

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

**CHRISTOPHER JAMES GALLAGHER**

**G WEALTH, INC. D/B/A  
GALLAGHER WEALTH MANAGEMENT  
4155 BLACKHAWK PLAZA CIRCLE, STE 244  
DANVILLE, CA 94506**

**FIRM CONTACT: CHRISTOPHER J. GALLAGHER, CHIEF COMPLIANCE  
OFFICER**

**This brochure supplement provides information about Mr. Gallagher that supplements our brochure. You should have received a copy of that brochure. Please contact Christopher Gallagher if you did not receive Gallagher Wealth Management's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mr. Gallagher is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

We are required to disclose the following information about Mr. Gallagher:

### ***Christopher J. Gallagher***

Year of Birth: 1969

Formal Education after high school: None

Business Background (including an identification of the specific positions held for the preceding five years):

- 03/2001 – Current: Gallagher Wealth Management, Investment Advisor Representative

Our firm must disclose if Mr. Gallagher has no high school education, no formal education after high school, or no business background. We may list any professional designations held by Mr. Gallagher. We must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

## **Item 3 Disciplinary Information**

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

We have nothing to disclose in this regards.

**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 Mr. Gallagher to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Gallagher 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.

## **Item 4 Other Business Activities**

A. If Mr. Gallagher is actively engaged in any investment-related business or occupation, including if Mr. Gallagher 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. Gallagher’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.

We have nothing to disclose in this regard.

2. If Mr. Gallagher 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 Mr. Gallagher receives. We must explain that this practice gives Mr. Gallagher an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. Gallagher 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 Mr. Gallagher’s income or involve a substantial amount of Mr. Gallagher’s 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 Mr. Gallagher’s time and income, we may presume that they are not substantial.

Mr. Gallagher is a licensed insurance agent through numerous insurance companies. In such a capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. He spends less than 5% of his time on these activities.

## **Item 5            Additional Compensation**

If someone who is not a client provides an economic benefit to Mr. Gallagher 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 Mr. Gallagher’s 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.

We have nothing to disclose in this regard.

## **Item 6            Supervision**

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

Mr. Gallagher is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is bound by our firm’s Code of Ethics.