

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

**JOANNE ROSENBERGER**

**ARMOURWEALTH INC.  
2967 PARK PLACE DRIVE  
LINCOLN, NE 68506  
(855) 221-0846**

**FIRM CONTACT:  
BRETT ROSENBERGER  
CHIEF COMPLIANCE OFFICER**

This brochure supplement provides information about Ms. Joanne Rosenberger that supplements our brochure. You should have received a copy of that brochure. Please contact Brett Rosenberger if you did not receive our firm brochure or if you have any questions about the contents of this supplement.

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

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

### **Joanne Rosenberger**

Born in 1983

#### **Education Background:**

Ms. Rosenberger attended Midland University in Fremont NE where she earned a Bachelor of Arts in Sports & Fitness Management in 2006.

#### **Business Background:**

10/2012 – Present	ArmourWealth Inc., Investment Adviser Representative, Lincoln, NE
11/2011 – Present	RMR Wealth Creations Inc., Investment Adviser Representative, Lincoln, NE
09/2007 – 04/2010	Merrill Lynch, Pierce, Fenner & Smith Incorporated, Registered Representative & Investment Adviser Representative, Lincoln NE
02/2007 – 05/2007	Smith and Nebrew, Omaha NE
06/2006 – 05/2007	Nebraska Futbol Club, Omaha NE

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

2007: Series 7 & Series 66

## **Item 3 Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Ms. Rosenberger, 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 Ms. Rosenberger is actively engaged in any investment-related business or occupation, including if she 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.

Ms. Rosenberger is also licensed to provide investment advice through RMR Wealth Creations Inc. Clients a registered investment adviser. Clients of RMR Wealth Creations, Inc. may be solicited to invest through ArmourWealth Inc. if in the best interest of the client.

- B. If Ms. Rosenberger 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 her income or involve a substantial amount of her 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 her time and income, we may presume that they are not substantial.

Ms. Rosenberger is also licensed to sell insurance products. As such she may receive reasonable commissions for the sale of these products to advisory clients. It is important to note that is a conflict of interest and our clients are never under any obligation to purchase insurance products through Ms. Rosenberger.

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

If someone who is not a client provides an economic benefit to Ms. Rosenberger 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 her 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.

Ms. Rosenberger does not receive any type of additional compensation for advisory services.

#### **Item 6            Supervision**

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

Brett Rosenberger, Chief Compliance Officer of ArmourWealth Inc., supervises and monitors Ms. Rosenberger's activities on a regular basis to ensure compliance with our firms Code of Ethics. Please contact Brett Rosenberger if you have any questions about Ms. Rosenberger's brochure supplement at (855) 221-0846.