

Item 1 Cover Page

A.

Burwell L. Hutchinson III

Fischer & Hutchinson Wealth Advisors, LLC

Brochure Supplement

Dated 1/31/2012

Contact: Burwell L. Hutchinson III,
Chief Compliance Officer
5560 Kirkwood Highway
Wilmington, Delaware 19808

B.

This Brochure Supplement provides information about Burwell L. Hutchinson III that supplements the Fischer & Hutchinson Wealth Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Burwell L. Hutchinson III, Chief Compliance Officer, if you did *not* receive Fischer & Hutchinson Wealth Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Burwell L. Hutchinson III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Burwell L. Hutchinson III was born in 1968. Mr. Hutchinson graduated from the University of Delaware in 2000, with a Bachelor of Science degree in Accounting. Mr. Hutchinson is a Member and an investment adviser representative of Fischer & Hutchinson Wealth Advisors, LLC since September of 2007. From September 2006 to December of 2009, Mr. Hutchinson was an Accounting Instructor at the University of Delaware. From September 2004 through January 2008, Mr. Hutchinson was the President of BLH Financial Services, Inc.

Mr. Hutchinson is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Hutchinson has held the designation of Certified Public Accountant (“CPA”) since 2002. 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Hutchinson is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Hutchinson person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Fischer & Hutchinson provides investment advisory and supervisory services in accordance with current state regulatory requirements. Fischer & Hutchinson's Chief Compliance Officer, Burwell L. Hutchinson III, is primarily responsible for overseeing the activities of Fischer & Hutchinson's supervised persons. Mr. Hutchinson also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Fischer & Hutchinson's supervision or compliance practices, please contact Mr. Hutchinson at (302) 442-4233.

Item 7 State-Registered Investment Advisors

- A. Mr. Hutchinson has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Hutchinson has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Lawrence R. Boyd

Fischer & Hutchinson Wealth Advisors, LLC

Brochure Supplement

Dated 1/31/2012

Contact: Burwell L. Hutchinson III,
Chief Compliance Officer
5560 Kirkwood Highway
Wilmington, Delaware 19808

B.

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Additional information about Lawrence R. Boyd is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Lawrence R. Boyd was born in 1970. Mr. Boyd graduated from the Pennsylvania State University in 1993, with a Bachelor of Science degree in Chemical Engineering. Mr. Boyd received his Master of Business Administration degree in Finance from the University of Delaware in 2000. Mr. Boyd has been employed by Fischer & Hutchinson Wealth Advisors, LLC since December 2009 and has been an Associate Financial Planner since September of 2011. From June 2008 to December of 2009, Mr. Boyd was an Associate Financial Advisor with Sage Financial Group. From May 2005 through June 2008, Mr. Boyd was a Product Engineer with Rohn & Haas Electronic Materials.

Mr. Boyd is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are

professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Boyd is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Boyd is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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- B. Mr. Boyd has never been the subject of a bankruptcy petition.