

Andrew N. Davis
(678) 748-4520

Sage Capital Holdings, LLC

1100 Abernathy Road
500 Northpark, Suite 400
Atlanta, GA 30328
Phone: (404) 262-9283
Fax: (404) 965-7317

Email: info@sagesoutheastern.com
<http://www.sagesoutheastern.com>

January 27, 2012

This brochure supplement provides information about Andrew N. Davis that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Davis is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Andrew N. Davis, b. 1951

Educational Background

Rutgers University, New Brunswick, NJ - Bachelor of Arts

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
CertusSecurities, Inc.	Registered Representative	6/2010-Present
Aventura Securities, LLC	Registered Representative, Sr. Vice President	9/2009-5/2010
Zacks & Company	Regional Vice President	1/2006-8/2009
Zacks Investment Management	Regional Vice President	1/2006-8/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Davis has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Davis is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. He is also licensed as a general insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through

commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Mr. Davis is also President of Argosy Financial Solutions, LLC, a firm that provides trust services.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Davis is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Item 5 - Additional Compensation

Mr. Davis does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Davis is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Davis is required to adhere to Sage's processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Davis gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Davis has no information applicable to this Item.

Anthony William Hosfeld
(678) 274-1768

Sage Capital Holdings, LLC

1100 Abernathy Road
500 Northpark, Suite 400
Atlanta, GA 30328
Phone: (404) 262-9283
Fax: (404) 965-7317

Email: info@sagesoutheastern.com
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January 27, 2012

This brochure supplement provides information about Anthony William Hosfeld that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Hosfeld is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Anthony William Hosfeld, b. 1951

Educational Background

Wichita State University - Undergraduate credits

Business Experience

Firm	Position	Dates
Advocacy Wealth Mgt Svs, LLC	Investment Advisor	6/2011-Present
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
CertusSecurities, Inc.	Financial Advisor	3/2010-Present
First Legacy Securities, LLC	Financial Advisor	11/2007-6/2010
First Tennessee	Investment Officer	12/2005-11/2007

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Hosfeld has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Hosfeld is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through

commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Hosfeld is constrained by fiduciary principles to act in your best interest.

Mr. Hosfeld is a Financial Advisor at Reliance Trust Company, a firm offering trust services. His duties include advising, planning and financial services and he is compensated through revenue sharing and expenses. Mr. Hosfeld is also a managing partner at Advocacy Wealth Management, a Registered Investment Adviser.

Item 5 - Additional Compensation

Mr. Hosfeld does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Hosfeld is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Hosfeld is required to adhere to Sage's processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Hosfeld gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Hosfeld has no information applicable to this Item.

Thomas M. Johnson, III, CFP®

Sage Capital Holdings, LLC

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January 27, 2012

This brochure supplement provides information about Thomas M. Johnson, III that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Thomas M. Johnson, III, b. 1952

Educational Background

Dartmouth College - Bachelor of Arts

Terry College of Business - CFP®

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Business Experience

Firm	Position	Dates
Advocacy Wealth Mgt Svs, LLC	CCO	6/2011-Present
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
CertusSecurities, Inc.	Branch Manager	3/2010-Present
Curtiswood Capital, LLC	Branch Manager	1/2010-Present
First Legacy Securities, LLC	Branch Manager	6/2009-4/2010
Reliance Securities, LLC	Registered Representative	5/2009-6/2009
Access Securities, Inc.	Registered Representative	4/1999-6/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Johnson has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Johnson is the Chief Executive Officer, Chief Compliance Officer and Registered Representative of CertusSecurities, Inc., which is an affiliated broker-dealer under common control. He is also licensed as a general insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 75% of his time is spent on these non-advisory activities.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Johnson is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Mr. Johnson is also a Senior Partner at Southern Trading Partners & Consultants, a non-proprietary trading desk; and is Chairman of the Board of Managers. Mr. Johnson is the Vice-Chairman and Chairs the Finance Committee on the Board of Directors at The Elaine Clark Center, Inc. He is also a Trustee of Dartmouth Club of Georgia. He does not receive any compensation for either of these positions. Mr. Johnson is a Director of Fifth Market, Inc; the the Liquidation Agent and Senior Debt Holder of Lucky Litter, LLC; he is a Director of Sensor Tech, Inc., a development stage technology company; and General Partner of New Science, LLC and Johnson Wayne, LLC, both family investment partnerships. He spends approximately 5% of his time on the aforementioned activities.

Mr. Johnson is the sole owner of Johnson Lane™ Advisors LLC, a financial planning practice operating as a Registered Investment Adviser Associate for Sage Capital Holdings LLC Registered Investment Adviser.

Item 5 - Additional Compensation

Mr. Johnson does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Thomas M. Johnson, III, Chief Compliance Officer, is responsible for the supervision of all advisory accounts. Mr. Johnson can be reached at (404) 262-9283. Mr. Johnson is required to adhere to Sage's processes and procedures as described in our Code of Ethics. He will review your account at least quarterly to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Johnson has no information applicable to this Item.

Timothy T. Morbach

16115 Weatherfield Drive
Northville, MI 48168-2316
(734) 335-7452

Sage Capital Holdings, LLC

1100 Abernathy Road
500 Northpark, Suite 400
Atlanta, GA 30328
Phone: (404) 262-9283
Fax: (404) 965-7317

Email: info@sagesoutheastern.com
<http://www.sagesoutheastern.com>

January 27, 2012

This brochure supplement provides information about Timothy T. Morbach that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Morbach is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Timothy T. Morbach, b. 1954

Educational Background

University of Michigan at Dearborn – BA, Economics

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	Investment Advisor	5/2011-Present
CertusSecurities, Inc.	Registered Representative	5/2011-Present
TSSG, LLC	Partner/Sales	5/2009-Present
UBS Financial Services, Inc.	Financial Advisor	1/1995-5/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Morbach has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Morbach is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. He is also licensed as an insurance agent with The Settlement Services Group, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities; investment products; structured settlement annuities; other insurance products; and trails received from the sale of mutual funds. Structured annuity products are in the nature of claim settlement negotiation, rather than standard financial or investment management.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Morbach is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Item 5 - Additional Compensation

Mr. Morbach does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Morbach is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Morbach is required to adhere to Sage's processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Morbach gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Morbach has no information applicable to this Item.

Larry O'Callaghan
1988 Old Mission Drive
Solvang, CA 93463
(805) 686-1964

Sage Capital Holdings, LLC

1100 Abernathy Road
500 Northpark, Suite 400
Atlanta, GA 30328
Phone: (404) 262-9283
Fax: (404) 965-7317
Email: info@sagesoutheastern.com
<http://www.sagesoutheastern.com>

January 27, 2012

This brochure supplement provides information about Larry O'Callaghan that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. O'Callaghan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Larry O'Callaghan, b. 1956

Educational Background

University of California Irvine – MBA (1984)
University of California Irvine – BA (1983)
Orange Coast College – AA (1981)

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
CertusSecurities, Inc.	Registered Representative	3/2011-Present
Reliance Trust Company	Sr. P, Investment Advisor/Trust Officer	1/2011-Present
Harrington Wealth Management	VP, Investment Advisor	7/2001-1/2011

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. O'Callaghan has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. O'Callaghan is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. He is also licensed as a general insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. O'Callaghan is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Mr. O'Callaghan is Senior Vice President at Reliance Trust Company, a firm offering trust services. In this capacity he receives a salary plus 25% of new fee based revenue for 12 months. The majority of his time is spent in this role.

Item 5 - Additional Compensation

Mr. O'Callaghan does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. O'Callaghan is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. O'Callaghan is required to adhere to Sage's processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. O'Callaghan gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. O'Callaghan has no information applicable to this Item.

Victor P. Wilkerson, CFP®, ChFC®, CLU®, CMFC®
(678) 274-1756

Sage Capital Holdings, LLC

1100 Abernathy Road
500 Northpark, Suite 400

Atlanta, GA 30328

Phone: (404) 262-9283

Fax: (404) 965-7317

Email: info@sagesoutheastern.com

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January 27, 2012

This brochure supplement provides information about Victor P. Wilkerson that supplements the Sage Capital Holdings, LLC ("Sage") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Sage brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Wilkerson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Victor P. Wilkerson, b. 1970

Educational Background

University of Georgia - BS, Education

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Chartered Financial Consultant® (ChFC®)

Chartered Life Underwriter® (CLU®)

Chartered Mutual Fund CounselorSM (CMFC®)

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

The Chartered Financial Consultant® (ChFC®) designation is issued by The American College. Prerequisite experience includes 3 years of full time business experience within the 5 years preceding the award of the designation. Candidates are required to complete 7 core and 2 elective courses and pass a final proctored exam for each course. Certified individuals abide by a Code of Ethics and complete 30 hours of continuing education every 2 years.

The Chartered Life Underwriter® (CLU®) designation is issued by The American College to those who specialize in life insurance and estate planning. In order to qualify, individuals must complete 5 core courses and 3 elective courses; each course requires passing a 2-hour exam. Prerequisite experience includes 3 years of full time business experience within the 5 years preceding the award of the designation. Certified individuals abide by a Code of Ethics and complete 30 hours of continuing education every 2 years.

The Chartered Mutual Fund CounselorSM (CMFC®) designation is issued by the College for Financial Planning for students who successfully complete the program, pass the final examination and comply with the Code of Ethics. The program concentrates on mutual funds and their various uses as investment vehicles. Certified individuals are required to complete 16 hours of continuing education every two years.

Business Experience

Firm	Position	Dates
Advocacy Wealth Mgt Svs, LLC	Investment Advisor	6/2011-Present
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
CertusSecurities, Inc.	Registered Representative	3/2010-Present
Reliance Trust Company	Senior Financial Planner	12/2009-Present
Reliance Securities, LLC	Financial Advisor	11/2007-Present
First Tennessee Brokerage	Financial Planner	12/2003-11/2007

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Wilkerson has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Wilkerson is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. He is also licensed as a general insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 10% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Wilkerson is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Mr. Wilkerson is a Financial Planner for Reliance Trust Company, a firm offering trust services. In this role he offers advisor services, financial planning and banking and is compensated through revenue sharing and expenses. Mr. Wilkerson is also the Chief Financial Officer and a Managing Partner of

Advocacy Wealth Management, and is involved with the management and marketing of this Registered Investment Adviser. He spends approximately 25% of his time in these capacities.

Item 5 - Additional Compensation

Mr. Wilkerson does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Wilkerson is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Wilkerson is required to adhere to Sage's processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Wilkerson gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Wilkerson has no information applicable to this Item.