

Item 1

Michael E. Ross

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This brochure supplement provides information about Michael E. Ross that supplements the Investment Advisory Group brochure. You should have received a copy of that brochure. Please contact Jay Richards or George McCall if you did not receive Investment Advisory Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael E. Ross is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

- Principal and Founding Partner of Maritime Wealth Advisors, LLC, 1993
(formerly Strategic Financial Services)
Geneos Wealth Management, Inc. 2006
Multi-Financial Securities Corp. 1993-2006
- Assistant Vice President/Trust Officer at Rockland Trust Company, 1989-1993
- Formerly of American Express Financial Advisors, 1987-1989
- B.S. Psychology/Sociology, Bridgewater State College, 1977
- Born in 1953

Item 3 - Disciplinary Information

There have been no legal proceedings, disciplinary events or administrative proceedings involving Michael E. Ross.

Item 4 - Other Business Activities

Michael E. Ross is a registered representative of Geneos Wealth Management, Inc. (Geneos). As a licensed registered representative of Geneos, a broker/dealer, Michael has the ability to effect securities transactions for separate and typical compensation for any client requesting these

services; thus, sales of securities to clients by Michael E. Ross in his registered representative capacity could present a conflict of interest because he may receive a commission. Commissions may be higher or lower at Geneos. Clients are not obligated to purchase securities products through Investment Advisory Group or Michael E. Ross. Financial planning clients are not under any obligation to engage Investment Advisory Group or Michael E. Ross when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the financial planning client.

Item 5 - Additional Compensation

Michael E. Ross does not receive any economic benefit for providing advisory services from anyone who is not a client.

Item 6 - Supervision

Geneos Wealth Management, Inc. reviews the activity of partners and associates in the Fidelity Institutional Wealth Services (FIWS) program.

Item 7 - Requirements for State-Registered Advisers

Michael E. Ross is not a state-registered adviser.