



An SEC Registered Investment Adviser

Wealth Gathering, LLC

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Financial Planning & Investment Consultation

ADV Part 2

March 29, 2012

This ADV Part 2 brochure provides information about the qualifications and business practices of Wealth Gathering, LLC. If you have any questions about the contents of this brochure, please contact us at our main office at (207) 370-2370.

The contents of this brochure have not been approved or verified by the U.S. Securities and Exchange Commission (SEC) or any other state or federal governmental authority. While the firm and its associates may be registered with the SEC, it does not imply a certain level of skill or training on the part of the firm or its associated personnel.

Questions relative to the firm, its services or this brochure may be made to the attention of Mr. Michael Goldman, President and Chief Compliance Officer, at (207) 370-2370. Additional information about the firm, other advisory firms, or their associated investment adviser representatives is available on the Internet at www.adviserinfo.sec.gov.

Item 2 - Material Changes

The firm has amended its May 1, 2011 ADV Part 2 due to a change of business address (please see the Cover Page), updates to its reportable assets under management as of its fiscal year-end (see Item 4), as well as the refinement of disclosure information and format. No material changes have occurred.

For future filings, this section of the brochure may address only those material changes that have been incorporated since the firm's last annual update. The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's Website: www.adviserinfo.sec.gov or you may contact our firm at (207) 370-2370.

The firm offers description of its financial planning and investment consultation services under this disclosure and its investment advisory services through separate documents. As with all firm disclosures, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or during the engagement.

Item 3 - Table of Contents

<u>Topic</u>	<u>Page</u>
Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	6
Item 6: Performance-Based Fees and Side-By-Side Management	7
Item 7: Types of Clients	8
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	8
Item 9: Disciplinary Information	10
Item 10: Other Financial Industry Activities and Affiliations	10
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
Item 12: Brokerage Practices	13
Item 13: Review of Accounts	14
Item 14: Client Referrals and Other Compensation	14
Item 15: Custody	15
Item 16: Investment Discretion	16
Item 17: Voting Client Securities	16
Item 18: Financial Information	16
Item 19: Requirements for State-Registered Advisers	16
Form ADV Part 2B - Advisory Personnel (Principal Executive Officer)	17

Important Note: Throughout this document, Wealth Gathering, LLC may be referred to by the following terms: “the firm,” “we,” “us,” or “our.” The client or prospective client may be referred to as: “you,” “your,” etc.

This brochure contains 18 pages and should not be considered complete without all pages.

Item 4 – Advisory Business

About Our Firm

Wealth Gathering, LLC is an SEC-registered investment adviser domiciled in the State of Maine. In addition to our registration as an investment adviser with the SEC, our firm and its associates may notice-file (register) or meet certain exemptions to registration in other jurisdictions in which we conduct advisory business.

Since our firm's inception in 2010, Mr. Michael Goldman has been President, Managing Member, Chief Compliance Officer and is also our majority shareholder. As Chief Compliance Officer, Mr. Goldman provides overall supervision for our firm's investment advisory activities.

We hold ourselves to a *fiduciary standard*, which means our firm and its associates will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. As investment advisers we are required to put you – *our client* – first. We feel this sets us apart from other firms (e.g. brokers) that may be held to a, perhaps lesser, *suitability* standard and may not be required under current industry regulation to place a client's interest ahead of their own or to disclose conflicts of interest involving their clients' transactions.

An estimated 20% of the firm's activities involve providing continuous supervision and consultation with respect to the investment of client assets; 20% of time involves consultation and advice with respect to securities; and the remaining 60% of the firm's advisory efforts are oriented toward "non-securities advice," such as issues involving expense budgeting and savings, education, insurance, charitable and estate planning, real estate, among others. Some of the above-noted services are offered through Wealth Gathering, LLC's online services offering. As of December 31, 2011, the firm had approximately \$13.6 million¹ of client assets under its management through discretionary account agreements.

Getting Started

A complimentary interview is conducted by a qualified representative of our firm to determine the scope of services to be provided. During the initial meeting, you will receive our ADV Part 2 advisory brochure that incorporates our Privacy Policy. Should you wish to engage Wealth Gathering, LLC for its services, we must enter into a written agreement with you and, thereafter, further discussion and analysis is conducted to determine your financial need, goals, holdings, etc.

Depending on the scope of the engagement, we may require current copies of the following documents early in the process:

- Wills, codicils and trusts;
- Insurance policies;
- Mortgage information;
- Tax returns;
- Current financial specifics including W2's or 1099s;
- Information on current retirement plans and benefits provided by your employer;
- Statements reflecting current investments in retirement and non-retirement accounts; and
- Completed risk profile questionnaires or other forms provided by our firm.

¹The term "assets under management" and rounding to the nearest \$100,000 are as defined by the SEC's 2010 *General Instructions for Part 2 of Form ADV*.

It is important that the information and financial statements you provide are accurate. We may, but are not obligated to, verify the information you have provided which will then be used in the financial planning or investment advisory process.

Financial Planning Services

You may engage our firm in the development of a financial plan involving as many components as you may feel necessary for your situation. Advice may be provided on cash flow analysis, retirement capital requirements, education funding, estate planning, risk management or other specific needs you may request.

Please note that when our planning services focuses only on those areas of your stated interest your overall financial situation or needs may not be fully addressed due to the limitations you may have established.

Investment Consultation Services

Our investment consultation services may involve providing information on the types of investment vehicles available; employee stock options, investment analysis and strategies, asset selection, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian of your choosing.

In all instances you will retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make. Further, it remains your responsibility to promptly notify us if there is any change in your financial situation or investment objectives for the purpose of our reviewing, evaluating, or revising previous recommendations and/or services.

Upon completion of our presentation or delivery of advice, our engagement under this agreement is typically concluded. We recommend a check-up meeting at least annually or whenever your circumstances change.

You may also choose to further engage our firm for investment advisory services using our model or customized portfolios. This service is provided under a separate engagement and may be considered following your review of our wrap program brochures.

General Information

We do not provide legal or accounting services. With your consent, we may work with your other advisers (i.e., attorney, accountant, etc.) to assist with coordination and implementation of accepted strategies. You should be aware that these other advisers may bill you separately for their services and these fees will be in addition to those of our firm.

Our firm will use its best judgment and good faith effort in rendering its services. Wealth Gathering, LLC cannot warrant or guarantee any particular level of account performance or that your account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the

circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account.

Notwithstanding the preceding, nothing within our client agreement is intended to diminish in any way our fiduciary obligation to act in your best interest or in any way limit or waive your rights under securities laws or the rules promulgated pursuant to those laws.

Item 5 - Fees and Compensation

Hourly Fees

We may be engaged for our financial planning and investment consultation services under an hourly fee arrangement. Fees for these services are \$180 per hour. You will be billed for the actual time spent by our firm, assessed in 15-minute increments, and a partial increment will be treated as a whole.

Fixed Fees

At our discretion, we may offer our services on a fixed fee basis, generally ranging from \$200 to \$2,000. The fee takes into consideration factors such as the complexity of your financial profile; assets that comprise your overall portfolio we are providing advice, number of individual accounts comprising the portfolio, whether you or our firm will implement transactions for the account(s), among others, as well as whether our firm is being engaged for broad-based services. Therefore, fixed fees may be above or below the noted range and is determined by the complexity of the engagement.

Client Payment of Fees

You will be directly invoiced for our financial planning and investment consulting services, whether the engagement involves hourly or fixed fee assessments. We typically do not withdraw these fees from a client investment account for these services.

We may require an initial deposit (described in a later paragraph) for our services under this engagement, with the balance of fees due immediately upon our presentation of the plan to you or your legal agent. Should project engagements span more than three months, you will be billed quarterly, in arrears.

All program fees are negotiable and at the firm's sole discretion.

Additional Fee Information

Other Potential Fees

Specific product recommendations made by our firm usually involve "no-load" (i.e., no commission), if available, or low-load products. In some cases, such as insurance or actively-managed mutual funds, there may not be a suitable selection of no-load products available for recommendation.

Any transactional or custodial fees assessed by the selected service providers, individual retirement account fees, or qualified retirement plan account termination fees will be borne by you and are as provided in the current, separate fee schedule of the selected service provider. Fees paid to our firm for our services are separate from any transactional charges you may pay as well as those for mutual funds, exchange-traded funds (ETFs), or other investments of this type.

Further information about our fees in relationship to our operational practices is noted in Item 12 of this document.

Advance Payment for Certain Services

We may require an initial deposit for either hourly or fixed fee financial planning and investment consultation engagements in the amount of the lesser of \$1,200 or one-half of the lower-end of the estimated fee range, which will be defined in your engagement agreement.

Termination of Services

Either party may terminate the agreement at any time, which will typically be in writing. Should you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute.

If you are a new client, you may terminate an agreement with our firm within five business days after the signing of our engagement agreement without penalty or charge. Should you terminate an engagement after this date, you may be invoiced for any time charges incurred by our firm in the preparation of your financial plan or investment allocation. In the case of any prepaid fees, we will promptly return any unearned amount upon receipt of a written termination notice.

Our firm will not be responsible for future allocations, transactional services or investment advice upon receipt of a termination notice.

External Compensation for the Sale of Securities to Clients

Our firm and its associates are engaged for fee-only services and we attempt to recommend “no load” investments whenever appropriate. We do not charge or receive a commission or mark-up on your securities transactions, nor will the firm and our associates be paid a commission on your purchase of an insurance contract or securities investment that we recommend.

We do not receive “trailer” or SEC Rule 12b-1 fees from an investment company we may recommend. Fees charged by issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges.

You will always have the option to purchase recommended investments through your selected service provider.

Item 6 - Performance-Based Fees and Side-By-Side Management

Our fees will not be based upon a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as “performance-based fees.” Performance-based compensation may create an incentive for a firm to recommend an investment that may carry a higher degree of risk to a client. Wealth Gathering, LLC does not use a performance-based fee structure because of the potential conflict of interest this type of fee structure may pose.

Side-by-side management refers to a firm simultaneously managing accounts that do pay performance based fees (such as a hedge fund) and those that do not; this type of arrangement, and the conflict of interest it may pose, does not conform to our firm's practices.

Item 7 - Types of Clients

We provide our services to individuals, trusts and estates to assist them in meeting their financial objectives in what is believed to be a cost-effective way. Our ability to provide our service and advice depends on access to important information. Accordingly, you are expected to provide us with an adequate level of information and supporting documentation throughout the term of the engagement, including but not limited to source of funds, income levels, your (or your legal agent's) authority to act on behalf of the account, among other information. This helps us determine the appropriateness of our financial planning or investment strategy for you and your account.

It is very important that you keep us up-to-date on significant changes that may call for an update to your financial and investment plans. Events such as job changes, early retirement, marriage or divorce, or the purchase or sale of a home or business can have a tremendous impact on your circumstances and needs. If we are aware of such events, we can make the adjustments needed to your plan or advice in order to keep you on track toward your goals.

We do not require minimum income levels, minimum level of assets, or other conditions for our services under this engagement. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, pre-existing relationships, or as otherwise may be determined by our Chief Compliance Officer. We also reserve the right to decline services to any prospective client for any reason.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Method of Analysis

If we are engaged to provide investment consultation under your service agreement, we will first evaluate several factors, including your:

- current financial situation;
- current and long-term needs;
- investment goals and objectives;
- level of investment knowledge; and
- tolerance for risk.

Wealth Gathering, LLC primarily employs a fundamental, long-term, passive index approach in its investment selection and implementation strategies. We also believe asset allocation is a key component of investment portfolio design and that an appropriate allocation of assets from diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) are a primary determinant of portfolio returns – perceived to be critical to the long-term success of a client's financial objectives.

Our research and recommendations may be drawn from sources that include financial publications; investment analysis and reporting software; research materials from outside sources; corporate rating services or inspections; annual reports, prospectuses and other regulatory filings; and company press releases.

We make asset allocation and investment policy decisions based on these and other factors to assist you in achieving your overall financial objectives.

Investment Strategies

In general, our firm's primary approach to portfolio management is based on the principles of the Modern Portfolio Theory and a mathematical technique known as "mean variance optimization." The result of this process is an allocation that potentially produces the highest possible return for a given level of risk. Cost-efficient index mutual funds, ETFs, and exchange-traded notes (ETNs) are researched and recommended for each asset class. The firm may recommend that your portfolio be rebalanced in an attempt to maintain optimal allocation while minimizing tax exposures and trading costs.

Wealth Gathering, LLC selects its investments vehicles by using various criteria, including performance. On occasion, we may recommend redistributing investment allocations to diversify a portfolio in an effort to reduce risk and increase performance. We may recommend holdings to increase sector weighting and/or dividend potential. In addition, we may recommend employing cash positions as a possible hedge against market movement which may adversely affect a portfolio. Finally, our firm may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance for a client, or any risk deemed unacceptable for a client's risk tolerance.

Risk of Loss

While we believe our strategies and investment recommendations are designed to potentially produce the highest possible return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved.

Some investment decisions may result in loss, including potential loss of the original principal invested. Each client must be able to bear the various risks involved in the investment of account assets, which may include market, currency, interest rate, liquidity, operational or political risk, among others.

When our research and analysis is based upon commercially available software, rating services, general market and financial information, or due diligence reviews, we are relying upon the accuracy and validity of the information or capabilities being provided by selected vendors, rating services, market data, and the issuers themselves. We make a reasonable effort to determine the accuracy of the information received but we cannot predict events, actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice to a client or account.

If your portfolio employs a passive, efficient markets theory, you will need to consider the potential risk that your broader allocation may generate lower-than-expected returns than that from a specific asset, and that the return on each type of asset is a deviation from the average return of the asset class. We believe this variance from the "expected return" is generally low under normal market conditions if the portfolio is made up of diverse, low or non-correlated assets.

Should you request we develop more active portfolio management strategies, you may, at times, outperform or underperform various benchmarks or other strategies. In an effort to meet or surpass these benchmarks, active portfolio management may require more frequent trading or “turnover” within an account. This may result in shorter holding periods, higher transactional costs and/or taxable events that will be borne by the investor, thereby potentially reducing or negating certain benefits that may be derived by shorter term investing.

You will need to keep in mind that investment vehicles such as ETFs/ETNs and indexed funds have the potential to be affected by “tracking error risk,” which might be defined as a deviation from a stated benchmark (index). Since the core of a portfolio may attempt to closely replicate a benchmark, the source of the tracking error (deviation) may come from a “sample index” that may not closely align the benchmark. In these instances, we may choose to reduce the weighting of a holding or use a “replicate index” position as part of the core holding to minimize the effects of the tracking error in relation to the overall portfolio.

Also, while many index funds, ETFs and ETNs are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are certain asset classes or holding periods within these holdings that may not benefit. Shorter holding periods or certain commodities and currencies (potentially within the fund or ETN/ETF) may be considered nonqualified, therefore the investments QDI will be considered if tax efficiency is an important aspect of your portfolio.

Item 9 - Disciplinary Information

Neither Wealth Gathering, LLC nor a member of our firm’s management has been involved in a reportable material criminal or civil action, administrative enforcement, or self-regulatory organization proceeding that would reflect upon our firm’s advisory business or the integrity of our firm.

Item 10 - Other Financial Industry Activities and Affiliations

Our policies require our firm and its associates to conduct business activities in a manner that avoid actual or potential conflicts of interest between the firm, its employees and clients, or that may be contrary to law. We will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest which might reasonably compromise our impartiality or independence.

Neither Wealth Gathering, LLC nor a member of firm management is registered, or has an application pending to register, as a broker-dealer or a registered representative of a FINRA or NFA broker-dealer; nor is the firm or its management registered, or has an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading adviser, or an associated person of the foregoing entities.

Additionally, neither our firm nor a member of our management is or has a material relationship with any of the following types of entities:

- broker-dealer, municipal securities dealer, or government securities dealer or broker;
- other investment adviser or financial planner;
- futures commission merchant, commodity pool operator, or commodity trading adviser;
- banking or thrift institution;

- accountant or accounting firm;*
- lawyer or law firm;*
- insurance company or agency;*
- pension consultant;
- real estate broker or dealer;
- sponsor or syndicator of limited partnerships; or
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund).

*Upon your request, we may provide referrals to various professionals, such as an attorney or accountant. We do not have an agreement with or receive fees from these professionals for these informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by Wealth Gathering, LLC.

When appropriate, we may recommend a client engage a third-party registered investment adviser firms for their account. Interested clients are provided with a separate disclosure document and engagement agreement.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

We have adopted a Code of Ethics that establishes policies for ethical conduct for all our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Our policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually.

Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Privacy Policy Statement

We respect the privacy of all our clients and prospective clients; both past and present. We recognize that you have entrusted us with non-public personal information and it is important to us that all employees and clients of our firm know our policy concerning what we do with that information.

We collect personal information about our clients from the following sources:

- Information our clients provide to us to complete their financial plan or investment recommendation;
- Information our clients provide to us in agreements, account applications, and other documents completed in connection with the opening and maintenance of their accounts;
- Information our clients provide to us orally; and

- Information we may receive from service providers, such as custodians, about client transactions.

We do not disclose non-public personal information about our clients to anyone, except in the following circumstances:

- When required to provide services our clients have requested;
- When our clients have specifically authorized us to do so in writing;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

Within our firm, we restrict access to client information to staff that need to know that information. All personnel and our service providers understand that everything handled in our office is confidential and they are instructed to not discuss client information or situation with someone else unless they are specifically authorized in writing by the client to do so. This includes, for example, providing information about a spouse's IRA account; children about parents' accounts, etc.

To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect the privacy of client information.

We will notify you annually of our privacy policy and at any time, in advance, if our policy is expected to change.

Participation or Interest in Client Transactions

Neither our firm, associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Our employees are prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

We recognize that should we act as the adviser to the sponsor of an ERISA-qualified retirement plan (i.e., 401(k) or pension plan) and one of our associates serves in an advisory capacity to one or more of the plan's participants, a potential or implied conflict of interest may occur. We may require our associate to cease in this plan participant advisory capacity or, upon disclosure to and approval from the plan sponsor, allow the dual advisory role to continue with consideration being made to offset fees where appropriate.

Personal Trading

Our firm does not trade for its own account. Firm "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions.

Any exceptions or trading pre-clearance must be approved by the firm's Chief Compliance Officer in advance of the transaction in an account, and we will maintain the required personal securities transaction records per current regulation.

Item 12 - Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

When our firm is engaged to provide financial planning and investment consultation services, we will offer to use the service provider with whom your assets are currently maintained. Should you prefer a new service provider, we will provide a recommendation to you based on your need, overall costs, and ease of use.

Some of our recommended service providers may be those with whom we engage for our investment advisory services programs, and our selection factors are disclosed in detail within the respective brochure for those offerings. Any recommendation made will be based upon what we would describe industry "best practices," combining the elements of low (not necessarily the lowest) transaction costs to our clients for the benefit of custody of their securities.

It is our policy to restrict non-cash compensation (termed "soft dollars" in certain jurisdictions) to products or services we may receive from a service provider that enhance our ability to render quality advice and service to all of our clients. Although we may maintain a majority of our business with certain service providers, we derive no special benefit (any more than any other investment adviser) from doing so, nor do we "pay up" (incur extra fees) to receive these additional services.

We periodically conduct an assessment of all recommended providers, their range of services and capabilities, as well as the reasonableness of fees, in comparison to its industry peers.

Client Referrals

All compensation paid to our firm is paid directly by our clients and we do not receive additional compensation when our clients engage a recommended service provider.

Directed Brokerage

We do not require or engage in directed brokerage involving client accounts. Our financial planning and investment consultation clients are free to use any particular service provider to execute their transactions and they are responsible for negotiating any terms or arrangements for their account. We will not be obligated to conduct due diligence of the client's selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution.

Trade Aggregation

Under our financial planning and investment consultation arrangements, our firm is not engaged for continuous investment supervisory or investment management services. Therefore, we do not aggregate trades on behalf of client accounts. Transactions for each client will be completed independently and may result in potentially less favorable transaction rates or greater price spreads than those accounts where trades have been aggregated.

Item 13 - Review of Accounts

Financial Planning and Investment Consultation Services

You may contact our firm for additional reviews when there are material changes that occur in your financial situation (i.e., loss of a job, early retirement, receipt of a significant bonus, an inheritance, the birth of a new child, or other circumstances).

Periodic financial check-ups or reviews are recommended if you are receiving our financial planning and investment consultation services, and we believe it is your responsibility to initiate these reviews. We recommend that they occur on an annual basis whenever practical.

Reviews will be conducted by your assigned financial planner and normally involve analysis and possible revision of your previous financial plan or investment allocation.

These reviews are generally under a new or amended agreement and will be assessed at our current hourly rate or fixed fee.

Reports and Frequency

If you have opened and maintained an investment account, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held.

We may provide portfolio "snapshot" reports if we are engaged to provide periodic asset allocation or investment advice, however, we will not provide ongoing performance reporting under our financial planning and investment consultation services engagements.

Item 14 - Client Referrals and Other Compensation

Economic Benefit From External Sources and Potential Conflicts of Interest

We receive an economic benefit from certain providers, such as recommended custodians we may engage for other programs. These benefits may come in the form of the support and services they make available to us and other independent investment advisers whose clients maintain their accounts at their firm. The availability to us of these providers' services is not based on our offering particular investment advice, such as recommending particular securities for our clients.

Client Referrals

We do not engage in solicitation activities as defined by Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended.

Wealth Gathering, LLC is a member of the Garrett Planning Network, Inc., an organization that assists financial planners in fee-only, financial planning practices. Garrett Planning Network is not a registered financial industry participant, however, we do pay an annual membership fee for services that include training, compliance and operational support to enhance our ability to provide quality service and advice to the investing public. Investment adviser representatives of our firm may also hold individual membership or serve on boards or committees of professional industry associations such as the National Association of Personal Financial Advisors (NAPFA), Financial Planning Association (FPA), or the Certified Financial Planner Board of Standards, Inc.

Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements.

A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for participant firms or individual financial planners within a selected state or region. These passive websites may provide means for interested persons to contact a firm or planner via electronic mail, telephone number, or other contact information, in order to interview the participating firm or planner. Members of the public may also choose to telephone association staff to inquire about a firm or individual planner within their area, and would receive the same or similar information. A portion of our membership fees may be used so that our name will be listed in some or all of these entities' websites (or other listings).

Prospective clients locating our firm or one of our associates via these methods are not actively marketed by the noted associations. Clients who find us in this way do not pay more for their services than clients referred to us in another fashion, such as by another client. We do not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.²

Item 15 - Custody

Your funds and securities will be maintained by an unaffiliated, qualified custodian that you select, such as a bank, broker-dealer, mutual fund company, or transfer agent, not with our firm or our associates.

In keeping with our policy of not having custody of our client funds or securities, we:

- Restrict our firm and associates from acting as trustee for or having full power of attorney over a client account;
- Do not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Are prohibited from having authority to withdraw securities or cash assets from a client account, other than for payment of our advisory fees or transaction settlement. These actions will be accomplished through a qualified custodian maintaining your assets (i.e., your financial institution or custodian), pursuant to a written agreement and following your approval.
- Will not accept client securities made or held in the firm's name or in "bearer" form;
- Do not allow the proceeds from the redemption of client securities to be directed to our firm or an associate;
- Require all wires from client custodial accounts to outside (i.e., non-client) accounts must be accompanied by client authorization;
- Will not collect fees of \$1,200 or more for services to be performed six months or more in advance.

You will be provided with transaction confirmations and summary account statements provided directly to you by your selected service provider. Typically, these statements are provided on a monthly or quarterly basis, or as transactions occur. They will be sent to the electronic mail (e-mail) or postal mailing address you provided to the provider.

² Our firm believes this arrangement is in consonance with SEC No-Action Letter No. 1251421 in its response to the National Football League Players Association.

You should carefully review those statements promptly when you receive them. We will not create a statement for you nor be the sole recipient of your statements.

You may receive periodic reports or “snapshots” from our firm that may include investment performance information. You are urged to carefully review and compare your account statements that you have received directly from your service provider with any report you receive from our firm.

Item 16 - Investment Discretion

We will not act with discretionary trading authority for those client accounts that have engaged our firm strictly for financial planning and investment consultation services. We will only assist you in your transactions if engaged to do so and only with your prior consent.

We will retain information about all client account directions, limitations and rescissions, which are reviewed and approved by a supervisory principal with our firm.

Item 17 - Voting Client Securities

Proxy Voting

Our firm does not vote proxies on your behalf nor do we provide guidance on the voting of proxies. You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to your holdings.

Other Corporate Actions

We will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

Receipt of Materials

You may receive proxies or other solicitations directly from your selected custodian or transfer agent. We do not generally forward copies of any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Item 18 - Financial Information

Our firm and its management do not have a financial condition likely to impair our ability to meet our commitment to our clients, nor has the firm and its management been the subject of a bankruptcy petition at any time during the past 10 years.

Due to the nature of our firm’s services and operational practices, an audited balance sheet is not required nor included in this brochure.

Item 19 – Requirements for State-Registered Advisers

As an SEC adviser, this section is not applicable to our firm.

Form ADV Part 2B: Advisory Personnel Brochure Supplement

This brochure supplement provides information about the firm's principal executives that supplements the Wealth Gathering, LLC ADV advisory brochure, which is referenced in the preceding pages. Please contact Michael Goldman at (207) 370-2370 if you did not receive the firm's advisory services brochure or if you have any questions about the contents of this supplement.

Item 1 – Firm Information

Wealth Gathering, LLC
70 Center Street/2nd Floor
Portland, Maine 04101
(207) 370-2370
www.wealthgathering.com

Item 2 – Educational Background and Business Experience

Principal Executive Officer

Managing Member/President/Chief Compliance Officer/Investment Adviser Representative

Michael Corey Goldman
Born: 1969
CRD# 5745885

Educational Background and Business Experience

Educational Background

M.A. Industrial/Organizational Psychology, New York University, New York, NY
B.A. Psychology, University of Texas, Austin, TX
Certificate in Financial Planning, Boston University, Boston, MA
Securities Registrations - NASAA Series 65/Uniform Investment Adviser Law Examination

Business Experience

President, Wealth Gathering, LLC (2009 - Present)
Partner, Assess Systems (2005 - 2010)
Director of Consulting Services, Bigby Havis & Associates, Inc. (1995 - 2005)

Disciplinary Information

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 section for Mr. Goldman.

Other Business Activities

Mr. Goldman has no other reportable outside business activities.

Additional Compensation

Mr. Goldman is not compensated for advisory services involving performance-based fees. He is not a senior executive of or insider to an issuer of a security. Our firm also prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients.

Mr. Goldman is not registered nor has an application pending to register as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Therefore, he does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

Supervision

Mr. Goldman serves in multiple capacities with the firm, such as President, Chief Compliance Officer, and Investment Adviser Representative. The firm recognizes that not having all organizational duties segregated may potentially create a conflict of interest, however, the firm employs policies and procedures to ensure timely, accurate record keeping and supervision. Certain functions may be outsourced to assist in these efforts when necessary.

Questions relative to the firm, its staff, or services provided may be made to the attention of Mr. Goldman at (207) 370-2370. Additional information about the firm, other advisory firms, or associated investment adviser representatives is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier, known as an IARD number. The IARD number for Wealth Gathering, LLC is 152353.