

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
September 2012**

**THOMAS CHAD ATKINS**

**360 Wealth Management LLC  
17300 North Dallas Parkway, Suite 2065  
Dallas, TX 75248**

**d.b.a. Dargatz & Company, David H. Young & Associates,  
Independent Financial Strategies, JDR Wealth Management,  
McLemore Financial Group, Mills & Kernan Wealth Management,  
RDR Wealth Management, Ridgemark Financial,  
and Walton & Lourcey Financial Strategies**

**Firm Contact:  
Sean Kernan  
Chief Compliance Officer**

**Firm Website Address:  
[WWW.360WM.NET](http://WWW.360WM.NET)**

This brochure supplement provides information about Chad Atkins that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Kernan at (972) 421-1360 if you did not receive Mr. Atkins' brochure or if you have any questions about the contents of this supplement.

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

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

### **Thomas Chad Atkins**

**Born:** 1970

#### **Educational Background:**

- 1992: University of North Texas; BS in Business Administration & Insurance

#### **Business Background:**

- 06/2012 – Present 360 Wealth Management, LLC; Managing Member
- 06/2009 – Present LPL Financial; Financial Adviser/Branch Manager
- 02/2005 – 06/2009 Transamerica Capital; Regional Vice President
- 08/2004 – 02/2005 ING Funds Distributor; Regional Vice President
- 12/2000 – 09/2004 New York Life Investment Management; Regional Vice President

#### **Licenses & Other Professional Designations:**

- 1993: Life/Health Insurance
- 1994: Series 7, Series 24 & Series 63
- 1996: CFP® - CERTIFIED FINANCIAL PLANNER™
- 2007: Series 66
- 2009: CRPC - Chartered Retirement Planning Counselor

#### **CFP® - CERTIFIED FINANCIAL PLANNER™:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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.

### **CRPC - Chartered Retirement Planning Counselor:**

Chad Atkins has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the trademarks of the CRPC designation in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- Completing 16 hours of continuing education;
- Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- Paying a biennial renewal fee of \$75.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on [www.cffpalum.org/renewal](http://www.cffpalum.org/renewal).

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

### **Item 3: Disciplinary Information**

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

We have nothing to disclose in this regard.

#### **Item 4: Other Business Activities**

A. If Chad Atkins is actively engaged in any investment-related business or occupation, including if Chad Atkins 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 Chad Atkins'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.

Representatives of our firm are insurance agents/brokers. They may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

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

Mr. Atkins is a registered representative of LPL Financial ("LPL"), member FINRA/SIPC. He may accept compensation for the sale of securities or other investment products, including distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

- B. If Chad Atkins 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 Chad Atkins's income or involve a substantial amount of Chad Atkins'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 Chad Atkins's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

### **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Chad Atkins 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 Chad Atkins'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 Chad Atkins, including how we monitor the advice Chad Atkins provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Chad Atkins's advisory activities on behalf of our firm.

Sean Kernan is Chief Compliance Officer of 360 Wealth Management, LLC and as such supervises and monitors Chad Atkins's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Sean Kernan if you have any questions about Chad Atkins's brochure supplement at (972) 421-1360.

### **Item 7: Requirements for State-Registered Advisers**

A. In addition to the events listed in Item 3 of Part 2B, if Chad Atkins 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 Chad Atkins 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.