

Form ADV Part 2B – Individual Disclosure Brochure

for

**Douglas A. Henrickson
President**

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Douglas A. Henrickson (CRD# **869607**) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

In addition, the Advisor operates as Henrickson Nauta Wealth Advisors and has a branch office in Belmont, Michigan.

Additional information about Douglas A. Henrickson is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Douglas A. Henrickson is the President of Vision Capital Partners. Mr. Henrickson, born in 1954, is dedicated to serving the Clients of Vision Capital Partners.

Mr. Henrickson attended Ferris State University State College in 1975.

In addition, Mr. Henrickson is a Certified Financial Planner, Accredited Investment Fiduciary, and a Certified Investment Management Consultant.

About the CFP® Designation

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.

Accredited Investment Fiduciary (“AIF®”)

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360’s Prudent Practices for investment advisors and stewards.

Certified Investment Management Consultant (CIMC)

As of December 2003, new CIMC certifications are no longer granted. When the designation was issued, its content focused on investment consulting. Current CIMC designees can maintain the designation through Investment Management Consultants Association (IMCA). CIMC designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, Rules and Guidelines for Use of the Marks, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMC designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the designation.

Additional information regarding Mr. Henrickson's employment history is included below.

Employment History:

President, Vision Capital Partners	07/2006 to Present
Registered Representative, Triad Advisors, Inc.	08/2003 to 08/2006
Registered Representative, Lincoln Financial Advisors Corporation	08/2003 to 08/2006
Agent, The Lincoln National Life Insurance Company	08/2003 to 04/2006
Registered Representative, Intersecurities, Inc	09/1999 to 08/2003
Registered Representative, Stifel, Nicolaus and Company Incorporated	06/1998 to 10/1999
Registered Representative, Cigna Financial Advisors, Inc	08/1993 to 12/1994
Registered Representative, Signa Securities, Inc	08/1979 to 05/1990

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Henrickson.

Mr. Henrickson has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Henrickson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Henrickson.*

However, we do encourage you to independently view the background of Mr. Henrickson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **869607** in the field labeled "Individual Name or CRD Number".

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Henrickson is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Henrickson will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Mr. Henrickson. Neither the Advisor nor Mr. Henrickson will earn investment advisory fees in connection with any services implemented in Mr. Henrickson's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Mr. Henrickson in his role as an Investment Advisor Representative, not in his role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Mr. Henrickson earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Mr. Henrickson, President of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Henrickson may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Henrickson or the Advisor.

Item 5 – Additional Compensation

Mr. Henrickson is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Henrickson will typically receive commissions for the implementation of recommendations for commissionable transactions.

Mr. Henrickson, President of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Henrickson may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

Mr. Henrickson serves as the President of VCP and is supervised by Jeff Nauta, the Chief Compliance Officer. Jeff Nauta can be reached at 616-361-9308.

VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Jeff Nauta
Chief Compliance Officer**

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Jeff Nauta (CRD# **4828935**) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

In addition, the Advisor operates as Henrickson Nauta Wealth Advisors and has a branch office in Belmont, Michigan.

Additional information about Jeff Nauta is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jeff Nauta is the Chief Compliance Officer of Vision Capital Partners. Mr. Nauta, born in 1981, is dedicated to serving the Clients of Vision Capital Partners.

Mr. Nauta earned a Bachelor of Business Administration in Finance and Management from Grand Valley State University in 2004.

In addition, Mr. Nauta is a Chartered Financial Analyst, Certified Financial Planner and a Chartered Alternative Investment Analyst. More information on these designations is included below.

About the CFP® Designation

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.

Chartered Financial Analyst (“CFA”)

The Chartered Financial Analyst (“CFA”) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable

professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Chartered Alternative Investment Analyst (CAIA)

The CAIA designation, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

Additional information regarding Mr. Nauta's employment history is included below.

Employment History:

Chief Compliance Officer, Vision Capital Partners	07/2006 to Present
Registered Representative, Triad Advisors, Inc	08/2006 to Present
Registered Representative, Lincoln Financial Advisors	10/2005 to 08/2006
Agent, Lincoln National Life Insurance Company	10/2005 to 08/2006
Registered Representative, VSR Financial Services Inc	07/2004 to 10/2005
Legal Assistant, Lane & Associates	04/2004 to 10/2005
Customer Service Representative, Choice One Bank	06/2002 to 06/2004
Student, Grand Valley State University	08/1999 to 04/2004

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Nauta.

Mr. Nauta has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Nauta.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Nauta.*

However, we do encourage you to independently view the background of Mr. Nauta on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter 4828935 in the field labeled "Individual Name or CRD Number".

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Nauta is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Nauta will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Mr. Nauta. Neither the Advisor nor Mr. Nauta will earn investment advisory fees in connection with any services implemented in Mr. Nauta's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Mr. Nauta in his role as an Investment Advisor Representative, not in his role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Mr. Nauta earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Mr. Nauta, CCO of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Nauta may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Nauta or the Advisor.

Item 5 – Additional Compensation

Mr. Nauta is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Nauta will typically receive commissions for the implementation of recommendations for commissionable transactions.

Mr. Nauta, CCO of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Nauta may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

Mr. Nauta serves as the Chief Compliance Officer of VCP. Mr. Nauta can be reached at 616-361-9308.

VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Tamara I. Gates
Investment Adviser Representative**

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Tamara I. Gates (CRD# 4776093) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

In addition, the Advisor operates as Henrickson Nauta Wealth Advisors and has a branch office in Belmont, Michigan.

Additional information about Tamara I. Gates is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Tamara Gates is an Investment Adviser Representative of Vision Capital Partners. Ms. Gates, born in 1979, is dedicated to serving the Clients of Vision Capital Partners.

Ms. Gates earned an Associate's Degree from Delta College. Ms. Gates also attended Northwood University.

Additional information regarding Ms. Gates's employment history is included below.

Employment History:

Investment Adviser Representative, Vision Capital Partners	02/2008 to Present
Registered Representative, Triad Advisors, Inc.	02/2008 to Present
Quality Assurance Analyst, Digital Insurance	09/2006 to 12/2007
Registered Representative, NY Life Securities	03/2006 to 09/2006
Agent, New York Life	02/2006 to 09/2006
Registered Representative, Pruco Securities, LLC	03/2004 to 11/2005
Agent, The Prudential Insurance Company of America	03/2004 to 11/2005
Instructor, Education & Training Co	05/2003 to 03/2004

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Gates.

Ms. Gates has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Gates.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Gates.***

However, we do encourage you to independently view the background of Ms. Gates on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **4776093** in the field labeled "Individual Name or CRD Number".

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Gates is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Gates will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Ms. Gates. Neither the Advisor nor Ms. Gates will earn investment advisory fees in connection with any services implemented in Ms. Gates's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Ms. Gates in her role as an Investment Advisor Representative, not in her role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Ms. Gates earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Ms. Gates, Investment Adviser Representative of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the VCP. As an insurance agent, Ms. Gates may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Gates or the Advisor.

Item 5 – Additional Compensation

Ms. Gates is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Gates will typically receive commissions for the implementation of recommendations for commissionable transactions.

Ms. Gates, Investment Adviser Representative of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the VCP. As an insurance agent, Ms. Gates may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

Ms. Gates serves as the Investment Adviser Representative of VCP and is supervised by Jeff Nauta, the Chief Compliance Officer. Jeff Nauta can be reached at 616-361-9308.

VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Thomas W. Duncan
Vice President**

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Thomas W. Duncan (CRD# **4309377**) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

Additional information about Thomas W. Duncan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Thomas W. Duncan is the Vice President of Vision Capital Partners. Mr. Duncan, born in 1970, is dedicated to serving the Clients of Vision Capital Partners.

Mr. Duncan earned an Master of Business Administration from University of Michigan, Ann Arbor in 1999. Mr. Duncan also earned a Bachelor of Business Administration in Accounting and Economics from Harding University in 1992.

In addition, Mr. Duncan is a Certified Public Accountant (“CPA”). More information about the CPA designation is included below.

Certified Public Accountant (“CPA”)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

Additional information regarding Mr. Duncan’s employment history is included below.

Employment History:

Vice President, Vision Capital Partners	08/2006 to Present
Registered Representative, Triad Advisors, Inc	08/2006 to Present
Registered Representative, Lincoln Financial Advisors	11/2000 to 08/2006
Agent, Lincoln National Life Insurance Company	11/2000 to 04/2006

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Duncan.

Mr. Duncan has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Duncan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Duncan.*

However, we do encourage you to independently view the background of Mr. Duncan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **4309377** in the field labeled “Individual Name or CRD Number”.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Duncan is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Duncan will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Mr. Duncan. Neither the Advisor nor Mr. Duncan will earn investment advisory fees in connection with any services implemented in Mr. Duncan's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Mr. Duncan in his role as an Investment Advisor Representative, not in his role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Mr. Duncan earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Mr. Duncan, Vice President of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Duncan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Duncan or the Advisor.

Item 5 – Additional Compensation

Mr. Duncan is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Duncan will typically receive commissions for the implementation of recommendations for commissionable transactions.

Mr. Duncan, Vice President of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the VCP. As an insurance agent, Mr. Duncan may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

Mr. Duncan serves as the Vice President of VCP and is supervised by Jeff Nauta, the Chief Compliance Officer. Jeff Nauta can be reached at 616-361-9308.

VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Individual Disclosure Brochure

for

Sandra Kerr
Investment Advisor Representative

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Sandra Kerr (CRD# 2375759) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

Additional information about Sandra Kerr is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Sandra Kerr is an Investment Advisor Representative of Vision Capital Partners. Ms. Kerr, born in 1968, is dedicated to serving the Clients of Vision Capital Partners.

Ms. Kerr earned a Bachelor of Science in Administration from University of Michigan in 1990. Ms. Kerr earned an Associates Degree from Oakland Community College in 1988.

In addition, Ms. Kerr is a Certified Financial Planner and an Accredited Investment Fiduciary. More information about these designations is included below.

About the CFP® Designation

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.

Accredited Investment Fiduciary (“AIF®”)

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360’s Prudent Practices for investment advisors and stewards.

Additional information regarding Ms. Kerr's employment history is included below.

Employment History:

Investment Advisor Representative, Vision Capital Partners	08/2006 to Present
Registered Representative, Triad Advisors, Inc	08/2006 to Present
Registered Rep, Lincoln Financial Advisors Corporation	06/1998 to 08/2006
Agent, Connecticut General Life Insurance Company	02/1993 to 08/2006

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Kerr.

Ms. Kerr has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Kerr.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and / or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Kerr.*

However, we do encourage you to independently view the background of Ms. Kerr on the Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **2375759** in the field labeled "Individual Name or CRD Number".

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Kerr is also a registered representative of Triad Advisors, Inc. of Belmont Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Kerr will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Ms. Kerr. Neither the Advisor nor Ms. Kerr will earn investment advisory fees in connection with any services implemented in Ms. Kerr's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Ms. Kerr in her role as an Investment Advisor Representative, not in her role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Ms. Kerr earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Ms. Kerr, Investment Advisor Representative of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the VCP. As an insurance agent, Ms. Kerr may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Kerr or the Advisor.

Item 5 – Additional Compensation

Ms. Kerr is also a registered representative of Triad Advisors, Inc. of Belmont Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Kerr will typically receive commissions for the implementation of recommendations for commissionable transactions.

Ms. Kerr, Investment Advisor Representative of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the VCP. As an insurance agent, Ms. Kerr may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

Ms. Kerr serves as an Investment Advisor Representative of VCP and is supervised by Jeff Nauta, the Chief Compliance Officer. Jeff Nauta can be reached at 616-361-9308.

VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Julie M. Quick
Investment Advisor Representative**

Effective: September 27, 2013

This Brochure Supplement provides information about the background and qualifications of Julie M. Quick (CRD# **4399536**) in addition to the information contained in the Vision Capital Partners (“VCP” or the “Advisor” CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or VCP’s Disclosure Brochure, please contact us at 616-361-9308 or by email at info@hnwealthadvisors.com.

Additional information about Julie M. Quick is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Julie M. Quick is an Investment Advisor Representative of Vision Capital Partners. Ms. Quick, born in 1979, is dedicated to serving the Clients of Vision Capital Partners.

Ms. Quick earned a Bachelors of Business Administration with a major in economics and a minor in finance from Oakland University in 2002. In addition Ms. Quick earned the Certified Financial Planner designation. More information this designation is included below.

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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.

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- 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.

Additional information regarding Ms. Quick’s employment history is included below.

Employment History:

Investment Advisor Representative, Vision Capital Partners	08/2006 to Present
Registered Representative, Triad Advisors, Inc	08/2006 to Present
Registered Rep, Lincoln Financial Advisors	02/2000 to 08/2006
Registered Rep, UBS Paine Webber	12/2002 to 02/2003

Vision Capital Partners
6290 Jupiter Ave, Ste B * Belmont, MI 49306
Phone: 616-361-9308 * Fax: (248) 735-8471

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Quick.

Ms. Quick has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Quick.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and / or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Quick.***

However, we do encourage you to independently view the background of Ms. Quick on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **4399536** in the field labeled "Individual Name or CRD Number".

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Quick is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Quick will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Ms. Quick. Neither the Advisor nor Ms. Quick will earn investment advisory fees in connection with any services implemented in Ms. Quick's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by VCP to its Clients are implemented by Ms. Quick in her role as an Investment Advisor Representative, not in her role as a Registered Representative. As such, Clients of VCP only pay only advisory fees as described above. In no circumstances will VCP earn an advisory fee and a commission on the same investment. In the event that Ms. Quick earns a commission on an investment, the advisory fee will be waived by VCP.

Insurance Agency Affiliations

Ms. Quick, Investment Advisor Representative of VCP, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the VCP. As an insurance agent, Ms. Quick may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Quick or the Advisor.

Item 5 – Additional Compensation

Ms. Quick is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Quick will typically receive commissions for the implementation of recommendations for commissionable transactions.

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VCP has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of VCP. Further, VCP is subject to regulatory oversight by various agencies. These agencies require registration by VCP and its employees. As a registered entity, VCP is subject to examinations by regulators, which may be announced or unannounced. VCP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.