

**ITEM 1: COVER PAGE FOR
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED FEBRUARY 2012**

GARY HOLLAND

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This brochure supplement provides information about Gary Holland that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Holland, Chief Compliance Officer, if you did not receive our firm’s brochure or if you have any questions about the contents of this supplement.

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

Item 2. Educational Background and Business Experience

Gary Holland

Born in 1958

Education Background:

Wharton School of Finance at the University of Pennsylvania, Philadelphia PA, B.S., Economics, concentration Finance, 1980

Chase Manhattan Bank, Credit Analyst Training Program, 1981

Business Background:

02/2004 – Present, dba Holland Investment Management, Inc., Founder and Managing Director;

02/2009 – Present, FWPAM, L.L.C., investment advisor representative;

02/2004 – Present, LPL Financial, registered representative;

08/1994 – 02/2004 Smith Barney, registered representative.

Item 3. Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Gary Holland, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4. Other Business Activities

A. If Gary Holland is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Holland’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

No such relationships currently exist.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Gary Holland to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Holland to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

2. If Mr. Holland receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation he receives. We must explain that this practice gives him an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Holland has no such commissions, bonuses or other compensation at this time.

- B. If Mr. Holland is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of his income or involve a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of his time and income, we may presume that they are not substantial.

Mr. Holland does not currently have any such activities.

Item 5. Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Holland for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include his regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Holland receives no such benefits at this time.

Item 6. Supervision

We are required to explain how we supervise Mr. Holland, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising his advisory activities on behalf of our firm.

Gary Holland is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm’s Code of Ethics. All client assets are custodied at LPL Financial. LPL Financial has stringent restrictions placed on the movement of client assets. Mr. Holland only has authority to manage assets in the client accounts and cannot transfer assets out except to other accounts in client’s name.

Item 7. Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if [supervised person] has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If [supervised person] has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.