute (BS Mechanical Engineering 1994),  
University of Southern California (MBA 1998)

Employment Previous 5 Years: Cabot Money Management, Inc. 06/2008–present;

Unemployed 01/2008-06/2008; Adams, Harkness & Hill 10/1999-01/2008

Name: **Steven O. Davis**

Title: Senior Financial Counselor

Date of Birth: 05/10/1960

Formal Education: Fitchburg State College (BA Accounting 1982), Suffolk University (MST  
Taxation 2001).

Employment Previous 5 Years: Cabot Money Management, Inc. 09/2007–present; Nutter,  
McClennen & Fish LLP 12/2006-09/2007; Eastern Connection Operating Inc. 04/2006-  
12/2006; Basilicato & Levesque LLP 09/2005-04/2006

Name: **Gregory A. Stevens**

Title: Senior Financial Counselor / Chief Compliance Officer

Date of Birth: 06/07/1974

Formal Education: University of New Hampshire (BA Economics 1996)

Employment Previous Five Years: Cabot Money Management, Inc.

Name: **Thomas C. Vautin**

Title: Senior Financial Planner

Date of Birth: 04/17/1974

Formal Education: University of Rochester (BA Economics 1996, MBA Finance 2001)

Employment Previous Five Years: Cabot Money Management, Inc. 01/2011 – present; New England Private Wealth Advisors, LLC 05/2010-01/2011; Cabot Money Management, Inc. 05/2005-05/2010

Name: **Kathleen K. Mealey**

Title: Financial Counselor

Date of Birth: 06/21/1962

Formal Education: University of Vermont (BA Economics 1984)

Employment Previous Five Years: Cabot Money Management, Inc. 01/2010 – present; Arbonne International 01/2002 – present; Optimum Growth Advisors 09/2009-02/2010

### **Legal or Disciplinary Events**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

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

No portfolio managers or financial counselors at Cabot are engaged in any other investment related business activities.

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

No portfolio managers or financial counselors at Cabot receive any additional compensation from any investment related activities.

## **Item 6 - Supervision**

The portfolio management team is supervised by Robert Lutts. He oversees the activities of Dennis Wassung, Timothy Moore and William Larkin and guides the overall investment strategy of the firm. The purchases and sales conducted by the portfolio management team are done within the guidelines they set forth for each portfolio strategy.

Robert Lutts also oversees the operations group, let by Sonia Ernst. Sonia is responsible for the execution and reconciliation of trades on a daily basis. Any trade errors are brought to the attention of Robert Lutts and Gregory Stevens (Chief Compliance Officer) for resolution and documentation.

Robert Lutts also supervises James Gasparello and management of the Financial Counselor team. Robert meets with James regularly to stay abreast of any issues or concerns passed along to the Counselors from the clients and communicates any changes to the investment strategies of the Portfolio Management team.

The Financial Counselor team (Gregory Stevens, Thomas Vautin, Steven Davis and Kathleen Mealey) is supervised by James Gasparello. James is responsible for tracking the ongoing recommendations and services provided to our clients by each of the Financial Counselors. The suitability of the investment allocation is reviewed by the team members in light of the goals, timeframe, level of assets and risk tolerance of each client.

Gregory Stevens is responsible for the overall compliance requirements of the firm. His responsibilities include reviewing Cabot's trading activities to insure fair and equitable execution along with overseeing the marketing and investment practices of the firm. He is tasked with monitoring employee trading activities to guard against any violations of the Code of Ethics.

All employees listed in this document can be reached by calling Cabot's office at 978-745-9233.