

Trenton Banwart

1116 S Clark Street, Fort Scott, KS 66701
620-223-0088

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 3, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Trenton Banwart that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Trenton Banwart is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Trenton Banwart

Year of Birth: 1977

Formal Education after High School:

- Pittsburg State University, Business – Human Resources, 1995-1996
- Central Missouri State University, BS Aviation Technology: Professional Pilot, Aviation, 1997-1999

Business Background for the Previous Five Years:

- HBW Financial Services, Representative, 01/2003 – Present
- HBW Securities LLC, Registered Representative, 01/2003 – Present
- HBW Advisory Services, Registered Investment Advisor, 2/2008 – Present
- HairBow Center LLC, Owner, 10/2009 – Present
- Cogent Management, Corporate Pilot 5/1999 – 8/2012

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Trenton Banwart has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Trenton Banwart has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Trenton Banwart to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Trenton Banwart from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Trenton Banwart has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Trenton Banwart was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Trenton Banwart does not have any other proceeding in which a professional attainment, designation, or license of Trenton Banwart was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Trenton Banwart resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Trenton Banwart is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Trenton Banwart receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Trenton Banwart's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Trenton Banwart provides insurance services through HBW Insurance & Financial Services, Inc. This business activity is a substantial source of Trenton Banwart's income and involves a substantial amount of Trenton Banwart's time.

Trenton is the owner of HairBow Center LLC, online web store management which involves a substantial amount of Trenton's time and provides more than 50% of his income.

Trenton is also a Contract Pilot for Cogent Management. This activity involves less than 10% of Trenton's time and provides less than 10% of Trenton's income.

Additional Compensation

Form ADV Part 2B, Item 5

Trenton Banwart cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Trenton Banwart is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Trenton Banwart will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Trenton Banwart on a regular basis.

Michael L. Berg

9489 Hartford Oaks Dr., Mechanicsville, VA 23116
(804) 789-8884

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 8, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael L. Berg that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael L. Berg is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Michael L. Berg

Year of Birth: 1949

Formal Education after High School:

- Michigan Technological University, Bachelor Degree Engineering and Business, 1967 - 1973
- University of Southern California, 1984 - 1985

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, January 2012 to present
- HBW Advisory Services LLC, Investment Advisor Representative, Jan 2013 to present
- H & R Block, Tax Professional, January 2009 to April 2009
- Wyeth, Assistant VP, August 1986 to January 2008

Certifications:

- Life Insurance licensed – Virginia, Series 65 licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Michael L. Berg has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Michael L. Berg has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Michael L. Berg to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Michael L. Berg from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Michael L. Berg has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Michael L. Berg was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Michael L. Berg does not have any other proceeding in which a professional attainment, designation, or license of Michael L. Berg was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Michael L. Berg resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Michael L. Berg is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Michael L. Berg provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Michael L. Berg's income and involves a substantial amount of Michael L. Berg's time.

Additional Compensation

Form ADV Part 2B, Item 5

Michael L. Berg cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Michael L. Berg is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Michael L. Berg will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Michael L. Berg on a regular basis.

Allen M. Bitting

12565 Orange Drive, Suite 402
Davie, FL 33330

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Allen M. Bitting that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Allen M. Bitting is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Allen M Bitting

Year of Birth: 1955

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, July 2011
- HBW Insurance & Financial Services, Representative, Jan 2010

Certifications:

- Professional Licensing Series 65
- Life and Health State Insurance Licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Allen M Bitting has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Allen M Bitting has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Allen M Bitting to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Allen M Bitting from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Allen M Bitting has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Allen M Bitting was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Allen M Bitting does not have any other proceeding in which a professional attainment, designation, or license of Allen M Bitting was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Allen M Bitting resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Allen M Bitting is not actively engaged in any investment-related business or occupation, including if the Allen M Bitting 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,.

Allen M Bitting is the plant manager at South East Broach Co. This business activity provides a substantial source of Allen M Bitting's income and involves a substantial amount of Allen M Bitting's time.

Allen M Bitting provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Allen M Bitting's income and involves a substantial amount of Allen M Bitting's time.

Additional Compensation

Form ADV Part 2B, Item 5

Allen M Bitting cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the Allen M Bitting's regular salary.

Supervision

Form ADV Part 2B, Item 6

Allen M Bitting is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Allen M Bitting will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Allen M Bitting on a regular basis.

Jay Blanpied

3049 Mineral Wells Dr.
Simi Valley, CA 93063
(805) 791-5479

HBW Advisory Services LLC

3355 Cochran Street Ste. 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jay Blanpied that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jay Blanpied is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name

Year of Birth: 1970

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 2/2011 to present
- HBW Securities LLC, Registered Representative, 12/2010 to 12-2012
- Northrop Grumman, Engineer, 7/2001 to present

Certifications:

- None

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jay Blanpied has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jay Blanpied has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jay Blanpied to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jay Blanpied from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jay Blanpied has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jay Blanpied was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jay Blanpied does not have any other proceeding in which a professional attainment, designation, or license of Jay Blanpied was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jay Blanpied resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jay Blanpied is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Jay Blanpied is a Systems Engineer for Northrop Grumman. This full time position provides a substantial source of Jay's income and involves a substantial amount of Jay's time.

Jay Blanpied provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Jay Blanpied's income and involves a substantial amount of Jay Blanpied's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jay Blanpied cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic

benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jay Blanpied is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jay Blanpied will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jay Blanpied on a regular basis.

Joseph A Bonanno Jr.

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph A Bonanno Jr. that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph A Bonanno Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Joseph A Bonanno Jr.

Year of Birth: 1965

Formal Education after High School:

- UCLA, BA, English, 1988

Business Background for the Previous Five Years:

- HBW Insurance & Financial Service, Chief Technology Officer, 03/2005 to Present
- HBW Securities LLC, Director, Chief Financial Officer, 09/2005 to Present
- HBW Advisory Services LLC, Vice President of Operations, 4/2007 to Present

Certifications:

- Licensing for Uniform Examinations for Series 7, 63, 28, 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Joseph A Bonanno Jr. has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joseph A Bonanno Jr. has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joseph A Bonanno Jr. to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Joseph A Bonanno Jr. from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Joseph A Bonanno Jr. has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory

organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Joseph A Bonanno Jr. was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joseph A Bonanno Jr. does not have any other proceeding in which a professional attainment, designation, or license of Joseph A Bonanno Jr. was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joseph A Bonanno Jr. resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Joseph A Bonanno Jr. is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Joseph A Bonanno Jr. receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Joseph A Bonanno Jr.'s recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Joseph A Bonanno Jr. oversees the daily operations of HBW Insurance & Financial Service and HBW Securities LLC as the Technology Officer and CFO. HBW Insurance & Financial Services, Inc. is an agency which provides insurance services. HBW Securities LLC is a broker/dealer which provides securities services. These business activities provide a substantial source of Joseph A Bonanno Jr.'s income and involves a substantial amount of Joseph A Bonanno Jr.'s time.

Additional Compensation

Form ADV Part 2B, Item 5

Joseph A Bonanno Jr. cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Joseph A Bonanno Jr. is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Joseph A Bonanno Jr. will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Joseph A Bonanno Jr. on a regular basis.

Albert Boykin

PO Box 1596, Cathedral City, CA 92235
(877) 777-2437

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about **Albert Boykin** that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Albert Boykin is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Albert Boykin

Year of Birth: 1953

Formal Education after High School:

- Cal-State University, Fullerton, BA, Psychology, 1984
- University of Southern California, MSW, Social Work 1986
- Graduate Center For Child Development & Psychotherapy, MA, Psychology 1988

Business Background for the Previous Five Years:

- BPFC, Inc., President, July 1992 to Present

Certifications:

- Licensed Clinical Social Worker, 3,200 supervised hours, pass oral and written exam
- Licensed Marriage Family Therapist, 3,000 supervised hours, pass oral and written exam

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Albert Boykin has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Albert Boykin has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Albert Boykin to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Albert Boykin from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Albert Boykin has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Albert Boykin was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Albert Boykin does not have any other proceeding in which a professional attainment, designation, or license of Albert Boykin was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Albert Boykin resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Albert Boykin is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Albert Boykin works full time as a social worker for the State of California. This employment represents a substantial percent of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Albert Boykin cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Albert Boykin is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi

Valley, CA 93063, phone number 800-843-8888. The services offered by Albert Boykin will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Albert Boykin on a regular basis.

Jesse L Boykin

1461 Saturn Street
Camarillo, CA 93010
(805) 383-6673

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jesse L Boykin that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jesse L Boykin is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Jesse L Boykin

Year of Birth: 1947

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, July 2012 to present
- HBW Insurance & Financial Services, Representative, August 2012 to present

Certifications:

- None

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jesse L Boykin has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jesse L Boykin has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jesse L Boykin to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jesse L Boykin from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jesse L Boykin has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jesse L Boykin was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jesse L Boykin does not have any other proceeding in which a professional attainment, designation, or license of Jesse L Boykin was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jesse L Boykin resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Super person is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Additional Compensation

Form ADV Part 2B, Item 5

Jesse L Boykin cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jesse L Boykin is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100,

Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jesse L Boykin will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jesse L Boykin on a regular basis.

Dan G. Brandfast

2380 Mountain Dr. Lenoir City, TN 37772
865 607-0424

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dan G. Brandfast that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dan G. Brandfast is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Dan G Brandfast

Year of Birth: 1946

Formal Education after High School:

- Faith Baptist Theological Seminary Bachelors of Religious Education 1982
- Faith Baptist Theological Seminary Masters of Religious Education 1984

Business Background for the Previous Five Years:

- Brandfast & Associates Inc, Director, 9-2003 – present
- HBW Advisory Services LLC, Investment Advisor Representative, Oct 2008 to present
- HBW Insurance & Financial Services Inc. National Director of Agencies, 01-2003 - present

Certifications:

- Investment Advisor Representative – series 65 Examination licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Dan G Brandfast has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Dan G Brandfast has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Dan G Brandfast to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Dan G Brandfast from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Dan G Brandfast has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Dan G Brandfast was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Dan G Brandfast does not have any other proceeding in which a professional attainment, designation, or license of Dan G Brandfast was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Dan G Brandfast resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Dan G Brandfast is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Dan G Brandfast is an independent licensed insurance representative with HBW Insurance & Financial Services which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Dan G Brandfast cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Dan G Brandfast is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Dan G Brandfast will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Dan G Brandfast on a regular basis.

Donald J Breuker

602 39th St Spirit Lake, IA 51360-2045
712-336-4855

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Donald J Breuker that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Donald J Breuker is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Donald J Breuker

Year of Birth: 1947

Formal Education after High School:

- Iowa State University, Bachelor of Science, Agricultural Education, 1969

Business Background for the Previous Five Years:

- HBW Insurance and Financial Services, 07/2005 to Present
- HBW Securities LLC 07/2005 to 12/2010
- HBW Advisory Services LLC 4/2010 to Present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Donald J Breuker has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Donald J Breuker has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Donald J Breuker to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Donald J Breuker from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Donald J Breuker has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules.

Donald J Breuker was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Donald J Breuker does not have any other proceeding in which a professional attainment, designation, or license of Donald J Breuker was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Donald J Breuker resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Donald J Breuker is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Donald J Breuker is a licensed insurance representative with HBW Insurance & Financial Services, Inc. Donald J Breuker provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Donald's income and involves a substantial amount of Donald's time.

Additional Compensation

Form ADV Part 2B, Item 5

Donald J Breuker cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Donald J Breuker is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Donald J Breuker will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Donald J Breuker on a regular basis.

Joel D. Broersma, CFP®

7152 Knapp NE, Ada MI 49301
(616) 682-4604

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joel D. Broersma that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joel D. Broersma is available on the SEC's website at www.adviserinfo.sec.gov.¹

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Joel D. Broersma

Year of Birth: 1971

Formal Education after High School:

- Professional Education & Licensing: Insurance, Investments, Property & Casualty, Health, Mortgages, Registered Investment Advisor, Enrolled Agent, 1996 to Present

Business Background for the Previous Five Years:

- Pathway Financial Design, Owner, 10/2004 to Present
- Broersma & Associates, LLC, Owner, 10/2004 to Present
- HBW Insurance & Financial Services, Inc., Agent, 10/2004 to Present
- HBW Securities LLC, Registered Principal, 01/2006 to Present
- HBW Advisory Services LLC, RIA, 03/2008 to Present

Certifications:

CERTIFIED FINANCIAL PLANNER™ [‘CFP’]: Accredited by the National Commission for Certifying Agencies (NCCA), this designation is issued by the Certified Financial Planner Board of Standards, Inc. (CFPBS) and is granted to individuals who complete a CFP Certification Examination as well as meet the following prerequisites: bachelor's degree from an accredited college or university and three years of full time personal financial planning experience. In order to qualify, the candidate must complete a CFP-board registered program or hold one of the following titles: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, PhD in business economics, Doctor of Business Administration or Attorney's License. Once issued, the candidate is required to complete 30 hours of continuing education every two years and must continuously meet the standards administered by CFPBS.

Disciplinary Information

Form ADV Part 2B, Item 3

- A. In the past 10 years, Joel D. Broersma has not been convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joel D. Broersma has not been named as the subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joel D. Broersma to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

- B. Joel D. Broersma has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules.

Joel D. Broersma was not barred or suspended from membership or from association with other members, or was not expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joel D. Broersma does not have any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joel D. Broersma resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

- A. Joel D. Broersma is registered as a Registered Principal of the Broker-Dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Joel D. Broersma receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Joel's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.
- B. Independent insurance sales are offered through HBW Insurance & Financial Services, Inc., an affiliated company of HBW Advisory Services LLC, but separate entities of each other. Business is marketed under the name of Pathway Financial Design, LLC. Sales of Property & Casualty products offered through the Broersma & Associates, LLC agency. Joel D. Broersma is a licensed insurance agent.

Additional Compensation

Form ADV Part 2B, Item 5

Joel D. Broersma cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Supervision is by Charles Reinhold, the President and Chief Compliance Officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Joel D. Broersma will consider client's risk tolerance by using a questionnaire to determine Asset Allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Joel D. Broersma on a regular basis.

Jodi Brush

1017 Molalla Ave., Ste 5 Oregon City, OR 97045
(503) 344-6568

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jodi Brush that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jodi Brush is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Jodi Brush

Year of Birth: 1975

Formal Education after High School:

- University of West Florida, Bachelor of Arts, Major: Marketing, Minor: Management, 2001
- Green River Community College, Associate of Arts, Major: Business, 1995

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, May 20, 2011 to present.
- HBW Insurance & Financial Services, Representative, February 2003 to present
- HBW Securities LLC, Representative, January 2006 to present.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jodi Brush has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jodi Brush has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jodi Brush to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jodi Brush from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jodi Brush has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jodi Brush was not

barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jodi Brush does not have any other proceeding in which a professional attainment, designation, or license of Jodi Brush was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jodi Brush resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jodi Brush is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jodi Brush receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jodi Brush's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jodi Brush provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Jodi Brush's income and involves a substantial amount of Jodi Brush's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jodi Brush cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jodi Brush is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jodi Brush will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jodi Brush on a regular basis.

Bryan R. Byrd

4801 Indian School Road NE Suite #202
Albuquerque, NM 87110
Phone: (505) 508-3119

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bryan R. Byrd that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bryan R Byrd is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Bryan R. Byrd

Year of Birth: 1978

Formal Education after High School:

- University of New Mexico, BBA, Finance, 2007

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, April 2011 to present
- HBW Insurance & Financial Services, Representative, April 2011 to present
- Williams Financial Group, Investment Advisor Representative, April 2010 to April 2011
- Manuel Lujan Agencies, Business Development, January 2003 to January 2010

Certifications:

- State Registration and Investment Advisor Representative (Series 66)
- Previous Series 7 Registered Representative

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Bryan R. Byrd has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Bryan R. Byrd has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Bryan R. Byrd to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Bryan R. Byrd from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Bryan R. Byrd has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Bryan R. Byrd was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Bryan R. Byrd does not have any other proceeding in which a professional attainment, designation, or license of Bryan R. Byrd was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Bryan R. Byrd resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Bryan R. Byrd is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Bryan R. Byrd provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Bryan R. Byrd's income and involves a substantial amount of Bryan R. Byrd's time.

Additional Compensation

Form ADV Part 2B, Item 5

Bryan R. Byrd cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Bryan R. Byrd is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Bryan R. Byrd will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Bryan R. Byrd on a regular basis.

Geraldine Callahan

19 Mount Vernon Ave
West Orange, NJ 07052
(201) 421-9295

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Geraldine Callahan that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Geraldine Callahan is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Geraldine Callahan

Year of Birth: 1977

Formal Education after High School:

- Master of Science, Business Management, American College 2009
- Bachelor of Arts, Business Administration, Ramapo College of New Jersey 2002

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Representative, June 2005 to present
- HBW Advisory Services LLC, Investment Advisor Representative, May 2012 to present
- HBW Securities LLC, Registered Representative, June 2011 to present
- Conscious Wealth Building, Owner, April 2011 to present

Certifications:

- Accredited Retirement Plan Specialist by the Society of Professional Asset Managers and record keepers, 2008
- CLU & CHFC, The American College expected completion by Dec 2012

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Geraldine Callahan has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Geraldine Callahan has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Geraldine Callahan to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Geraldine Callahan from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Geraldine Callahan has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Geraldine Callahan was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Geraldine Callahan does not have any other proceeding in which a professional attainment, designation, or license of Geraldine Callahan was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Geraldine Callahan resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Geraldine Callahan is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Geraldine Callahan provides insurance services through HBW Insurance & Financial Services, Inc and Conscious Wealth Building. This business activity provides a substantial source of Geraldine Callahan's income and involves a substantial amount of Geraldine Callahan's time.

Additional Compensation

Form ADV Part 2B, Item 5

Geraldine Callahan cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Geraldine Callahan is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Geraldine Callahan will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Geraldine Callahan on a regular basis.

Manuel M. Campins

5985 152nd Ave., West Olive, MI 49460
(616) 566-6612

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Manuel M. Campins that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

**Additional information about Manuel M. Campins is available on the SEC's website at
www.adviserinfo.sec.gov.**

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Manuel M. Campins

Year of Birth: 1976

Formal Education after High School:

- 1998: Grand Valley State University, Bachelor's Degree of Business Administration,
Major: Management and International Business, Additional Major: Spanish language.
- 2002: Grand Valley State University, Major-Education and Michigan Teacher's Certification
For Education (all subjects) and Spanish, Honors Graduate
- 2005: Grand Valley State University, Master's Degree in Education, Honors Graduate

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, August 2010 to Present
- Pathway Financial Design, HBW Insurance and Financial Services, Representative, June 2008 to Present
- HBW Securities LLC., Registered Representative, February 2009 to December 2011

Certifications:

- Life and Health Insurance License, State of Michigan
- Securities, Series 6 & 63 License
- Investment Advisory, Series 65 License

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Manuel M. Campins has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Manuel M. Campins has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Manuel M.

Campins to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Manuel M. Campins from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Manuel M. Campins has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Manuel M. Campins was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Manuel M. Campins does not have any other proceeding in which a professional attainment, designation, or license of Manuel M. Campins was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Manuel M. Campins resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Manuel M Campins is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Manuel M. Campins is a teacher for West Ottawa Public Schools. This business activity provides a substantial source of Manuel M. Campin's income and involves a substantial amount of Manuel M. Campins's time.

Manuel M. Campins provides insurance services HBW Insurance & Financial Services, Inc. and Pathway Financial Design LLC. This business activity provides a substantial source of Manuel M. Campins's income and involves a substantial amount of Manuel M. Campins's time.

Additional Compensation

Form ADV Part 2B, Item 5

Manuel M. Campins cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Manuel M. Campins is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Manuel M. Campins will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Manuel M. Campins on a regular basis.

Robert E. Charlton

5101 Monument Ave. Suite 205, Richmond, VA 23230
804 337 0141

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Robert E. Charlton that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert E Charlton is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Robert E Charlton

Year of Birth: 1951

Formal Education after High School:

- Baldwin-Wallace College, BA, Sociology/Social Work, 1973

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, February 2011 thru Present.
- HBW Insurance and Financial Services, Agent, August 2008 thru Present.
- Rayburn Realty, Sales, September 2007 thru August 2008.

Certifications:

- Professional Plan Consultant (PPC). Accredited by Robert Morris University.
- Series 65, Investment Advisor Representative.
- Life and Health License, Virginia #639326
- Life License, South Carolina #658031

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Robert E Charlton has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Robert E Charlton has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Robert E Charlton to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Robert E Charlton from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Robert E Charlton has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Robert E Charlton was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Robert E Charlton does not have any other proceeding in which a professional attainment, designation, or license of Robert E Charlton was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Robert E Charlton resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Robert E Charlton is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Robert E Charlton provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Robert E Charlton's income and involves a substantial amount of Robert E Charlton's time.

Additional Compensation

Form ADV Part 2B, Item 5

Robert E Charlton cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Robert E Charlton is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Robert E Charlton will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Robert E Charlton on a regular basis.

Jennifer Clark

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jennifer Clark that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Clark is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Jennifer Clark

Year of Birth: 1967

Formal Education after High School:

- Central University of Washington, Bachelor's Degree in Economics, 1990

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, January 2012 to present
- HBW Securities LLC, Compliance Specialist/Co-CCO, February 2010 to present

Certifications:

- None

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jennifer Clark has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jennifer Clark has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jennifer Clark to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jennifer Clark from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jennifer Clark has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jennifer Clark was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jennifer Clark does not have any other proceeding in which a professional attainment, designation, or license of Jennifer Clark was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jennifer Clark resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jennifer Clark is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jennifer Clark receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jennifer Clark's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jennifer Clark is the Compliance Specialist/Co-Chief Compliance Officer for HBW Securities LLC. This employment provides a substantial source of Jennifer Clark's income and involves a substantial amount of Jennifer Clark's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jennifer Clark cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and

bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jennifer Clark is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jennifer Clark will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jennifer Clark on a regular basis.

Chad Cosens

2326 Kansas Road, Fort Scott, KS 66701
620-223-0088

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 2, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Chad Cosens that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Chad Cosens is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Chad Cosens

Year of Birth: 1977

Formal Education after High School:

- Kansas State University, Bachelor of Science, 1999

Business Background for the Previous Five Years:

- HBW Financial Services, Representative, 09/2010 – Present
- HBW Advisory Services, Registered Investment Advisor, 8/2012 – Present
- HBW Securities LLC, Registered Representative, 02/2012 – 12/2012
- Ryerson, Sales Representative, December 2010 – July 2012
- Apogee Enterprises, Sales Rep, July 2006 – January 2010

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Chad Cosens has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Chad Cosens has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Chad Cosens to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Chad Cosens from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Chad Cosens has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Chad Cosens was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Chad Cosens does not have any other proceeding in which a professional attainment, designation, or license of Chad Cosens was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Chad Cosens resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Chad Cosens is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Chad Cosens provides insurance services through HBW Insurance & Financial Services, Inc. This business activity is a substantial source of Chad Cosens's income and involves a substantial amount of Chad Cosens's time.

Additional Compensation

Form ADV Part 2B, Item 5

Chad Cosens cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Chad Cosens is supervised by Charles Reinhold, the president and chief compliance officer

of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Chad Cosens will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Chad Cosens on a regular basis.

Jeff Crawford

80 Declaration Dr. Suite 204, Chico, CA 95973
(530) 343-3006

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jeff Crawford that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeff Crawford is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jeff Crawford

Year of Birth: 1966

Formal Education after High School:

- Pacific Union College, General Business, 1985 – 1986

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc. Representative, 05/2004 – Present
- HBW Securities LLC, Registered Representative, 01/2006 – Present
- HBW Advisory Services, Registered Investment Advisor, 9/2012 – Present
- Jeff Crawford Horsemanship.com, Owner, 11-2010 - Present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jeff Crawford has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jeff Crawford has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jeff Crawford to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jeff Crawford from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jeff Crawford has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jeff Crawford was not barred or suspended from membership or from association with other

members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jeff Crawford does not have any other proceeding in which a professional attainment, designation, or license of Jeff Crawford was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jeff Crawford resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jeff Crawford is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jeff Crawford receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jeff Crawford's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jeff Crawford provides insurance services through HBW Insurance & Financial Services, Inc. This business activity is a substantial source of Jeff Crawford's income and involves a substantial amount of Jeff Crawford's time.

Jeff Crawford owns and operates Jeff Crawford Horsemanship which provides Horse Training. This business activity is a substantial source of Jeff Crawford's income and involves a substantial amount of Jeff Crawford's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jeff Crawford cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and

bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jeff Crawford is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jeff Crawford will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jeff Crawford on a regular basis.

Steven Darling

13854 Lakeside Circle #258, Sterling Hts., MI 48313

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Steven Darling that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Customer Service at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Darling is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Steven Darling

Year of Birth: 1958

Formal Education after High School:

- Ferris State University, Associates Degree, Technical & Applied Arts 1977

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 01/2010 to Present
- HBW Insurance & Financial Service Inc., Representative, 01/2010 to present

Certifications:

- Series 65 License

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Steven Darling has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Steven Darling has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Steven Darling to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Steven Darling from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Steven Darling has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules.

Steven Darling was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Steven Darling does not have any other proceeding in which a professional attainment, designation, or license of Steven Darling was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Steven Darling resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Steven Darling is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Steven Darling is a skilled tradesman with General Motors. This employment provides a substantial source of Steven's income and involves a substantial amount of his time.

Additional Compensation

Form ADV Part 2B, Item 5

Steven Darling cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Steven Darling is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Steven Darling will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Steven Darling on a regular basis.

Leonard DeBraber

2850 Thornhills Ave. SE Grand Rapids, MI 49546
616-949-1919

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Leonard DeBraber that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Leonard DeBraber is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Leonard DeBraber

Year of Birth: 1947

Formal Education after High School:

- Grand Valley State University, BS, Social Studies, 1969
- Western Michigan University, MA, Counseling & Personnel, 1972
- Davenport University, Associate's Degree, General Business, 1994

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 1/2010 to present
- HBW Insurance & Financial Services, Inc., Representative, 11/2005 to present
- HBW Securities LLC, Registered Representative, 2-2006 - 12/2012
- CPR Investments LLC, Representative, 4/2006 – 1/2010
- Sparta Area Schools, Educator, 9/1969 – 6/2006

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Leonard DeBraber has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Leonard DeBraber has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Leonard DeBraber to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Leonard DeBraber from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Leonard DeBraber has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Leonard DeBraber was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Leonard DeBraber does not have any other proceeding in which a professional attainment, designation, or license of Leonard DeBraber was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Leonard DeBraber resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Leonard DeBraber is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Leonard DeBraber is an independent life insurance agent working primarily with HBW Insurance & Financial Services.

Additional Compensation

Form ADV Part 2B, Item 5

Leonard DeBraber cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Leonard DeBraber is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Leonard DeBraber will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Leonard DeBraber on a regular basis.

Bruce R. Denk

3650 SW 93rd Avenue, Portland, OR 97225
(503) 257-8173

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bruce R. Denk that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce R. Denk is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Bruce R. Denk

Year of Birth: 1948

Formal Education after High School:

- Bishop A.L. Hardy Academy of Theology, B.A., Theology, 1996

Business Background for the Previous Five Years:

- Denk Financial Advisors, President, 04/2004 – present
- HBW Advisory Services LLC, Investment Advisor Representative, 10/2010 – present
- HBW Insurance & Financial Services, Inc., Representative, 7/2002 - present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Bruce Denk has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Bruce Denk has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Bruce Denk to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Bruce Denk from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Bruce Denk has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO’s rules. Bruce Denk was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Bruce Denk does not have any other proceeding in which a professional attainment,

designation, or license of Bruce Denk was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Bruce Denk resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Bruce Denk is not actively engaged in any investment-related business or occupation, including if the supervised person 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,

Bruce Denk is an independent insurance agent through HBW Insurance & Financial Services dba, Denk Financial Advisors which provides a substantial source of Bruce Denk's personal income.

Additional Compensation

Form ADV Part 2B, Item 5

Bruce Denk cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Bruce Denk is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Bruce Denk will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Bruce Denk on a regular basis.

Janell L. Denk

3650 SW 93rd Avenue, Portland, OR 97225
(503) 257-8173

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Janell L. Denk that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Janell L. Denk is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Janell L. Denk

Year of Birth: 1954

Formal Education after High School:

- none

Business Background for the Previous Five Years:

- Denk Financial Advisors, Principal, 04/2004 – present
- HBW Insurance & Financial Services, Inc., Representative, 9/2002 - present
- HBW Securities LLC, Registered Representative, 1/2006 - present
- HBW Advisory Services LLC, Investment Advisor Representative, 11/2007 – present

Certification:

- Uniform Series 6, 63, 65 & 26 Licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Janell L Denk has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Janell L Denk has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Janell L Denk to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Janell L Denk from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Janell L Denk has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Janell L Denk was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Janell L Denk does not have any other proceeding in which a professional attainment, designation, or license of Janell L Denk was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Janell L Denk resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Janell L Denk is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Janell L Denk receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Janell L Denk's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Janell L Denk provides insurance services through her Denk Financial Advisors, representing HBW Insurance & Financial Services, Inc's and their products. This business activity provides a substantial source of her income and involves a substantial amount of Janell's time.

Additional Compensation

Form ADV Part 2B, Item 5

Janell L Denk cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Janell L Denk is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Janell L Denk will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Janell L Denk on a regular basis.

Jeff E Dennison

6983 Wall Triana Highway Ste S
Madison, AL 35757
(256) 316-0034

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jeff E Dennison that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeff E Dennison is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Jeff E Dennison

Year of Birth: 1966

Formal Education after High School:

- Calhoun Community College, Associate, General Studies, May 2010
- Athens State University, Accounting Major/Marketing Minor currently attending

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 8-2011 to present
- HBW Insurance & Financial Services, Representative, 8-2009 to present
- HBW Securities LLC, Registered Representative, 8-2009 to present

Certifications:

- Series 6, 63 & 65 Licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jeff E Dennison has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jeff E Dennison has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jeff E Dennison to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jeff E Dennison from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jeff E Dennison has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jeff E Dennison was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jeff E Dennison does not have any other proceeding in which a professional attainment, designation, or license of Jeff E Dennison was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jeff E Dennison resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jeff E Dennison is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jeff E Dennison receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jeff E Dennison's recommendation through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jeff E Dennison provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Jeff E Dennison's income and involves a substantial amount of Jeff E Dennison's time.

Jeff E Dennison is an Engineer Technician with Johnson & Associates Inc. in Huntsville, AL. This employment provides a substantial source of Jeff E Dennison's income and involves a substantial amount of Jeff E Dennison's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jeff E Dennison cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jeff E Dennison is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jeff E Dennison will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jeff E Dennison on a regular basis.

Roland H. Dortch

2706 Enterprise Parkway, Suite C, Richmond, VA 23294
(804) 747-8229

HBW Advisory Services LLC

3355 Cochran Street, Suite 100, Simi Valley, CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Roland H. Dortch that supplements the HBW Advisory Services, LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Roland H. Dortch is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Roland H Dortch

Year of Birth: 1952

Formal Education after High School:

- Mary Baldwin College, Bachelor of Arts, Business Administration, 1991

Business Background for the Previous Five Years:

- Roland H. Dortch Company, Owner, 01/2008 – present
- Enterprise Meeting Center, LLC, Owner, 12/2008 – present
- HBW Securities, LLC, Registered Representative, 01/2006 – present
- HBW Insurance & Financial Service, Inc., Representative, 06/2002 – present
- HBW Advisory Services LLC, Investment Advisor Representative 3/2010 - present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Roland H Dortch has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Roland H Dortch has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Roland H Dortch to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Roland H Dortch from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Roland H Dortch has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Roland H Dortch was not barred or suspended from membership or from association with

other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Roland H Dortch does not have any other proceeding in which a professional attainment, designation, or license of Roland H Dortch was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Roland H Dortch resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Roland H Dortch is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Roland H Dortch receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Roland H Dortch's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Enterprise Meeting Center, LLC, Owner, 12/2008 – present. Leasing conference room space. 10% of time is invested with a \$0 income.

Roland H. Dortch Company dba HBW Insurance & Financial Service, Inc., Agent, 06/2002 – present, providing life, disability, and long term care insurance. 40% of time is invested with a \$124,000 income. This business activity provides a substantial source of Roland H Dortch's income and involves a substantial amount of Roland H Dortch's time.

HealthPlus Insurance Agency; providing health insurance. 10% of time is invested with a \$15,000 income.

Additional Compensation

Form ADV Part 2B, Item 5

Roland H Dortch cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Roland H Dortch is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Roland H Dortch will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Roland H Dortch on a regular basis.

Donald Eagleston

Rt1 Box 295A, Ava, Missouri 65608
417-683-1591

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Donald Eagleston that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Donald Eagleston is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Donald Eagleston

Year of Birth: 1948

Formal Education after High School:

- Southwest Missouri University, BS, Plant & Soil Science, 1970

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc., Agency Vice-President, 05/2004 – Present
- HBW Advisory Services LLC, Investment Advisor Representative, 04/2010 – Present
- Exclusive Locators Auto Sales, Owner, 06/2001 – 12/2011

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Donald Eagleston has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Donald Eagleston has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Donald Eagleston to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Donald Eagleston from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Donald Eagleston has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO’s rules. Donald Eagleston was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Donald Eagleston does not have any other proceeding in which a professional attainment, designation, or license of Donald Eagleston was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Donald Eagleston resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Donald Eagleston is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Donald Eagleston is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of his time and income.

Donald Eagleston is an independent distributor with Young Living Essential Oils, which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Donald Eagleston cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Donald Eagleston is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Donald

Eagleston will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Donald Eagleston on a regular basis.

Michael Faurest

Kentucky office: 401 W Main Street, Ste 1805, Louisville, KY 40202 (502) 417-7467

Chicago office: 10 S Riverside Plaza Ste 1800, Chicago, IL 60606 (502) 4177467

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063

(800) 473-3856

October 19, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael Faurest that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Faurest is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Michael Faurest

Year of Birth: 1978

Formal Education after High School:

- Indiana University, BA, Finance, 2001
- Northwestern Kellogg School of Business, MBA, Finance, Management, Entrepreneurship, 2008 to current

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative 1/2011 to current
- HBW Securities LLC, Representative, 8/2010 to current
- WisePatient, Director of Business Development, 08/2010 – 04/2011
- Jefferies & Company, Summer Associate, 06/2010 – 08/2010
- Merrick Ventures, Associate, 01/2010 – 05/2010
- SHI, District Manager, 09/2008 – 09/2009
- CareerBuilder.com, Major Account Executive, 03/2007 – 09/2009
- CDW, Account Executive, 01/2003 – 02/2007

Certifications:

- Licensing for Uniform Examinations for Series 6, 63 & 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Michael Faurest has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Michael Faurest has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Michael Faurest to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Michael Faurest from engaging in any investment-related activity, or from

violating any investment-related statute, rule, or order.

Michael Faurest has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Michael Faurest was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Michael Faurest does not have any other proceeding in which a professional attainment, designation, or license of Michael Faurest was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Michael Faurest resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Michael Faurest is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Michael Faurest receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Michael Faurest's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Michael Faurest provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Michael Faurest's income and involves a substantial amount of Michael Faurest's time.

Michael Faurest part owner in GH Brown and Company which provides insurance services through M Group, Inc. This business activity provides a substantial source of Michael Faurest's income and involves a substantial amount of Michael Faurest's time.

Additional Compensation

Form ADV Part 2B, Item 5

Michael Faurest cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Michael Faurest is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Michael Faurest will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Michael Faurest on a regular basis.

Armando Fernandez
2941 NW 99 Avenue, Doral, FL 33172
(305) 303-4708

HBW Advisory Services LLC
3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Armando Fernandez that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Armando Fernandez is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Armando Fernandez

Year of Birth: 1969

Formal Education after High School:

- B.A., Business Administration, International Marketing, Bernard R. Baruch, CUNY, NY, 1996

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 06-2011 to present
- HBW Insurance & Financial Services, Inc., Representative, 2006 to present
- HBW Securities LLC, Registered Representative, 2006 to present

Certifications:

- Certificate, School of International Business, Pace University, World Trade Center, NY, 1995
- State of Florida Mortgage Broker license, 215 Health Life & Variable Annuities License, Legal Expense, Securities License series 6 member FINRA/SIPC, Series 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Armando Fernandez has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Armando Fernandez has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Armando Fernandez to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Armando Fernandez from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Armando Fernandez has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Armando Fernandez was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Armando Fernandez does not have any other proceeding in which a professional attainment, designation, or license of Armando Fernandez was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Armando Fernandez resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Armando Fernandez is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Armando Fernandez receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Armando Fernandez's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Armando Fernandez provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Armando Fernandez's income and involves a substantial amount of Armando Fernandez's time.

Armando Fernandez sells Medicare Advantage and Individual health insurance through CarePlus Healthplans – a Humana company. It will represent approximately 60% of Armando Fernandez's income this year.

Additional Compensation

Form ADV Part 2B, Item 5

Armando Fernandez cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Armando Fernandez is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Armando Fernandez will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Armando Fernandez on a regular basis.

Stephen Foley

6641 Challis Ct. Citrus Heights, CA. 95610
(916) 247-3732

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Stephen Foley that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Foley is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Stephen Foley

Year of Birth: 1953

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc., Representative 2/2010 to present
- HBW Advisory Services LLC, Investment Advisor Representative 5/2010 to present
- Primerica Financial Services Regional Vice President 05/1996-02/2010

Certifications:

- Life and Health Insurance Licensing
- Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Stephen Foley has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Stephen Foley has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Stephen Foley to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Stephen Foley from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Stephen Foley has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Stephen Foley was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Stephen Foley does not have any other proceeding in which a professional attainment, designation, or license of Stephen Foley was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Stephen Foley resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Stephen Foley is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Stephen Foley is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Stephen Foley cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Stephen Foley is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Stephen Foley will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Stephen Foley on a regular basis.

Fred Freimark

2927 SW Hume Ct
Portland, OR 97219
(503) 244-7253

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Fred Freimark that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Fred Freimark is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Fred Freimark

Year of Birth: 1949

Formal Education after High School:

- Portland State University, BS, Social Science & Education, 1971

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, January 2012 to present
- HBW Securities LLC, Registered Representative, January 2006 to present
- HBW Insurance & Financial Services, Representative, October 2002 to present

Certifications:

- Series 6, 63 & 65 Examination Licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Fred Freimark has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Fred Freimark has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Fred Freimark to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Fred Freimark from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Fred Freimark has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Fred Freimark was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Fred Freimark does not have any other proceeding in which a professional attainment, designation, or license of Fred Freimark was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Fred Freimark resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Fred Freimark is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Fred Freimark receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Fred Freimark's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Fred Freimark provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Fred Freimark's income and involves a substantial amount of Fred Freimark's time.

Fred Freimark is employed by Homeland Security as a security guard/bag screener. This business activity provides a substantial source of Fred Freimark's income and involves a substantial amount of Fred Freimark's time.

Additional Compensation

Form ADV Part 2B, Item 5

Fred Freimark cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Fred Freimark is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Fred Freimark will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Fred Freimark on a regular basis.

Rudy Garcia

802 Rivanna Woods Drive, Fork Union, VA 23055
Phone: 434-842-9249

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 2, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Rudy Garcia that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rudy Garcia is available on the SEC's website at
www.adviserinfo.sec.gov

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Rudy Garcia

Year of Birth: 1959

Formal Education after High School:

- Ohio University, BSS, Event Organizing and French, 2002
- Walden University, MEd, Curriculum Instruction and Assessment, 2005

Business Background for the Previous Five Years:

- Rivanna Woods Associates, LLC, President, 04/2006-Present
- HBW Advisory Services LLC, Investment Advisor Representative 10/2009 -Present
- HBW Insurance & Financial Service, Inc., Representative, 8/2008 -Present
- HBW Securities LLC, Registered Representative, 8/2008 -12/2012

Certifications:

- **CRPS®, or Chartered Retirement Plans SpecialistSM**

Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes:

1. Adherence to Standards of Professional Conduct.

- **Integrity**

Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.

- **Objectivity**

Maintain objectivity and impartiality with respect to services rendered and advice given.

- **Competency**

Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.

- **Confidentiality**

Keep client information confidential, disclosing only when authorized or compelled by law.

- **Professionalism**

Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

2. Self-Disclosure

Applicants must disclose 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.

3. Adherence to Terms and Conditions

The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.

PPC™, or Professional Plan Consultant™

The Professional Plan Consultant™ designation is awarded to those who successfully complete The 401k Service Training Program™ and meet the additional requirements listed below.

This designation signifies a commitment to education and service excellence in the qualified plan industry. The 401k Service Training Program™ is the only course that sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the **tools** needed to meet (and exceed) those standards. To earn the PPC™ designation, a candidate must satisfy requirements involving the following:

1. Professional Experience — A successful candidate must have three years of financial industry sales, service, and/or support experience.

2. Coursework — A PPC™ candidate must attend the instructor-led, multiple-day training session accredited by Robert Morris University or complete the ONLINE training program to gain a comprehensive understanding of the issues faced by plan sponsors, how to identify shortfalls in an employer-sponsored plan, and how to successfully address plan management issues. Specifically, the 401K Service Training Program provides designees a curriculum focused on six key plan management steps based on ERISA legislation and industry best. These include identifying plan goals, objectives and shortcomings; developing and implementing a plan Investment Policy Statement; benchmarking and reviewing plan providers and expenses; implementing a fiduciary risk management documentation program; developing and effective participant education program and implementing an ongoing management process to address critical issues.

3. Examination — Each candidate must sit for a 50-question, multiple choice examination held at the end of the training program, and obtain a passing score of 70% or better.

4. Signed Ethics Statement — Each PPC™ candidate must sign the following Financial Service Standards Code of Ethics to verify that the individual pledges to maintain a high standard of conduct, competence, knowledge, professionalism, integrity, objectivity, and responsibility in the practice of his or her profession.

- A. At all times put the interests of my clients first and foremost.
- B. Continually strive to maintain and improve my knowledge and skill set to the benefit of those I serve.
- C. Avoid anything that would constitute a conflict of interest on any of the plans I have any direct or indirect relationship with.
- D. Respect any confidential relationships that may arise as I service the retirement plan industry.
- E. Comply with all regulatory requirements affecting the delivery of consulting services to clients and my profession.
- F. Maintain the highest standard of personal and professional conduct.

5. **Continuing Education** — On an ongoing basis, over a 24-month cycle, each PPC™ designee must complete a minimum number of continuing education hours (12) in a format allowed by FSS.

6. Self-Disclosure

Applicants must disclose 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 Financial Service Standards review of matters either self-disclosed or which are discovered by FSS that are required to be disclosed.

7. Adherence to Terms and Conditions

The Terms and Conditions outline designees' rights to use the PPC™ and acknowledges the rights of FSS to protect the mark from unauthorized use by individuals or entities.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Rudy Garcia has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Rudy Garcia has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Rudy Garcia to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Rudy Garcia from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Rudy Garcia has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Rudy Garcia was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Rudy Garcia does not have any other proceeding in which a professional attainment, designation, or license of Rudy Garcia was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Rudy Garcia resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Rudy Garcia is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Rudy Garcia is affiliated with HBW Insurance and Financial Services. Approximately 30% of his time is spent counseling and recommending insurance based products for which I receive a commission on the sale of the product.

Rudy Garcia is the President and Founder of Rivanna Woods Associates, LLC which provides planning and educational services as Retirement Plan Advisors of VA. His responsibilities include providing Retirement Plan Advice to Employer Sponsored Retirement Plans as well as assisting individuals with their personal retirement planning needs. Rivanna Woods Associates LLC also does business as Rivanna Woods Real Estate for which Rudy Garcia serves as the Principal Broker. Less than 5%. As Principal Broker he is responsible for maintaining compliance with Virginia Real Estate Board rules for any real estate transactions in which the firm is involved.

Additional Compensation

Form ADV Part 2B, Item 5

Rudy Garcia cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Rudy Garcia is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Rudy Garcia will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Rudy Garcia on a regular basis.

Lewis W. Gloss

3536 Sunnydale Road Bloomfield Village, Michigan 48301-4306
248-282-8130

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Lewis W. Gloss that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lewis W. Gloss is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Lewis W Gloss

Year of Birth: 1942

Formal Education after High School:

- University of Michigan, BS, Electrical Engineering, 1974

Business Background for the Previous Five Years:

- HBW Insurance and Financial Services, Senior Agency Manager, 09/2005 - Present
- HBW Securities LLC, Senior Agency Manager, 02/2006 - 12/2009
- HBW Advisory Services LLC, Senior Agency Manager, 02/2008 – Present
- Costco Wholesale, Wine Steward, 10/2002 - Present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Lewis W Gloss has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Lewis W Gloss has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Lewis W Gloss to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Lewis W Gloss from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Lewis W Gloss has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Lewis W Gloss was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Lewis W Gloss does not have any other proceeding in which a professional attainment, designation, or license of Lewis W Gloss was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Lewis W Gloss resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Lewis W Gloss is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Lewis W Gloss is wine steward at Costco this employment provides a substantial source of Lewis's income and involves a substantial amount of his time.

Lewis W Gloss provides insurance products through HBW Insurance & Financial Services, Inc. and Pathway Financial Design. This business activity provides a substantial source of Lewis W Gloss' income and involves a substantial amount of Lewis W Gloss' time.

Additional Compensation

Form ADV Part 2B, Item 5

Lewis W Gloss cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Lewis W Gloss is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Lewis W Gloss will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Lewis W Gloss on a regular basis.

Jamie Lynn Glover

6697 Palo Verde Place
Rancho Cucamonga, CA 91739
(951) 640-3712

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jamie Lynn Glover that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jamie Lynn Glover is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jamie Lynn Glover
Year of Birth: 1973

Formal Education after High School:

- Chico State University 1991-1993 Business Major
- Louisiana State University 1993-1995 Business Major
- Chaffey College 1995-1996 Business Major
- Riverside College 1996-1998 Business Major.
- Chaffey College 1999 General Education Associates degree

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc., Representative, 08/2008 to current
- HBW Advisory Services LLC, Investment Advisor Representative, 08/2010 to current

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jamie Lynn Glover has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jamie Lynn Glover has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jamie Lynn Glover to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jamie Lynn Glover from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jamie Lynn Glover has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Jamie Lynn Glover was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jamie Lynn Glover does not have any other proceeding in which a professional attainment, designation, or license of Jamie Lynn Glover was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jamie Lynn Glover resigned (or otherwise relinquished her attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jamie Lynn Glover is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Jamie Lynn Glover is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of her time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Jamie Lynn Glover cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Jamie Lynn Glover is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jamie Lynn

Glover will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jamie Lynn Glover on a regular basis.

Jeffrey F Goldman

450 Hillside Drive, #A107
Mesquite, NV 89027
Phone: (702) 765-0026

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jeffrey F. Goldman that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey F. Goldman is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Jeffrey F. Goldman

Year of Birth: 1957

Formal Education after High School:

- Rensselaer Polytechnic Institute, B.S. (Cum Laude) in Chemistry Troy, N.Y.
- Enrolled in American College, Chartered Financial Consultant, Exton, PA

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, March 2012 to present
- HBW Insurance & Financial Services, Representative, 2004 to present
- John Alden/Assurant, health Insurance Agent, 2002 to present
- Allied Beacon Wealth Management, LLC, Investment Advisor Representative Oct 2011 to Feb 2012
- Allied Beacon Wealth Management, LLC, Registered Representative Oct 2011 to Feb 2012
- Workman Securities Corp., Investment Advisor Representative, Sept 2009 to Oct 2011
- Workman Securities Corp., Registered Representative, Sept 2009 to Oct 2011
- Next Financial Group, Inc. Investment Advisor Representative, Jan 2005 to Aug 2009
- Next Financial Group, Inc. Registered Representative, Jan 2005 to Aug 2009

Certifications:

- Uniform Investment Adviser Law Examination (Series 65) – This registration qualifies individuals as an Investment Advisor Representative.
- Licensed Insurance Agent – State of Nevada

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jeffrey F. Goldman has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jeffrey F. Goldman has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jeffrey F. Goldman to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jeffrey F. Goldman from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jeffrey F. Goldman has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jeffrey F. Goldman was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jeffrey F. Goldman does not have any other proceeding in which a professional attainment, designation, or license of Jeffrey F. Goldman was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jeffrey F. Goldman resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jeffrey F. Goldman is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Jeffrey F. Goldman provides insurance services through HBW Insurance & Financial Services, Inc. and health Insurance Agent through John Alden/Assurant. This business activity provides a substantial source of Jeffrey F. Goldman's income and involves a substantial amount of Jeffrey F. Goldman's time.

Jeffrey F. Goldman is a pilot for Delta Airlines. He may spend up to 75 hours each month in his duties as an airline pilot. This employment provides a substantial source of Jeffrey F. Goldman's income and involves a substantial amount of Jeffrey F. Goldman's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jeffrey F. Goldman cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jeffrey F. Goldman is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jeffrey F. Goldman will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jeffrey F. Goldman on a regular basis.

David M Guerrin

12930 James Street, Ste 110
Holland, MI 49424
(616) 396-7794

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 3, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about David M Guerrin that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sean Slater is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name David M Guerrin

Year of Birth: 1957

Formal Education after High School:

- Trinity Christian College, History, BA, 1979
- Chicago State University, History, MA 1986
- Reformed Th. Seminary, Theology, M.Div 1998

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, March 2009 to present
- HBW Insurance & Financial Services, Representative, May, 2008 to present
- Pathway Financial Design, Representative, May 2008 to present
- Guerrin Legacy Mgt., Inc. Owner/operator, Jan 2002 to present

Certifications:

- State Life and Health Licensing
- State/FINRA Examinations for Series 6,63 and 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, David M Guerrin has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, David M Guerrin has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found David M Guerrin to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, David M Guerrin from engaging in any investment-related activity, or from

violating any investment-related statute, rule, or order.

David M Guerrin has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. David M Guerrin was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

David M Guerrin does not have any other proceeding in which a professional attainment, designation, or license of David M Guerrin was revoked or suspended because of a violation of rules relating to professional conduct. Nor has David M Guerrin resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

David M Guerrin is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in David M Guerrin receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement David M Guerrin's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

David M Guerrin provides insurance services through HBW Insurance & Financial Services, Inc, Guerrin Legacy Mgt., Inc. and Pathway Financial Design. This business activity provides a substantial source of David M Guerrin's income and involves a substantial amount of David M Guerrin's time. David M Guerrin is also the Pastor for Manna Church. This activity provides a substantial source of David M Guerrin's income and involves a substantial amount of David M Guerrin's time.

Additional Compensation

Form ADV Part 2B, Item 5

David M Guerrin cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

David M Guerrin is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by David M Guerrin will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by David M Guerrin on a regular basis.

Robert T Harrison

319 Chisholm Trail, Krum, TX 76249
(940) 595-0868

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Robert T Harrison that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert T Harrison is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Robert T. Harrison

Year of Birth: 1986

Formal Education after High School:

- Ashworth College, Associate of Science, Business Management, 2008-2010
- Western Governors University, Bachelor of Science, Business Management, 2012-present

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, May 2012 to present
- HBW Insurance & Financial Services, Representative, May 2012 to present

Certifications:

- Series 65 Uniform Investment Adviser Law Examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Robert T. Harrison has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Robert T. Harrison has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Robert T. Harrison to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Robert T. Harrison from engaging in any investment-related activity, or

from violating any investment-related statute, rule, or order.

Robert T. Harrison has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Robert T. Harrison was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Robert T. Harrison does not have any other proceeding in which a professional attainment, designation, or license of Robert T. Harrison was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Robert T. Harrison resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Robert T. Harrison is not actively engaged in any investment-related business or occupation, including if the supervised person 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.

Robert T. Harrison provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Robert T. Harrison's income and involves a substantial amount of Robert T. Harrison's time.

Additional Compensation

Form ADV Part 2B, Item 5

Robert T. Harrison cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Robert T. Harrison is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Robert T. Harrison will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Robert T. Harrison on a regular basis.

Barnett D Hellenbrand

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Barnett D Hellenbrand that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Barnett D Hellenbrand is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Barnett D Hellenbrand

Year of Birth: 1955

Formal Education after High School:

- UCLA, BA, Political Sciences, 1979

Business Background for the Previous Five Years:

- HBW Insurance & Financial Service, Chief Executive Officer, 8/1991 to Present
- HBW Securities LLC, Director, Chief Executive Officer, 09/2005 to Present
- HBW Advisory Services LLC, Chief Executive Officer, 3/2007 to Present

Certifications:

- Licensing for Uniform Examinations for Series 6, 63, 26, 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Barnett D Hellenbrand has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Barnett D Hellenbrand has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Barnett D Hellenbrand to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Barnett D Hellenbrand from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Barnett D Hellenbrand has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory

organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Barnett D Hellenbrand was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Barnett D Hellenbrand does not have any other proceeding in which a professional attainment, designation, or license of Barnett D Hellenbrand was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Barnett D Hellenbrand resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Barnett D Hellenbrand is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Barnett D Hellenbrand receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Barnett D Hellenbrand's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Barnett D Hellenbrand oversees the daily operations of HBW Insurance & Financial Service and HBW Securities LLC as the CEO. HBW Insurance & Financial Services, Inc. is an agency which provides insurance services. HBW Securities LLC is a broker/dealer which provides securities services. These business activities provide a substantial source of Barnett D Hellenbrand's income and involves a substantial amount of Barnett D Hellenbrand's time.

Additional Compensation

Form ADV Part 2B, Item 5

Barnett D Hellenbrand cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Barnett D Hellenbrand is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Barnett D Hellenbrand will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Barnett D Hellenbrand on a regular basis.

Heidi Hershman

330 Wood Road #J
Camarillo, CA 93010
(818) 402-3141

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Heidi Hershmann that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Heidi Hershman is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Heidi Hershman

Year of Birth: 1974

Formal Education after High School:

- University of CA Santa Barbara, 9-1992 to 6-1996

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 12-2011 to Present
- HBW Insurance & Financial Services, Representative, 9-2011 to Present
- HBW Securities LLC, Registered Representative, 9-2011 to Present
- PFS Investments Inc., Registered Representative, 3-2001 to 9-2011

Certifications:

- Series 6, 26, 63 & 65 Licensing examinations.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Heidi Hershman has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Heidi Hershman has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Heidi Hershman to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Heidi Hershman from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Heidi Hershman has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Heidi Hershman was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Heidi Hershman does not have any other proceeding in which a professional attainment, designation, or license of Heidi Hershman was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Heidi Hershman resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Heidi Hershman is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Heidi Hershman receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Heidi Hershman's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Heidi Hershman provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Heidi Hershman's income and involves a substantial amount of Heidi Hershman's time.

Additional Compensation

Form ADV Part 2B, Item 5

Heidi Hershman cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and

bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Heidi Hershman is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Heidi Hershman will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Heidi Hershman on a regular basis.

Jonathan S. Hoag

130 Hermitage Drive, Smyrna, TN 37167
(615) 337-7218

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jonathan S. Hoag that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan S. Hoag is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jonathan S Hoag

Year of Birth: 1965

Formal Education after High School:

- Tennessee Technological University, Cookeville, TN
- Bachelor of Science, Industrial Engineering, Graduated May 1988
- Tennessee Technological University, Cookeville, TN
- Masters of Business, Attended Summer Quarter 1988

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc, Agency Vice President 08/2003 - Present
- HBW Securities LLC, Registered Representative, 01/2006 – Present
- HBW Advisory Services LLC, Investment Advisor Representative, 09/2009 - Present
- Network Systems Consulting, Owner, 01/2000 – Present (Computer Consulting)
- Hoag & Associates, Owner, 01/2000 – Present (Tax Prep)
- Tadano Mantis Corp., Director, Material Planning and Info. Serv., 02/1995 – 2/2012

Certifications:

- Math minor at Tennessee Tech for undergraduate degree
- Insurance licensed since 02/1996, Securities 6/63 Licensed since 07/1996
- Worked with clients in the area of personal finance since 1996
- Electronic Remitter for IRS Tax Prep and have prepared taxes for individuals for over 10 years

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jonathan S Hoag has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jonathan S Hoag has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jonathan S Hoag to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jonathan S Hoag from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jonathan S Hoag has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jonathan S Hoag was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jonathan S Hoag does not have any other proceeding in which a professional attainment, designation, or license of Jonathan S Hoag was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jonathan S Hoag resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jonathan S Hoag is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jonathan S Hoag receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jonathan S Hoag's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jonathan S Hoag is an employee of Gunnebo Johnson Corp. This employment provides a substantial source of Jonathan S Hoag's income and involves a substantial amount of Jonathan S Hoag's time.

Jonathan S Hoag is a licensed insurance representative with HBW Insurance & Financial Services, Inc. This business activity involves a substantial amount of his time working with clients in providing insurance products.

Additional Compensation

Form ADV Part 2B, Item 5

Jonathan S Hoag cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jonathan S Hoag is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jonathan S Hoag will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jonathan S Hoag on a regular basis.

REX NEAL HOOVER

205 S. Main Street, P.O. Box 289
Booker, TX 79005
806-658-9111

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about REX NEAL HOOVER that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rex Neal Hoover is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Rex Neal Hoover

Year of Birth: 1948

Formal Education after High School:

- Amarillo College, Associate Degree, Electronics, 1969

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services Inc., National Director of Agents, 03/1995 to present
- HBW Advisory, Registered Investment Advisor, 01/2010 to present
- HBW Securities, Registered Representative, 01/2006 to present
- Booker Home Town Realty Inc, licensed Real Estate Broker in State of Texas and Oklahoma.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Rex Neal Hoover has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Rex Neal Hoover has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Rex Neal Hoover to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Rex Neal Hoover from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Rex Neal Hoover has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Rex Neal Hoover was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Rex Neal Hoover does not have any other proceeding in which a professional attainment, designation, or license of Rex Neal Hoover was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Rex Neal Hoover resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Rex Neal Hoover is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Rex Neal Hoover receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Rex Neal Hoover's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Rex Neal Hoover provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Rex Neal Hoover's income and involves a substantial amount of Rex Neal Hoover's time.

Rex Neal Hoover is a licensed Real Estate Broker in State of Texas and Oklahoma with Booker Home Town Realty Inc. This business activity involves a substantial amount of his time.

Rex Neal Hoover is the owner of a working ranch with a hired manager to run the company. This business activity provides a substantial source of Rex Neal Hoover's income and involves a substantial amount of Rex Hoover's time.

Additional Compensation

Form ADV Part 2B, Item 5

Rex Neal Hoover cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Rex Neal Hoover is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Rex Neal Hoover will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Rex Neal Hoover on a regular basis.

KEVIN J. IMHOFF

4433 W Saginaw Hwy., Ste 101, Lansing, MI 48917
517-886-0040

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kevin J. Imhoff that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin J. Imhoff is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Kevin J. Imhoff

Year of Birth: 1959

Formal Education after High School:

- Oklahoma Wesleyan University, Business Administration, Major, 1981
- Mid-Continent University, Honorary Doctorate of Laws, 2006

Business Background for the Previous Five Years:

- Blue Diamond Financial Solutions, Owner/Registered Representative, 08/2008 to present
- HBW Insurance & Financial Services, Inc. Representative, 08-2008 to present
- HBW Securities, LLC Registered Representative, 08/2008 to present
- HBW Advisory Services LLC, 12/2009 to present
- Primerica, Senior Vice President, Registered Representative of PFS Investments, Inc 06/1985-08/2008

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Kevin J. Imhoff has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Kevin J. Imhoff has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Kevin J. Imhoff to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Kevin J. Imhoff from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kevin J. Imhoff has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Kevin J. Imhoff was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Kevin J. Imhoff does not have any other proceeding in which a professional attainment, designation, or license of Kevin J. Imhoff was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Kevin J. Imhoff resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Kevin J. Imhoff is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Kevin J. Imhoff receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Kevin J. Imhoff's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Kevin J. Imhoff is doing business as Blue Diamond Financial Solutions. Ninety percent of his time is spent selling investments through HBW Securities LLC and HBW Advisory Services LLC and ten percent is spent selling insurance products through HBW Insurance & Financial Services, Inc.

Kevin J. Imhoff is the Athletic Director for Mid-Continent University. This employment is a substantial source of Kevin J. Imhoff's income and involves a substantial amount of Kevin J. Imhoff's time.

Additional Compensation

Form ADV Part 2B, Item 5

Kevin J. Imhoff cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Kevin J. Imhoff is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Kevin J. Imhoff will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Kevin J. Imhoff on a regular basis.

Gregory Daresh Jasick

2850 Thornhills Ave SE, Suite 106, Grand Rapids, MI 49546
Direct Office 616-949-1919 x2

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about **Gregory Daresh Jasick** that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC Customer Service if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **Gregory Daresh Jasick** is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Gregory Daresh Jasick

Year of Birth: 1982

Formal Education after High School:

- Grand Rapids Community College, N/A, N/A, 2003-2004

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, IAR, 01/2010-Present
- Jasick And Associates LLC, Senior Agency Partner, 07/2007-Present
- HBW Securities LLC, Registered Representative, 01/2006-Present
- HBW Insurance And Financial Services, INC, Agency Vice President. 09/2003-Present
- CPR Investments LLC, IAR, 07/2007-01/01/2010
- American General Securities INC, Registered Representative, 02/2004-12/2005

Certifications:

- State of Michigan Life & Health License, Pass State of Michigan Life & Health Exam
- Series 6, Pass FINRA Series 6 Exam
- Series 63, Pass FINRA Series 63 Exam
- Series 65, Pass FINRA Administered Series 65 Exam

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Gregory Daresh Jasick has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Gregory Daresh Jasick has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Gregory Daresh Jasick to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Gregory Daresh Jasick from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Gregory Daresh Jasick has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Gregory Daresh Jasick was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Gregory Daresh Jasick does not have any other proceeding in which a professional attainment, designation, or license of Gregory Daresh Jasick was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Gregory Daresh Jasick resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Gregory Daresh Jasick is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Gregory Daresh Jasick receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Gregory Daresh Jasick's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Gregory Daresh Jasick owns an insurance agency licensed and domiciled in the State of Michigan which is Jasick and Associates, LLC. Gregory Daresh Jasick receive compensation from insurance providers. This business mainly focuses on group and individual health insurance. The amount of my annual compensation that this activity provided is about 50%. I spend 50% of my time involved in this business activity.

Gregory Daresh Jasick provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Gregory Daresh Jasick's income and involves a substantial amount of Gregory Daresh Jasick's time.

Additional Compensation

Form ADV Part 2B, Item 5

Gregory Daresh Jasick cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Gregory Daresh Jasick is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Gregory Daresh Jasick will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Gregory Daresh Jasick on a regular basis.

Joel D Johnson

12930 James Street, Ste 110
Holland, MI 49424
(616) 396-7794

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 3, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joel D Johnson that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sean Slater is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Joel D Johnson

Year of Birth: 1976

Formal Education after High School:

- Hope College, BA Business and Education, 1994 to 1998

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, November 2012 to present
- HBW Securities LLC, Registered Representative, October 2006 to present
- HBW Insurance & Financial Services, Representative, October 2006 to present
- Pathway Financial Design, Senior Partner, August 2006 to present

Certifications:

- State Life and Health Licensing
- State/FINRA Examinations for Series 6, 26, 63 and 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Joel D Johnson has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joel D Johnson has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joel D Johnson to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Joel D Johnson from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Joel D Johnson has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Joel D Johnson was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joel D Johnson does not have any other proceeding in which a professional attainment, designation, or license of Joel D Johnson was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joel D Johnson resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Joel D Johnson is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Joel D Johnson receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Joel D Johnson's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Joel D Johnson provides insurance services through HBW Insurance & Financial Services, Inc., Pathway Financial Design and Evening Star Advisor, (dba). This business activity provides a substantial source of Joel D Johnson's income and involves a substantial amount of Joel D Johnson's time.

Additional Compensation

Form ADV Part 2B, Item 5

Joel D Johnson cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Joel D Johnson is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Joel D Johnson will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Joel D Johnson on a regular basis.

Richard Jones

60 Declaration Dr Ste C
Chico, CA 95973
o: 530-343-4100 f: 801-527-5618

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Richard Jones that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Jones is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Richard Jones

Year of Birth: 1978

Formal Education after High School:

- California State University, Chico, Business Management, International Business, Spanish, 2005

Business Background for the Previous Five Years:

- HBW Insurance and Financial Services, Inc., Agency Vice-President, 06/2004-present
- HBW Securities LLC, Registered Representative 6/2004 to present
- HBW Advisory Services LLC, Investment Advisor Representative 10/2010 to present

Certifications:

- California Life Agent License, 0D90304
- Securities Series 6, 63, and 65 licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Richard Jones has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Richard Jones has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Richard Jones to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Richard Jones from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Richard Jones has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Richard Jones was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Richard Jones does not have any other proceeding in which a professional attainment, designation, or license of Richard Jones was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Richard Jones resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Richard Jones is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Richard Jones receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Richard Jones' recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Richard Jones provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Richard Jones's income and involves a substantial amount of Richard Jones's time.

Richard Jones is employed by Forest Laboratories for sale of medication and medical supplies. This business activity provides a substantial source of Richard Jones's income and involves a substantial amount of Richard Jones's time.

Additional Compensation

Form ADV Part 2B, Item 5

Richard Jones cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Richard Jones is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Richard Jones will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Richard Jones on a regular basis.

Edward W. Kaiser, Jr.

30255 Ravenscroft Street, Farmington Hills, MI 48331
Phone 248-737-4354

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Edward W. Kaiser, Jr. that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Edward W. Kaiser, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Edward W. Kaiser, Jr.

Year of Birth: 1949

Formal Education after High School:

- United States Naval Academy, Bachelor of Science, Mathematics, 1971

Business Background for the Previous Five Years:

- HBW Insurance and Financial Services, Agency Vice President, 09/2005 to present
- HBW Securities LLC, Registered Rep, 09/2005 to present
- HBW Advisory Services LLC, Investment Advisor Representative 11/2007 to present

Certifications:

Office of Supervisory Jurisdiction (OSJ), Supervise and Oversee Other Registered Representative for compliance issues. Must understand FINRA and SEC regulations to ensure that Representative comply with requirements

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Edward W. Kaiser, Jr. has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Edward W. Kaiser, Jr. has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Edward W. Kaiser, Jr. to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Edward W. Kaiser, Jr. from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Edward W. Kaiser, Jr. has never been found by the SEC, any other federal regulatory

agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Edward W. Kaiser, Jr. was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Edward W. Kaiser, Jr. does not have any other proceeding in which a professional attainment, designation, or license of Edward W. Kaiser, Jr. was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Edward W. Kaiser, Jr. resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Edward W. Kaiser, Jr. is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Edward W. Kaiser, Jr. receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Edward W. Kaiser, Jr.'s recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Edward W. Kaiser, Jr. provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Edward W. Kaiser, Jr.'s income and involves a substantial amount of Edward W. Kaiser, Jr.'s time.

Additional Compensation

Form ADV Part 2B, Item 5

Edward W. Kaiser, Jr. cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals,

should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Edward W. Kaiser, Jr. is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Edward W. Kaiser, Jr. will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Edward W. Kaiser, Jr. on a regular basis.

Joseph LaRocca IV

13854 Lakeside Circle Ste 258
Sterling Hts, MI 48313
(586) 612-0231

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph LaRocca IV that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph LaRocca IV is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Joseph LaRocca IV

Year of Birth: 1989

Formal Education after High School:

- Some college courses no degree

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 10-2011 to present
- HBW Insurance & Financial Services, Inc., Agent, 11-2011 to present
- Unrelated employment and Student, 9-1995 to 10-2011

Certifications:

- Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Joseph LaRocca IV has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joseph LaRocca IV has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joseph LaRocca IV to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Joseph LaRocca IV from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Joseph LaRocca IV has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Joseph LaRocca IV was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joseph LaRocca IV does not have any other proceeding in which a professional attainment, designation, or license of Joseph LaRocca IV was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joseph LaRocca IV resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Joseph LaRocca IV is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Joseph LaRocca IV is a representative of HBW Insurance & Financial Services, Inc. This business activity involves a substantial amount of Joseph's time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Joseph LaRocca IV cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Joseph LaRocca IV is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Joseph LaRocca IV will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by the Joseph LaRocca IV on a regular basis.

Michelle Duffie Leitch

9024 Hidden Nest Drive, Midlothian VA 23112
(804) 564-6386

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michelle Duffie Leitch that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Duffie Leitch is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Michelle Duffie Leitch

Year of Birth: 1968

Formal Education after High School:

- *Salem College*, Winston-Salem, NC. Bachelor of Arts in Interior Design/Architectural Studies, 1990

Business Background for the Previous Five Years:

- HBW Advisory LLC, Investment Advisor Representative, 04/2010 - Current
- HBW Securities LLC, Registered Representative, 02/2010 – Current
- HBW Insurance & Financial Services, Inc., Provisional Vice President 11/2009 – Current
- The Ohio National Equity Sales Company, Registered Representative – 07/2009-02/2010
- Benefit Connectors (Division of The Leitch Group, LLC), Principal – 05/2009- Current
- Ohio National Life Insurance Company, Independent Producer, 04/2009-02/2010
- Circuit City Stores, Inc., Senior Marketing Manager, 02/2003 – 03/2009

Certifications:

- Project Management Professional (PMP), Formally evaluated for demonstrated experience, knowledge and skills to lead and direct projects and project teams.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Michelle Duffie Leitch has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Michelle Duffie Leitch has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Michelle Duffie

Leitch to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Michelle Duffie Leitch from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Michelle Duffie Leitch has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Michelle Duffie Leitch was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Michelle Duffie Leitch does not have any other proceeding in which a professional attainment, designation, or license of Michelle Duffie Leitch was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Michelle Duffie Leitch resigned (or otherwise relinquished her attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Michelle Duffie Leitch is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Michelle Duffie Leitch receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Michelle Duffie Leitch's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Michelle Duffie Leitch is an independent licensed insurance representative with HBW Insurance & Financial Services which involves a substantial amount of her time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Michelle Duffie Leitch cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Michelle Duffie Leitch is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Michelle Duffie Leitch will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Michelle Duffie Leitch on a regular basis.

Gary L. Lloyd II

8160 Loon Ln, Grand Blanc, MI 48439
(517) 410-0100

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Gary L. Lloyd II that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gary L. Lloyd II is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Gary L. Lloyd II

Year of Birth: 1974

Formal Education after High School:

- Michigan State University, B.S. in Applied Engineering Science and Business Management Degree, 1999-2002

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 1-2010 to present
- HBW Insurance & Financial Services, Representative, 5-2008 to present
- Withoutlimitbiz dba Adaptive Equities, Owner, 1-2007 to present
- Gary Lloyd II LLC dba Absolute Advisor, Owner, 2010 to present
- Goldengreen Holdings, LLC, Owner, 1-2012 to present

Certifications:

- Uniform Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Gary L. Lloyd II has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Gary L. Lloyd II has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Gary L. Lloyd II to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Gary L. Lloyd II from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Gary L. Lloyd II has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Gary L. Lloyd II was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Gary L. Lloyd II does not have any other proceeding in which a professional attainment, designation, or license of Gary L. Lloyd II was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Gary L. Lloyd II resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Gary L. Lloyd II is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Gary L. Lloyd II provides marketing services through Withoutlimitbiz dba Adaptive Equities. Adaptive Equities core business is the purchase and resale of real estate. This business activity provides a substantial source of Gary L. Lloyd II's income and involves a substantial amount of Gary L. Lloyd II's time.

Gary L. Lloyd II provides marketing services through Gary L. Lloyd II dba Absolute Advisors. Absolute Advisors core business is the marketing, processing, and education as it relates to real estate industry. This business activity provides a substantial source of Gary L. Lloyd II's income and involves a substantial amount of Gary L. Lloyd II's time.

Gary L. Lloyd II provides property management services through Goldengreen Holdings, LLC. Goldengreen Holdings, LLC core business is the managing a portfolio of 21 homes in NC and SC. This business activity provides a substantial source of Gary L. Lloyd II's income and involves a substantial amount of Gary L. Lloyd II's time.

Additional Compensation

Form ADV Part 2B, Item 5

Gary L. Lloyd II cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Gary L. Lloyd II is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Gary L. Lloyd II will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Gary L. Lloyd II on a regular basis.

Vincent Lombardo

1073 Sahalee Dr., Frisco, TX 75034
(954) 394-2989

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Vincent Lombardo that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Lombardo is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Vincent Lombardo

Year of Birth: 1966

Formal Education after High School:

- Professional licensing continuing education

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 2/2011 to present
- HBW Insurance & Financial Services, Representative, 2/2011 to present
- HBW Securities LLC, Registered Representative, 2/2011 to 12/2011
- United Equity Securities, Registered Representative, 4/2008 to 8/2010
- CCF Investments Inc., Registered Representative, 1/2006 to 3/2008

Certifications:

- Series 6, 63 & 65 licensing !

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Vincent Lombardo has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Vincent Lombardo has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Vincent Lombardo to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Vincent Lombardo from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Vincent Lombardo has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Vincent Lombardo was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Vincent Lombardo does not have any other proceeding in which a professional attainment, designation, or license of Vincent Lombardo was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Vincent Lombardo resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Vincent Lombardo is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Vincent Lombardo provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Vincent Lombardo's income and involves a substantial amount of Vincent Lombardo's time.

Additional Compensation

Form ADV Part 2B, Item 5

Vincent Lombardo cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Vincent Lombardo is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Vincent Lombardo will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Vincent Lombardo on a regular basis.

Orlando I Luna

4431 Wellington Grove Lane
Katy, TX 77494
(281) 701-8319

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Orlando I Luna that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Orlando I Luna is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Orlando Luna

Year of Birth: 1976

Formal Education after High School:

- Texas State University, BBA in Management, May 2000

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 10/2011 to present
- HBW Insurance & Financial Services, Representative, 3/2011 to present
- Plexus Worldwide Inc., Distributor, 1/2012 to present
- Discount Tire Co, Manager, 2/2010 through 1/2011
- Sherwin Williams Paint Co., Manager, 11/2003 through 9/2009

Certifications:

- Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Orlando Luna has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Orlando Luna has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Orlando Luna to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Orlando Luna from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Orlando Luna has never been found by the SEC, any other federal regulatory agency, any

state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Orlando Luna was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Orlando Luna does not have any other proceeding in which a professional attainment, designation, or license of Orlando Luna was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Orlando Luna resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Orlando Luna is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Orlando Luna provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Orlando Luna's income and involves a substantial amount of Orlando Luna's time. Orlando Luna is a distributor for Plexus Worldwide Inc. This business activity provides a substantial source of Orlando Luna's income and involves a substantial amount of Orlando Luna's time.

Additional Compensation

Form ADV Part 2B, Item 5

Orlando Luna cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Orlando Luna is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Orlando Luna will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Orlando Luna on a regular basis.

Manuel Menendez

3625 NW 82nd Avenue, Suite 100-C, Doral, FL 33166
305-595-8321

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Manuel Menendez that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Manuel Menendez is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Manuel Menendez

Year of Birth: 1961

Formal Education after High School:

- Miami Dade College, AA degree, majored in Business, 1982
- Florida International University, majored in Business Management

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, 03/2010 to Present
- HBW Advisory LLC, Investment Advisor Representative 03-2010 to Present
- HBW Securities LLC, Registered Representative, 3/2012 to 12/2012
- Primerica Financial Services, PFS Investments, Primerica Home Mortgage, Regional Vice President, 09/1988 – 03/2010

Certifications:

- Name of Certification/Designation, Explanation of Minimum Qualifications
Life/Health/VA (215), Registered Representative Series 6, 26, 63 & Registered
Investment Advisor Representative series 65, Property & Casualty (220), Real Estate

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Manuel Menendez has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Manuel Menendez has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Manuel Menendez to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or

otherwise limiting, Manuel Menendez from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Manuel Menendez has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Manuel Menendez was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Manuel Menendez does not have any other proceeding in which a professional attainment, designation, or license of Manuel Menendez was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Manuel Menendez resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Manuel Menendez is not actively engaged in any investment-related business or occupation, including if the supervised person 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.

Manuel Menendez is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Manuel Menendez cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Manuel Menendez is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Manuel Menendez will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Manuel Menendez on a regular basis.

Kristin Menz-Yianni

8236 Macandrew Place, Chesterfield, VA 23832
804-317-0046

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kristin Menz-Yianni that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kristin Menz-Yianni is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Kristin Menz-Yianni

Year of Birth: 1980

Formal Education after High School:

- Mary Washington College, Bachelor of Science, Mathematics and Business Administration, 2003

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 1/2010 - Present
- HBW Securities LLC, Representative, 11/2007 – Present
- HBW Insurance & Financial Services Inc., Representative, 11/2007 - Present
- Titan Executive Benefits Group, Consultant, 07/2003 - Present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Kristin Menz-Yianni has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Kristin Menz-Yianni has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Kristin Menz-Yianni to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Kristin Menz-Yianni from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kristin Menz-Yianni has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules.

Kristin Menz-Yianni was not barred or suspended from membership or from association with

other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Kristin Menz-Yianni does not have any other proceeding in which a professional attainment, designation, or license of Kristin Menz-Yianni was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Kristin Menz-Yianni resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Kristin Menz-Yianni is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Kristin Menz-Yianni receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Kristin Menz-Yianni's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Kristin Menz-Yianni is a consultant with Titan Executive Benefits Group, this employment provides a substantial source of her income and involves a substantial amount of her time.

Kristin Menz-Yianni is an independent licensed insurance representative with HBW Insurance & Financial Services which involves a substantial amount of her time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Kristin Menz-Yianni cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Kristin Menz-Yianni is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Kristin Menz-Yianni will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Kristin Menz-Yianni on a regular basis.

Jorge A Meza, Jr.

24240 Lyons Ave., Santa Clarita, CA 91321
(661) 347-0754

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jorge A Meza, Jr. that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jorge A Meza, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Jorge Meza

Year of Birth: 1963

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Insurance & Financial Service, National Sales Director, 01/01/2002 to Present
- HBW Securities LLC, Representative, 12/2005 to Present
- HBW Advisory Services LLC, Investment Advisor Representative, 1/2010 to Present
- Troop Real Estate, Agent, 09/2011 to present
- Coast to Coast, Chief Executive Officer, 7/2001 to Present

Certifications:

- Licensing for Uniform Series Examinations, 6, 63, 26 & 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jorge A Meza Jr. has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jorge A Meza Jr. has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jorge A Meza Jr. to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jorge A Meza Jr. from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Jorge A Meza Jr. has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jorge A Meza Jr. was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jorge A Meza Jr. does not have any other proceeding in which a professional attainment, designation, or license of Jorge A Meza Jr. was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jorge A Meza Jr. resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jorge A Meza Jr. is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Jorge A Meza Jr. receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Jorge A Meza Jr.'s recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Jorge A Meza Jr. provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Jorge A Meza Jr.'s income and involves a substantial amount of Jorge A Meza Jr.'s time.

Jorge A Meza Jr. is the Chief Executive Officer of Coast to Coast. This is an S-corp for his insurance services provided through HBW Insurance & Financial Services. This business activity provides a substantial source of Jorge A Meza Jr.'s income and involves a substantial amount of Jorge A Meza Jr.'s time.

Jorge A Meza Jr is a real estate agent for Troop Realty. This business activity consumes about 5 % of Jorge's time.

Additional Compensation

Form ADV Part 2B, Item 5

Jorge A Meza Jr. cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jorge A Meza Jr. is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jorge A Meza Jr. will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jorge A Meza Jr. on a regular basis.

Kim Molina

9400 Holly Dr NE Bldg 4 A Albuquerque NM 87122
505-821-7777

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kim Molina that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC customer service if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kim Molina is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Kim Molina

Year of Birth: 1970

Formal Education after High School:

- University Of New Mexico, 1988, 1989

Business Background for the Previous Five Years:

- Divine Financial Services LLC, Managing Member, 01/2010 – present
- Divine Real Estate LLC, Managing Member, 01/2010-present
- Divine Mortgage LLC, Managing Member, 01/2010-present
- Trinity Financial Services LLC, Managing Member, 08/2009-12-2009
- Trinity Real Estate LLC, Managing Member, 02/2006-12/2009
- Trinity Mortgage LLC, Managing Member, 08/2005-12/2009
- Heavenly Real Estate Solutions LLC, Managing Member, 07/2009-present
- HBW Securities LLC Registered Representative, 01/2008-12-2012
- HBW Advisory Services LLC, Financial Representative, 01/2010-present

Certifications:

- Series 6
- Series 63
- Series 65
- Insurance License

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Kim Molina has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Kim Molina has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Kim Molina to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise

limiting, Kim Molina from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kim Molina has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Kim Molina was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Kim Molina does not have any other proceeding in which a professional attainment, designation, or license of Kim Molina was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Kim Molina resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Kim Molina is not actively engaged in any investment-related business or occupation, including if the supervised person 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.

Kim Molina provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Kim Molina's income and involves a substantial amount of Kim Molina's time.

Additional Compensation

Form ADV Part 2B, Item 5

Kim Molina cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Kim Molina is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Kim Molina will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Kim Molina on a regular basis.

Paul Morehouse

7 Herbert Drive Suite B
Lathan, NY 12100
(518) 608-4537

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Paul Morehouse supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Morehouse is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Paul Morehouse

Year of Birth: 1971

Formal Education after High School:

- None

Education:

- Hudson Valley Community College, AAS in Accounting, Graduated 1993
- Siena College, BA in Accounting, Graduated 2006

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 8-2012 to present
- HBW Insurance & Financial Services, Representative, 4-2010 to present
- HBW Securities, Registered Representative, 8-2010 to present

Certifications:

- Finra Licensing of Series 6, 63 & 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Paul Morehouse has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Paul Morehouse has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Paul Morehouse to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Paul Morehouse from engaging in any investment-related

activity, or from violating any investment-related statute, rule, or order.

Paul Morehouse has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Paul Morehouse was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Paul Morehouse does not have any other proceeding in which a professional attainment, designation, or license of Paul Morehouse was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Paul Morehouse resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Paul Morehouse is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Paul Morehouse receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Paul Morehouse's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Paul Morehouse provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Paul Morehouse's income and involves a substantial amount of Paul Morehouse's time.

Paul Morehouse also works for AAA Hudson Valley Inc. as the Manager of Business Operations. He supervises accounting and membership departments. He also compiles Financial Statements and oversees audits. This business activity provides a substantial source of Paul Morehouse's income and involves a substantial amount of Paul Morehouse's time.

Additional Compensation

Form ADV Part 2B, Item 5

Paul Morehouse cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Paul Morehouse is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Paul Morehouse will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Paul Morehouse on a regular basis.

Ramon A. Neri

2019 Muirfield Way, Oldsmar, Florida 34677
727-452-8800

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Ramon A. Neri that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC customer service if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ramon A. Neri is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Ramon A. Neri

Year of Birth: 1949

Formal Education after High School:

- Ateneo de Manila University, Manila Philippines, 1966-1967
- St. Louis University, St. Louis, Missouri, 1967-1968
- Southern Illinois University - Edwardsville, BS, Management Science, 1971
- Southern Illinois University - Carbondale, Graduate School 1982-1985

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, July 2004-Present, Agent
- HBW Advisory LLC, Jan 2010-Present, Investment Advisor Representative
- HBW Securities LLC, Sept 2006-Dec 2009, Registered Representative
- R A Neri Insurance, Jan 1995-Present, Agent

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Ramon A. Neri has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Ramon A. Neri has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Ramon A. Neri to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Ramon A. Neri from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Ramon A. Neri has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Ramon A. Neri was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Ramon A. Neri does not have any other proceeding in which a professional attainment, designation, or license of Ramon A. Neri was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Ramon A. Neri resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Ramon A. Neri is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Ramon A. Neri is the owner of R A Neri Insurance, providing insurance services as an agent. This employment provides a substantial source of Ramon's income and involves a substantial amount of his time.

Ramon A. Neri is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Ramon A. Neri cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Ramon A. Neri is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Ramon A. Neri will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Ramon A. Neri on a regular basis.

Felix Oliveras

12565 Orange Drive, Suite 402
Davie, FL 33330
(786) 385-5003

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Felix Oliveras that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Felix Oliveras is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Felix Oliveras

Year of Birth: 1972

Formal Education after High School:

- Florida International University, BA, Accounting 2004
- Nova Southeastern University, MA, Accounting 2006

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, January 2012 to present
- HBW Insurance & Financial Services, Representative, 2011 to present
- Goldstein, Zugman, Weinstein & Poole, LLC, Certified Public Accountant, 2008 to present
- Oliveras Tax and Accounting Services, Inc., Certified Public Accountant, August 2009 to present

Certifications:

- Certified Public Accountant CPA 2007
- Series 65 Examination licensing, 2011

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Felix Oliveras has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Felix Oliveras has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Felix Oliveras to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise

limiting, Felix Oliveras from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Felix Oliveras has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Felix Oliveras was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Felix Oliveras does not have any other proceeding in which a professional attainment, designation, or license of Felix Oliveras was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Felix Oliveras resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Felix Oliveras is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Felix Oliveras provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Felix Oliveras's income and involves a substantial amount of Felix Oliveras's time.

Felix Oliveras provides accounting services through Goldstein, Zugman, Weinstein & Poole, LLC and Oliveras Tax and Accounting Services, Inc. This business activity provides a substantial source of Felix Oliveras's income and involves a substantial amount of Felix Oliveras's time.

Additional Compensation

Form ADV Part 2B, Item 5

Felix Oliveras cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Felix Oliveras is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Felix Oliveras will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Felix Oliveras on a regular basis.

William Orchard-Hays III

1901 N. Roselle Road Suite 800, Schaumburg, IL 60195
(630) 664-9072

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about William Orchard-Hays III that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC Customer Service Department if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Orchard-Hays III is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: William Orchard-Hays III

Year of Birth: 1946

Formal Education after High School:

- Harding University Graduate School of Religion, Master of Theology, Counseling, 1977
- East Carolina University, B.S. in Mathematics, 1969

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, IAR, 04/2010 – present
- HBW Securities LLC, Rep, 02/2006 – present
- HBW Insurance & Financial Services, Inc., CVP, 05/2005 - present

Certifications:

- Licensing for Uniform Series Exams 6, 63, 26, 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, William Orchard-Hays III has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, William Orchard-Hays III has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found William Orchard-Hays III to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, William Orchard-Hays III from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

William Orchard-Hays III has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. William Orchard-Hays III was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

William Orchard-Hays III does not have any other proceeding in which a professional attainment, designation, or license of William Orchard-Hays III was revoked or suspended because of a violation of rules relating to professional conduct. Nor has William Orchard-Hays III resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

William Orchard-Hays III is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in William Orchard-Hays III receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement William Orchard-Hays III's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

William Orchard-Hays III provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of William Orchard-Hays III's income and involves a substantial amount of William Orchard-Hays III's time.

Additional Compensation

Form ADV Part 2B, Item 5

William Orchard-Hays III cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

William Orchard-Hays III is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by William Orchard-Hays III will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by William Orchard-Hays III on a regular basis.

JOHN PERKO

2850 Thornhills Ave. SE.
Grand Rapids , MI 495436
(616) 949-1919 Ext. 5
(616) 293-0044

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about John Perko that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about John Perko is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: John Perko

Year of Birth: 1945

Formal Education after High School:

- Bemidji State University, Bemidji MN , 1968 BA
- Western Michigan University, MA, 1975

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Representative, 2003-Present
- HBW Securities LLC, Registered Representative, 2003 Present
- HBW Advisory Services LLC, Investment Advisor Representative, 2009- Present

Certifications:

- Licensing for Uniform Series Examinations 6, 63, 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, John Perko has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, John Perko has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found John Perko to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, John Perko from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

John Perko has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules.

John Perko was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

John Perko does not have any other proceeding in which a professional attainment, designation, or license of John Perko was revoked or suspended because of a violation of rules relating to professional conduct. Nor has John Perko resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

John Perko is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in John Perko receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement John Perko's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

John Perko provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of John Perko's income and involves a substantial amount of John Perko's time.

Additional Compensation

ADV Part 2B, Item 5

John Perko cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

John Perko is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by John Perko will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by John Perko on a regular basis.

Joseph W Petry

7 Herbert Drive Suite B
Lathan, NY 12110
(518) 280-1702

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph W Petry that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph W Petry is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Joseph Petry

Year of Birth: 1977

Formal Education after High School:

- The College of Saint Rose, Albany NY B of Arts June 1999

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, August 2011 to present
- HBW Insurance & Financial Services, Representative, July 2008 to present.
- HBW Securities LLC, Registered Representative, July 2008 to present.
- Luminary, Sales Associate, December 2007 to December 2008.
- PFS Investments Inc., Registered Representative, March 2007 to April 2007.
- Troy CSD, Substitute School Teacher, September 2007 to January 2008.
- Primerica Financial Services, Representative, October 2002 to April 2007.

Certifications:

- Series 6, 63 & 65 licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Joseph Petry has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joseph Petry has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joseph Petry to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise

limiting, Joseph Petry from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Joseph Petry has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Joseph Petry was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joseph Petry does not have any other proceeding in which a professional attainment, designation, or license of Joseph Petry was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joseph Petry resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Joseph Petry is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Joseph Petry receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Joseph Petry's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Joseph Petry provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Joseph Petry's income and involves a substantial amount of Joseph Petry's time.

Additional Compensation

Form ADV Part 2B, Item 5

Joseph Petry cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Joseph Petry is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Joseph Petry will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Joseph Petry on a regular basis.

Christopher R Piland

1857 W. McIntosh Road, Griffin, Georgia 30223
(770) 227-3235

HBW Advisory Services LLC

3355 Cochran Street, Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Christopher R Piland that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC customer service if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher R Piland is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Christopher R Piland

Year of Birth: 1970

Formal Education after High School:

- University of Management & Technology, Masters, Public Administration, 2008
- Clayton College & State University, BS, Health Care Management, 1997
- Gordon College, AA, Business, 2003

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 01/2009 – Present
- HBW Securities LLC, Registered Representative, 8/2008 – 12/2011
- HBW Insurance & Financial Services, Inc., Representative, 8/2008 - Present
- Primerica Financial Services, Regional Manager, 01/2000 – 07/2008

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Christopher R Piland has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Christopher R Piland has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Christopher R Piland to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Christopher R Piland from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Christopher R Piland has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Christopher R Piland was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Christopher R Piland does not have any other proceeding in which a professional attainment, designation, or license of Christopher R Piland was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Christopher R Piland resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Christopher R Piland is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Christopher R Piland provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Christopher R Piland's income and involves a substantial amount of Christopher R Piland's time.

Additional Compensation

Form ADV Part 2B, Item 5

Christopher R Piland cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Christopher R Piland is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Christopher R Piland will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Christopher R Piland on a regular basis.

Arthur A. Pumphrey

2850 Thornhills Ave SE, Suite 106, Grand Rapids, MI 49546
(269) 275-3842

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 4, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Arthur A. Pumphrey that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Arthur A. Pumphrey is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Arthur A. Pumphrey

Year of Birth: 1948

Formal Education after High School:

- Western Michigan University, BA, Psychology, Secondary Teaching Certificate, 1970
- Western Michigan University, MA, Counseling and Personnel Services, 1980

Business Background for the Previous Five Year:

- Administrator/Manager/Leadership, Summit Pointe, Director of Contracts, Facilities, Residential, Safety, 1980-2009.
- Administrator/Manager/Leadership/Sales, Pumphrey and Associates, 1987-Present.
- Registered Representative, HBW Securities, LLC, 2007-12-2012.
- Investment Advisor Representative, CPR Investments, LLC, 2007-2010.
- Investment Advisor Representative, HBW Advisory Services, LLC, 2010-Present.
- Financial Professional/Counselor, 1987-Present.

Certifications:

- Life, Health, Disability, Long Term Care, Sick/Accident Insurance Agent, State of Michigan License, requires passing State of Michigan Licensing Examination. 24 hours C.E. Credits needed to maintain license, every two years.
- Securities License Series 6 & 63 requires passing North American Securities Administrators Association (NASD) Licensing Examination, Annual Compliance, Training and other requirements, needed to maintain license.
- Investment Advisory License Series 65 requires passing North American Securities Administrators Association (NASD) Licensing Examination, Annual Compliance, Training and other requirements needed to maintain license.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Arthur A. Pumphrey has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Arthur A. Pumphrey has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Arthur A. Pumphrey to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Arthur A. Pumphrey from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Arthur A. Pumphrey has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Arthur A. Pumphrey was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Arthur A. Pumphrey does not have any other proceeding in which a professional attainment, designation, or license of Arthur A. Pumphrey was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Arthur A. Pumphrey resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Arthur A. Pumphrey is not actively engaged in any investment-related business or occupation, including if the supervised person 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.

Arthur A. Pumphrey provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Arthur A. Pumphrey's income and involves a substantial amount of Arthur A. Pumphrey's time.

Additional Compensation

Form ADV Part 2B, Item 5

Arthur A. Pumphrey cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Arthur A. Pumphrey is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Arthur A. Pumphrey will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Arthur A. Pumphrey on a regular basis.

Stan Quina

4740 Westwood Street Simi Valley, CA 93063
805-583-5185

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Stan Quina that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stan Quina is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Stan Quina

Year of Birth: 1955

Formal Education after High School:

- University of Hawaii, Bachelors of Business Administration, Management, 1980

Business Background for the Previous Five Years:

- Quality Financial, President, February 2004 to Present
- HBW Advisory Services LLC, Investment Advisor Representative, June 2010 to present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Stan Quina has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Stan Quina has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Stan Quina to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Stan Quina from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Stan Quina has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Stan Quina was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Stan Quina does not have any other proceeding in which a professional attainment, designation, or license of Stan Quina was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Stan Quina resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Stan Quina is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Stan Quina provides insurance services through Quality Financial. This business activity provides a substantial source of Stan Quina's income and involves a substantial amount of Stan Quina's time.

Additional Compensation

Form ADV Part 2B, Item 5

Stan Quina cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Stan Quina is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Stan Quina will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Stan Quina on a regular basis.

Charles P Reinhold

3355 Cochran Street Suite 100, Simi Valley, CA 93063 (CA office)
13854 Lakeside Circle Suite 258, Sterling Hts, MI 48313 (MI office)
586-781-6900

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Charles P Reinhold that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles P Reinhold is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Charles P Reinhold

Year of Birth: 1955

Formal Education after High School:

- Continuing Education for licensing

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, President, CCO & Investment Advisor Rep July 2009 to present
- HBW Securities LLC, Registered Representative, Jan 2007 to present
- CPR Investments LLC, President, CEO, CCO & Investment Advisory Rep, May 2007 to present
- HBW Insurance & Financial Services, Representative, August 2003 to present

Certifications:

- Licensing for Uniform Series Examinations, 6,63,26 & 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Charles P. Reinhold has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Charles P. Reinhold has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Charles P. Reinhold to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Charles P. Reinhold from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Charles P. Reinhold has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Charles P. Reinhold was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Charles P. Reinhold does not have any other proceeding in which a professional attainment, designation, or license of Charles P. Reinhold was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Charles P. Reinhold resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Charles P. Reinhold is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Charles P. Reinhold receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Charles P. Reinhold's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Charles P. Reinhold provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Charles P. Reinhold's income and involves a substantial amount of Charles P. Reinhold's time.

Charles P Reinhold is the President and CCO for HBW Advisory Services LLC. This business activity involves the day to day operations of the firm included supervisory of all Representatives of the firm and it's activities. This position provides a substantial source of Charles P Reinhold's income and involves a substantial amount of Charles P Reinhold's time.

Additional Compensation

Form ADV Part 2B, Item 5

Charles P. Reinhold cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Charles P. Reinhold is supervised by Barnett Hellenbrand and Joseph Bonnano, members of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Charles P. Reinhold will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by HBW Advisory Services LLC on a regular basis.

Justin P. Reinhold

13854 Lakeside Circle Ste 258
Sterling Hts, MI 48313
(586) 215-6312

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Justin P. Reinhold that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Justin P. Reinhold is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Justin P. Reinhold

Year of Birth: 1989

Formal Education after High School:

- Oakland University, Anthropology, expected graduation 2014

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 8-2012 to present
- HBW Insurance & Financial Services, Inc., Agent, 8-2012 to present

Certifications:

- Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Justin P. Reinhold has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Justin P. Reinhold has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Justin P. Reinhold to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Justin P. Reinhold from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Justin P. Reinhold has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Justin P. Reinhold was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from

investment-related activities; or fined more than \$2,500.

Justin P. Reinhold does not have any other proceeding in which a professional attainment, designation, or license of Justin P. Reinhold was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Justin P. Reinhold resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Justin P. Reinhold is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Justin P. Reinhold is a representative of HBW Insurance & Financial Services, Inc. This business activity involves a substantial amount of Justin's time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Justin P. Reinhold cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals. should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Justin P. Reinhold is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Justin P. Reinhold will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by the Justin P. Reinhold on a regular basis.

Kraig Reynolds

5910 Woodland Dr, Waunakee, WI 53597
(608) 850-4243

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kraig Reynolds that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Services LLC Customer Service Department if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kraig Reynolds is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Kraig Reynolds

Year of Birth: 1972

Formal Education after High School:

- University of WI –Stevens Point, BS, Health Promotion/Wellness, 1990-1995

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 10/2010 to present
- HBW Insurance & Financial Services, Inc., Representative, 6/2010 to present
- Access Unlimited LLC, Agent, 6/2010 to present
- Thunderbird Enterprises, Owner, 04/2001 to 12/2011

Certifications:

- Licensing for Uniform Series examination 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Kraig Reynolds has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Kraig Reynolds has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Kraig Reynolds to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Kraig Reynolds from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kraig Reynolds has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Kraig Reynolds was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Kraig Reynolds does not have any other proceeding in which a professional attainment, designation, or license of Kraig Reynolds was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Kraig Reynolds resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Kraig Reynolds is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Kraig Reynolds is an agent for Access Unlimited LLC for credit card processing services. This business activity provides about 15% of Kraig Reynolds's income and consumes about 15% of Kraig's time.

Additional Compensation

Form ADV Part 2B, Item 5

Kraig Reynolds cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Kraig Reynolds is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Kraig Reynolds will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Kraig Reynolds on a regular basis.

Pamela Reynolds

13854 Lakeside Circle, #258, Sterling Heights, MI 48313
(248) 890-9042

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Pamela Reynolds that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Pamela Reynolds is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Pamela Reynolds

Year of Birth: 1960

Formal Education after High School:

- Macomb Community College 1979 – 1983 Associates Degree
- Oakland University 1993

Business Background for the Previous Five Years:

- Primerica Financial Services, April 2009 to September 2010
- HBW Insurance & Financial Services, September 2010 to present
- HBW Advisory Services LLC, Investment Advisor Representative, January 2011 to present

Certifications:

- Life Insurance licensed – Michigan, Series 65 licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Pamela Reynolds has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Pamela Reynolds has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Pamela Reynolds to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Pamela Reynolds from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Pamela Reynolds has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Pamela Reynolds was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Pamela Reynolds does not have any other proceeding in which a professional attainment, designation, or license of Pamela Reynolds was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Pamela Reynolds resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Pamela Reynolds is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Pamela Reynolds provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Pamela Reynolds's income and involves a substantial amount of Pamela Reynolds's time.

Additional Compensation

Form ADV Part 2B, Item 5

Pamela Reynolds cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Pamela Reynolds is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Pamela Reynolds will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Pamela Reynolds on a regular basis.

Luke P Rimando

267 E Stroube St., Oxnard, CA 93036
(805) 276-2651

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Luke P Rimando that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Luke P Rimando is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Luke Rimando

Year of Birth: 1983

Formal Education after High School:

- Ventura County Community College, 2007 – 2009, no degree

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 10-2012 to present
- HBW Insurance & Financial Services, Representative, 12-2011 to present
- Primerica Financial Services, Representative, 02/2011 to 11/2011

Certifications:

- None

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Luke Rimando has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Luke Rimando has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Luke Rimando to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Luke Rimando from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Luke Rimando has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Luke Rimando was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Luke Rimando does not have any other proceeding in which a professional attainment, designation, or license of Luke Rimando was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Luke Rimando resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Luke Rimando is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Luke Rimando provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Luke Rimando's income and involves a substantial amount of Luke Rimando's time.

Luke Rimando is employed at Tarco Industries in the sales department. This employment provides a substantial source of Luke Rimando's income and involves a substantial amount of Luke Rimando's time.

Luke Rimando is a sole proprietor of Lukee Luke which provides retail sales of bar and home furnishings, game room supplies and miscellaneous novelties. This business activity provides a substantial source of Luke Rimando's income and involves a substantial amount of Luke Rimando's time.

Additional Compensation

Form ADV Part 2B, Item 5

Luke Rimando cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Luke Rimando is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Luke Rimando will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Luke Rimando on a regular basis.

Dale E Ringerwole

1695 Service Rd NE, Grand Rapids, MI 49503
(616) 301-3428

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dale E Ringerwole that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dale E Ringerwole is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Dale E Ringerwole

Year of Birth: 1959

Formal Education after High School:

- Grand Rapids Community College, Associates Degree, Applied Arts & Science, 1991, attended from 1989 to 1991

Business Background for the Previous Five Years:

- HBW Advisory Services, LLC, Investment Advisor Representative, 5/2008-Present
- Pathway Financial Design, Senior Partner, 10/2004-Present
- HBW Insurance and Financial Services, Inc., Insurance Agent, 10/2004-Present
- HBW Securities LLC, Registered Representative, 01/2006-Present
- GNR Unlimited LLC, Owner, 09/2007-Present
- Clark Financial Group, Mortgage, 07/2005-12/2008

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Dale E Ringerwole has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Dale E Ringerwole has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Dale E Ringerwole to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Dale E Ringerwole from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Dale E Ringerwole has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Dale E Ringerwole was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Dale E Ringerwole does not have any other proceeding in which a professional attainment, designation, or license of Dale E Ringerwole was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Dale E Ringerwole resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Dale E Ringerwole is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Dale E Ringerwole receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Dale E Ringerwole's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Dale E Ringerwole provides various insurance services through HBW Insurance & Financial Services, Inc. and Pathway Financial Design. Dale E Ringerwole also sells health insurance through Grotenhuis – Blue Cross/Blue Shield. These insurance business activities provide a substantial source of Dale E Ringerwole's income and involves a substantial amount of Dale E Ringerwole's time.

Additional Compensation

Form ADV Part 2B, Item 5

Dale E Ringerwole cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Dale E Ringerwole is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Dale E Ringerwole will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Dale E Ringerwole on a regular basis.

Noah C. Robinson

1321 S Plymouth Court Unit A, Chicago, IL 60605

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 16, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Noah C. Robinson that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Noah C. Robinson is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Noah C. Robinson

Year of Birth: 1970

Formal Education after High School:

- University of Pennsylvania, BA in Economics
- Northwestern University, MBA in Marketing

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 5-2010 to present
- HBW Insurance & Financial Services, Representative, 7-2009 to present
- HBW Securities LLC, Registered Representative, 7-2009 to present
- Freedom Insurance Consulting, LLC, Owner, 8-2009 to present
- Dearborn National Life Insurance Company, Director, 12/2006 to 12/2010
- YTB, Travel Agent – owner, 10-2007 to 12/2010

Certifications:

- Securities Licenses, Series 7, 66 and 24.
- Insurance Licenses, Life / Health (plus LTC) and Property / Casualty
- Insurance Certifications FLMI, ACS, AIAA, AIRC, ARA, AFSI.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Noah C. Robinson has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Noah C. Robinson has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Noah C. Robinson to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Noah C. Robinson from engaging in any investment-related activity, or

from violating any investment-related statute, rule, or order.

Noah C. Robinson has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Noah C. Robinson was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Noah C. Robinson does not have any other proceeding in which a professional attainment, designation, or license of Noah C. Robinson was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Noah C. Robinson resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Noah C. Robinson is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Noah C. Robinson receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Noah C. Robinson's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Noah C. Robinson provides insurance services through HBW Insurance & Financial Services, Inc and Freedom Insurance Consulting, LLC. This business activity provides a substantial source of Noah C. Robinson's income and involves a substantial amount of Noah C. Robinson's time.

Additional Compensation

Form ADV Part 2B, Item 5

Noah C. Robinson cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Noah C. Robinson is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Noah C. Robinson will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Noah C. Robinson on a regular basis.

David Roppel

835 West 22nd Street Suite 104
Tempe, AZ 85282
(480) 264-6168

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about David Roppel that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about David Roppel is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name David Roppel

Year of Birth: 1984

Formal Education after High School:

- Arizona State University, None, Finance and Spanish, 08/2010 to Present
- Grossmont Community College, None, Spanish, 08/2007 to 07/2010
- Ventura Community College, None, Engineering, 08/2004 to 12/2004

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 8/2011 to Present
- HBW Insurance & Financial Services, Inc., Representative, 02/2010 to Present
- Primerica, Representative, 11/2004 to 01/2010
- Grossmont Union High School District, 10/2007 to 04/2011
- Kelly Services, 03/2010 to 07/2010
- Grossmont College, 02/2009 to 07/2010
- US Navy, 08/2002 to present 12/2006

Certifications:

- Series 65 License
- Life Health and Disability License
- Property and Casualty License

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, David Roppel has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, David Roppel has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found David Roppel to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, David Roppel from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

David Roppel has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. David Roppel was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

David Roppel does not have any other proceeding in which a professional attainment, designation, or license of David Roppel was revoked or suspended because of a violation of rules relating to professional conduct. Nor has David Roppel resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

David Roppel is not actively engaged in any investment-related business or occupation, including if the supervised person 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

David Roppel provides insurance services through HBW Insurance & Financial Services, Inc and Royal Financial Group. This business activity provides a substantial source of David's income and involves a substantial amount of David's time.

David Roppel is an employee of Papa John's Pizza Shop. This employment provides a substantial source of David's income and involves a substantial amount of David's time.

Additional Compensation

Form ADV Part 2B, Item 5

David Roppel cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

David Roppel is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by David Roppel will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by David Roppel on a regular basis.

RON ROTENBERG

25500 HAWTHORNE BLVD (SUITE 2350) TORRANCE, CA 90505
310-377-0668

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 2, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Ron Rotenberg that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ron Rotenberg is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Ron Rotenberg

Year of Birth: 1959

Formal Education after High School:

- University of Cincinnati, BSME, Engineering, 1981
- University of Phoenix, MBA, Business, 1996

Business Background for the Previous Five Years:

- HBW Insurance and Financial Services Inc., Agency Vice President 04/2003–Present
- HBW Advisory Services LLC, Investment Advisor Representative, 9/2009–Present
- Coast Health Insurance Services, Owner 1/2004 – Present
- College Funding Solutions – College Planning Advisor 6/2010 – Present
- Complete College Consulting – College Planning Advisor 7/2012 – Present
- HBW Securities LLC, Registered Representative 11/2006 – 12/2012

Certifications:

- NONE

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Ron Rotenberg has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Ron Rotenberg has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Ron Rotenberg to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or

otherwise limiting, Ron Rotenberg from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Ron Rotenberg has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Ron Rotenberg was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Ron Rotenberg does not have any other proceeding in which a professional attainment, designation, or license of Ron Rotenberg was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Ron Rotenberg resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Ron Rotenberg is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Ron Rotenberg spends a substantial amount of time which also provides income from the following sources: HBW Insurance & Financial Services, Inc. (Insurance & Annuities), Coast Health Insurance (Health Insurance), College Funding Solutions (College planning advisor).

Additional Compensation

Form ADV Part 2B, Item 5

Ron Rotenberg cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Ron Rotenberg is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Ron Rotenberg will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Ron Rotenberg on a regular basis.

Melora Saunders

13410 Spring Run Road, Midlothian, VA 23112
804-739-3336 / 804-307-3375 (c)

HBW Advisory Services LLC

3355 Cochran Street, Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Melora Saunders that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Melora Saunders is available on the SEC's website at
www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Melora Saunders

Year of Birth: 1958

Formal Education after High School:

- Thomas Nelson Community College 1976-1979
- John Tyler Community College 1983-1986, 2000-2001

Business Background for the Previous Five Years:

- Primerica Financial Services, Representative, July 2005 – Dec 2007
- HBW Insurance and Financial Services, Representative, Jan 2008 to present
- HBW Securities LLC, Registered Representative Jan 2008 to Dec 2011
- HBW Advisory Services, LLC, Investment Advisor Representative, Feb 2012 to present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Melora Saunders has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Melora Saunders has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Melora Saunders to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Melora Saunders from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Melora Saunders has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Melora Saunders was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Melora Saunders does not have any other proceeding in which a professional attainment, designation, or license of Melora Saunders was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Melora Saunders resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Melora Saunders is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Melora Saunders is an independent licensed insurance representative with HBW Insurance & Financial Services which involves a substantial amount of her time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Melora Saunders cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Melora Saunders is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Melora Saunders will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Melora Saunders on a regular basis.

Adam J. Simon

13854 Lakeside Circle, Ste. 258, Sterling Heights, MI 48313
586-212-6791

HBW Advisory Services LLC

3355 Cochran Street, Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Adam J. Simon that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Adam J. Simon is available on the SEC's website at
www.adviserinfo.sec.gov

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Adam J. Simon

Year of Birth: 1979

Formal Education after High School:

- Macomb Community College, Associate's Degree, Firefighter/Paramedic Specialty, 2004
- Liberty University, Bachelor's Degree, Religion, Anticipated Graduation Date March 2011

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc., Licensed Representative, 10/2007-Present
- HBW Advisory Services LLC, Investment Advisor Representative, 1-2010-Present
- CPR Investments Inc., Investment Advisor Representative, 1-2009 – 12-2009

Certifications:

- Life Insurance License - MI, Fulfilled State Prelicensing Requirement and Passed State Insurance Exam
- Series 65 License, Passed state licensing exam for Investment Advisor Representative designation

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Adam J. Simon has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Adam J. Simon has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Adam J. Simon to have been involved in a violation of an investment-related statute or regulation; or

was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Adam J. Simon from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Adam J. Simon has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Adam J. Simon was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Adam J. Simon does not have any other proceeding in which a professional attainment, designation, or license of Adam J. Simon was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Adam J. Simon resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Adam J. Simon is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Adam J Simon is employed full-time as a Firefighter/Paramedic 56 hours per week. Duties include firefighting and emergency medical related duties.

Adam J. Simon is an independent licensed insurance agent with HBW Insurance & Financial Services which involves a substantial amount of his time.

Additional Compensation

Form ADV Part 2B, Item 5

Adam J. Simon cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Adam J. Simon is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Adam J. Simon will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Adam J. Simon on a regular basis.

Kendra K Simon

318 Whitestag Court
Grandville, MI 49418
(616) 893-0122

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kendra K Simon that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kendra K Simon is available on the SEC's website at
www.adviserinfo.sec.gov

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Kendra K Simon

Year of Birth: 1953

Formal Education after High School:

- Michigan State University, Bachelor of Arts , Education, 1975
- Western Michigan University, Masters Degree in Educational Leadership, 1977
-

Business Background for the Previous Five Years:

- HBW Securities LLC, Registered Representative, 01/2006–present
- HBW Advisory Services LLC, Investment Advisor Representative, 01/2010-present
- CPR Investments LLC, Investment Advisor Representative, 12/2006-01/2010
- American General Securities Inc., Registered Representative, 03/2004-12/2005
- HBW Insurance & Financial Services LLC, Agent, 11/2003-present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Kendra K Simon has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Kendra K Simon has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Kendra K Simon to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Kendra K Simon from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Kendra K Simon has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Kendra K Simon was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Kendra K Simon does not have any other proceeding in which a professional attainment, designation, or license of Kendra K Simon was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Kendra K Simon resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Kendra K Simon is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Kendra K Simon receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Kendra K Simon's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Kendra K Simon is involved with life insurance sales through HBW Insurance & Financial Services as an agent; Sales of Health insurance through various carriers. Agent for Heritage Living Trust (through HBW Insurance & Financial Services). The combination of her financial services business is responsible for 100% of her time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Kendra K Simon cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Kendra K Simon is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Kendra K Simon will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Kendra K Simon on a regular basis.

Larry Sean Slater

12930 James Street Ste 110
Holland, MI 49424
(616) 719-7671

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 3, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Larry Sean Slater that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sean Slater is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Larry Sean Slater

Year of Birth: 1971

Formal Education after High School:

- Oakland Community College, 1989 to 1991

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, May, 2012 to present
- HBW Insurance & Financial Services, Representative, May, 2012 to present
- Edward Jones, Financial Advisor, April 2010 to May 2012
- Fairchild Semiconductor, Sales Engineer, January 2008 to November 2009
- Future Electronics, Strategic Account Manager, May 2007 to January 2008

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Larry Sean Slater has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Larry Sean Slater has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Larry Sean Slater to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Larry Sean Slater from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Larry Sean Slater has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Larry Sean Slater was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Larry Sean Slater does not have any other proceeding in which a professional attainment, designation, or license of Larry Sean Slater was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Larry Sean Slater resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Larry Sean Slater is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Larry Sean Slater provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Larry Sean Slater's income and involves a substantial amount of Larry Sean Slater's time.

Additional Compensation

Form ADV Part 2B, Item 5

Larry Sean Slater cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Larry Sean Slater is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Larry Sean Slater will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Larry Sean Slater on a regular basis.

Justin Charles Smalligan

2447 Brooklyn Ave SE, Grand Rapids, MI 49507
616-425-9899

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Justin Charles Smalligan that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Charles Smalligan is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Justin Charles Smalligan

Year of Birth: 1979

Formal Education after High School:

- University of Michigan, Master of Arts, Chinese Studies, 2006
- Calvin College, Bachelor of Science, Geology, Bachelor of Arts, Math/Physics, 2001

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, 01/2010 – Current
- CPR Investments LLC, 04/2009 – 12/2009
- HBW Insurance & Financial Services, Inc., 01/2009 – Current
- PRA Global, Business Development Manager, 07/2007 – Current
- Synergis Technologies, Program Manager, 03/2006 - 07/2007
- University of Michigan, Full Time Graduate Student (in Beijing, China), 06/2005 – 03/2006
- University of Michigan, Computer Support Technician, 09/2004 – 05/2005

Certifications:

- Michigan Life, Health Licensed, Passed all State Requirements
- Uniform Investment Advisor Examination (Series 65) Licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Justin Charles Smalligan has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Justin Charles Smalligan has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Justin Charles

Smalligan to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Justin Charles Smalligan from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Justin Charles Smalligan has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Justin Charles Smalligan was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Justin Charles Smalligan does not have any other proceeding in which a professional attainment, designation, or license of Justin Charles Smalligan was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Justin Charles Smalligan resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Justin Charles Smalligan is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Justin Charles Smalligan is employed full time as a Business Development Manager with PRA Global, which provides a substantial source of Justin Charles Smalligan income and involves a substantial amount of Justin Charles Smalligan's time.

Additional Compensation

Form ADV Part 2B, Item 5

Justin Charles Smalligan cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Justin Charles Smalligan is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Justin Charles Smalligan will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Justin Charles Smalligan on a regular basis.

Dennis Smith

5612 Shadow Bend Drive
Las Vegas, NV 89135
(702) 475-0169

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dennis Smith that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact Nancy Reinhold if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dennis Smith is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Dennis Smith

Year of Birth: 1957

Formal Education after High School:

- University of Phoenix, 2001-2003, Bachelor of Science in Business
- University of Phoenix, 2003-2005, MBA
- November 2011- present, CFP program with Boston University

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 09-2011 to present
- HBW Insurance & Financial Services, Inc., Agent, 07-2011 to present
- Exec Referral Realty, Agent, 05/2011 to present
- Parsonex Capital Mgt, Registered Representative 03-2011 to 06-2011
- Realty Executives, Agent, 05-2010 to 05-2011
- Aflac, Agent, 08-2009 to 12-2010
- Unrelated employment, Miscellaneous positions 01-1988 to 07-2009

Certifications:

- Series 65 licensing examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Dennis Smith has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Dennis Smith has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Dennis Smith to have been involved in a violation of an investment-related statute or regulation; or was the

subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Dennis Smith from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Dennis Smith has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Dennis Smith was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Dennis Smith does not have any other proceeding in which a professional attainment, designation, or license of Dennis Smith was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Dennis Smith resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Dennis Smith is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Dennis Smith is a representative of HBW Insurance & Financial Services, Inc. This business activity involves a substantial amount of Dennis' time and income.

Dennis Smith is a real estate agent for Exec Referral Realty. This business activity involves a substantial amount of Dennis' time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Dennis Smith cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals.

should be considered an economic benefits, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Dennis Smith is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Dennis Smith will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by the Dennis Smith on a regular basis.

Steve Sutton

963 Spadafore Ct. San Jose, CA 95125
(408) 448-4600

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 8, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Steve Sutton that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Steve Sutton is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Steve Sutton

Year of Birth: 1954

Formal Education after High School:

- San Jose State University, Bachelor of Science, Nursing, June 2004

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, August 2012 to present
- HBW Advisory Services LLC, Investment Advisor Representative, Jan2013 to present
- Steve Sutton, Personal Investor, June 2008 – August 2012

Certifications:

- Life Insurance licensed – California, Series 65 licensed

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Steve Sutton has not been convicted of, or pled guilty or nolo contendere (“no contest”) to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Steve Sutton has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Steve Sutton to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Steve Sutton from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Steve Sutton has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Steve Sutton was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Steve Sutton does not have any other proceeding in which a professional attainment, designation, or license of Steve Sutton was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Steve Sutton resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Steve Sutton is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Steve Sutton provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Steve Sutton's income and involves a substantial amount of Steve Sutton's time.

Additional Compensation

Form ADV Part 2B, Item 5

Steve Sutton cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Steve Sutton is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Steve Sutton will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Steve Sutton on a regular basis.

Bradley J Thompson

6523 Denali Ridge Dr., Plainfield, IL 60586
(630) 408-8745

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bradley J Thompson that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley J Thompson is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Bradley J Thompson

Year of Birth: 1971

Formal Education after High School:

- Northern Illinois University, B.S., Finance, 1994

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, July 2011 - present
- HBW Insurance & Financial Services, Representative, April 2011 to present
- HBW Securities LLC, Registered Representative, June 2011 to present
- Edward Jones, Investment Advisor Rep & Registered Rep, June 2009 to March 2011

Certifications:

- Uniform Series 6, 63, 65 & 7 Licensing examinations

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Bradley J Thompson has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Bradley J Thompson has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Bradley J Thompson to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Bradley J Thompson from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Bradley J Thompson has never been found by the SEC, any other federal regulatory agency,

any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Bradley J Thompson was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Bradley J Thompson does not have any other proceeding in which a professional attainment, designation, or license of Bradley J Thompson was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Bradley J Thompson resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Bradley J Thompson is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Bradley J Thompson receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Bradley J Thompson's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Bradley J Thompson provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Bradley J Thompson's income and involves a substantial amount of Bradley J Thompson's time.

Bradley J Thompson provides dental insurance services through The Insurance Authority LLC for Assurant Dental insurance plans. This business activity involves a substantial amount of Bradley J Thompson's time and is a substantial source of income.

Additional Compensation

Form ADV Part 2B, Item 5

Bradley J Thompson cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Bradley J Thompson is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Bradley J Thompson will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Bradley J Thompson on a regular basis.

Charles M. Threet

141 Tusculum Rd., Antioch, TN 37013
615-506-1128

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Charles M. Threet that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles M. Threet is available on the SEC's website at
www.adviserinfo.sec.gov

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Charles M Threet

Year of Birth: 1966

Formal Education after High School:

- Did not attend College

Business Background for the Previous Five Years:

- HBW Insurance and Financial Service, Sales Representative Insurance Products, 08/2003-Present
- HBW Advisory Services LLC, Investment Advisor Representative, Sales of Securities, 10/2009-Present
- Self Employed as a Tax Preparer, 01/2005-Present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Charles M Threet has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Charles M Threet has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Charles M Threet to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Charles M Threet from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Charles M Threet has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization

(SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Charles M Threet was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Charles M Threet does not have any other proceeding in which a professional attainment, designation, or license of Charles M Threet was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Charles M Threet resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Charles M Threet is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Charles M Threet is employed 40hrs/week with the US Postal Service which provides a substantial percentage of his income and involves a substantial amount of his time.

Charles M Threet is a Self-Employed Tax Preparer during Tax Season which involves a great amount of his time for 3 months of the year.

Charles M Threet is an independent licensed insurance representative with HBW Insurance & Financial Services which involves a substantial amount of his time.

Additional Compensation

Form ADV Part 2B, Item 5

Charles M Threet cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Charles M Threet is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Charles M Threet will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Charles M Threet on a regular basis.

Jose M. Valenzuela

12555 Orange Drive, Suite 256
Davie, FL 33330
(954) 680-4088

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 17, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jose M. Valenzuela that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jose M. Valenzuela is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jose M Valenzuela

Year of Birth: 1959

Formal Education after High School:

- Broward Community College, Associates Degree, Engineering, 1979-1981
- Florida Atlantic University, Bachelors Degree, Electrical Engineering, 1982-1985
- Nova University, Masters Degree, Business Administration, 1989-1990

Business Background for the Previous Five Years:

- HBW Advisory LLC, Investment Advisor Representative, 6/2012 – Present
- HBW Insurance & Financial Services, Executive Vice President, 01/2010-Present
- J.A.D. Inc., Owner, 01/2000 - Present
- HBW Securities LLC, Registered Representative, 01/2010 – 12/2011
- Primerica, Regional Vice President, 01/2005 – 12/2009

Certifications:

- Professional licensing Series 65
- Life & Health Licenses

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Jose M Valenzuela has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Jose M Valenzuela has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Jose M Valenzuela to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Jose M Valenzuela from engaging in any investment-related

activity, or from violating any investment-related statute, rule, or order.

Jose M Valenzuela has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Jose M Valenzuela was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Jose M Valenzuela does not have any other proceeding in which a professional attainment, designation, or license of Jose M Valenzuela was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Jose M Valenzuela resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Jose M Valenzuela is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Jose M Valenzuela is a licensed insurance representative for HBW Insurance & Financial Services, Inc. and the owner of J.A.D., Inc. which he devotes a substantial portion of his time to servicing clients with various types of insurance needs. This business activity makes up a substantial portion of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Jose M Valenzuela cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Jose M Valenzuela is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Jose M Valenzuela will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Jose M Valenzuela on a regular basis.

Bruce D. Van Hal

5801 W. Michigan Ave, Lansing, MI 48917
517-323-7526

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bruce D. Van Hal that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce D. Van Hal is available on the SEC's website at
www.adviserinfo.sec.gov

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Bruce D. Van Hal

Year of Birth: 1956

Formal Education after High School:

- Central University of Iowa, Communication and Theater, 09/1974 - 05/1978

Business Background for the Previous Five Years:

- HBW Advisory Services, LLC, Independent Advisor Representative, 01/2010-Present
- HBW Insurance & Financial Services, Representative, 01/2010 - Present
- LifePlan Financial Design, Inc, President, 07/2008-Present
- LifeMark Securities Corp., Registered Representative, 10/2007-12/2009

Certifications:

- Professional Licensing, Series 65.

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Bruce D. Van Hal has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Bruce D. Van Hal has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Bruce D. Van Hal to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Bruce D. Van Hal from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Bruce D. Van Hal has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Bruce D. Van Hal was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Bruce D. Van Hal does not have any other proceeding in which a professional attainment, designation, or license of Bruce D. Van Hal was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Bruce D. Van Hal resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Bruce D. Van Hal is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Bruce D. Van Hal is an independent licensed insurance agent with LifePlan Financial Design, Inc, which involves a substantial amount of his time and income.

Additional Compensation

Form ADV Part 2B, Item 5

Bruce D. Van Hal cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Bruce D. Van Hal is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Bruce D. Van Hal will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Bruce D. Van Hal on a regular basis.

Matthew J VanOrder

12930 James Street, Ste 110
Holland, MI 49424
(616) 396-7794

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

January 3, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Matthew VanOrder that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew VanOrder is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Matthew VanOrder

Year of Birth: 1972

Formal Education after High School:

- Indiana Wesleyan University, BA in Business Administration, 8/1991 through 4/1996

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 10/2011 to present
- HBW Securities LLC, Registered Representative, 10/2011 to 12/2011
- HBW Insurance & Financial Services, Representative, 10/2011 to present
- Holland Global Trading LLC, Consultant, 7/2011 to 8/2012
- Edward Jones, Financial Advisor, 4/2010 to 7/2011
- PNC Investments, Mass Transfers, 11/2009 to 4/2010
- Natcity Investments, Financial Advisor, 3/2006 to 11/2009

Certifications:

- CRPC Chartered Retirement Planning Counselor

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Matthew VanOrder has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Matthew VanOrder has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Matthew VanOrder to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Matthew VanOrder from engaging in any investment-related activity, or

from violating any investment-related statute, rule, or order.

Matthew VanOrder has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Matthew VanOrder was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Matthew VanOrder does not have any other proceeding in which a professional attainment, designation, or license of Matthew VanOrder was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Matthew VanOrder resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Matthew VanOrder is not actively engaged in any investment-related business or occupation, including if the supervised person 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

Matthew VanOrder provides insurance services through HBW Insurance & Financial Services, Inc and Pathway Financial Design. This business activity provides a substantial source of Matthew VanOrder's income and involves a substantial amount of Matthew VanOrder's time.

Additional Compensation

Form ADV Part 2B, Item 5

Matthew VanOrder cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Matthew VanOrder is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Matthew VanOrder will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Matthew VanOrder on a regular basis.

David H Veltkamp

1695 Service Road NE, Grand Rapids, MI 49503-1324
616-530-6950

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about David H Veltkamp that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact HBW Advisory Service LLC Customer Service if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about David H Veltkamp is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

David H Veltkamp

Year of Birth: 1951

Formal Education after High School:

- Calvin College, BA, Spanish/History, 1973
- Grand Valley State University (Classes taken towards a masters in English as a Second Language)

Business Background for the Previous Five Years:

- HBW Advisory Services, LLC, Investment Advisory Representative, 05/2008- Present
- HBW Securities, LLC, Registered Representative, 01/2006-Present
- HBW Insurance and Financial Services, Inc, Insurance Agent, 06/2005-Present
- Pathway Financial Design, Senior Partner, 06/2005-Present
- Veltkamp & Associates LLC, Owner, 02/2006-Present
- Clark Financial Group, Mortgage, 07/2005-Present
- American General Securities Inc, Registered Representative, 08/2005-12/2005

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, David H Veltkamp has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, David H Veltkamp has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found David H Veltkamp to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, David H Veltkamp from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

David H Veltkamp has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. David H Veltkamp was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

David H Veltkamp does not have any other proceeding in which a professional attainment, designation, or license of David H Veltkamp was revoked or suspended because of a violation of rules relating to professional conduct. Nor has David H Veltkamp resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

David H Veltkamp is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in David H Veltkamp receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement David H Veltkamp's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

David H Veltkamp provides insurance services through Pathway Financial Design as a Senior Partner and HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of David H Veltkamp's income and involves a substantial amount of David H Veltkamp's time.

Additional Compensation

Form ADV Part 2B, Item 5

David H Veltkamp cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals,

should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

David H Veltkamp is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by David H Veltkamp will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by David H Veltkamp on a regular basis.

Terry Whalen

3355 Cochran Street Ste 100, Simi Valley CA 93063
(805) 210-9787

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Terry Whalen that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Terry Whalen is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Terry Whalen

Year of Birth: 1962

Formal Education after High School:

- None

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, May 2011 to present, Investment Advisor Representative
- HBW Insurance & Financial Services, Representative, February 2011 to present, Representative
- Wealth Protection Group, June 2004 to present. Owner

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Terry Whalen has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Terry Whalen has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Terry Whalen to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Terry Whalen from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Terry Whalen has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Terry Whalen was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Terry Whalen does not have any other proceeding in which a professional attainment, designation, or license of Terry Whalen was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Terry Whalen resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Terry Whalen is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Terry Whalen is the manager of operations for Now Messenger Services. This employment activity provides a substantial source of Terry Whalen's income and involves a substantial amount of Terry Whalen's time.

Terry Whalen provides insurance services through HBW Insurance & Financial Services, Inc. and Wealth Protection Group. This business activity provides a substantial source of Terry Whalen's income and involves a substantial amount of Terry Whalen's time.

Additional Compensation

Form ADV Part 2B, Item 5

Terry Whalen cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Terry Whalen is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Terry Whalen will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Terry Whalen on a regular basis.

Lance B. Whitney

51946 Oxford Ct, New Baltimore, MI 48047
(586) 883-3060

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Lance B. Whitney that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lance B. Whitney available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Lance B. Whitney

Year of Birth: 1984

Formal Education after High School:

- Oakland University, BA English, 2007

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 1-2010 to present
- HBW Insurance & Financial Services, Representative, 7-2004 to present
- HBW Securities LLC, Registered Representative, 7-2008 to 12-2009
- CPR Investments LLC, Investment Advisor Representative, 6-2008 to 12-2009
- Independent Opportunities, Mental Health Technician, 2-2005 to present

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Lance B. Whitney has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Lance B. Whitney has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Lance B. Whitney to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Lance B. Whitney from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Lance B. Whitney has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its

authorization to do business; or to have been involved in a violation of the SRO's rules. Lance B. Whitney was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Lance B. Whitney does not have any other proceeding in which a professional attainment, designation, or license of Lance B. Whitney was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Lance B. Whitney resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Lance B. Whitney is not actively engaged in any investment-related business or occupation, including if the supervised person 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.

Lance B. Whitney provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Lance B. Whitney's income and involves a substantial amount of Lance B. Whitney's time.

Lance B. Whitney is a full time teacher at Richmond Community School. This employment provides a substantial source of Lance B. Whitney's income and involves a substantial amount of Lance B. Whitney's time.

Additional Compensation

Form ADV Part 2B, Item 5

Lance B. Whitney cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Lance B. Whitney is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Lance B. Whitney will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Lance B. Whitney on a regular basis.

Mark Wolosen

7 Herbert Dr, Suite B
Lathan, NY 12110
518-280-1702

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Mark Wolosen that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Wolosen is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Mark Wolosen

Year of Birth: 1959

Formal Education after High School:

- Suny at Albany, BS, chemistry, 1980

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, August 2011 to present
- HBW Securities LLC, Registered Representative, July 2010 to present
- HBW Insurance & Financial Services, Representative, July 2010 to present
- Mark Wolosen Contractor-Owner, September 2010 to present
- Mark Wolosen, Census Bureau Crew Chief, January 2010 to June 2010
- Primerica Financial Services, Representative, April 2006 to June 2010

Certifications:

- Series 6, 63 & 65 Licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Mark Wolosen has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Mark Wolosen has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Mark Wolosen to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Mark Wolosen from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mark Wolosen has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Mark Wolosen was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Mark Wolosen does not have any other proceeding in which a professional attainment, designation, or license of Mark Wolosen was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Mark Wolosen resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Mark Wolosen is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Mark Wolosen receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Mark Wolosen's recommendation through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Mark Wolosen provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Mark Wolosen's income and involves a substantial amount of Mark Wolosen's time.

Mark Wolosen is a Finish Carpentry Contractor. This business activity provides a substantial source of Mark Wolosen's income and involves a substantial amount of Mark Wolosen's time.

Additional Compensation

Form ADV Part 2B, Item 5

Mark Wolosen cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Mark Wolosen is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Mark Wolosen will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Mark Wolosen on a regular basis.

Dale A. Workman
77 Ridge Rd, Providence, NC 27315
Phone 336-388-0141

HBW Advisory Services LLC
3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dale A. Workman that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dale A. Workman is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Dale A. Workman

Year of Birth: 1954

Formal Education after High School:

- Community College of The Air Force, Associate Degree, Applied Radar Technology, 1974
- USAF Non-Commissioned Officers Leadership School, Honor Graduate, 1978
- USAF Military Training Instructor, Master Military Training Instructor, 1976-1979
- Professional Licensing Education
 - Insurance License, Life & Health. 1979
 - Securities Registrations, Series 6 & 63 (in 1984) Series 26 (in 1997), Series 65 (in 2009)

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc. Agency Vice President, 01/2000- Present
- HBW Securities LLC, Registered Representative, 01/2006 –Present
- HBW Advisory Services LLC, Investment Advisor Representative, 01/2010- Present
- HBW Mortgage Inc. Sales Representative, 11/2006- 06/2010
- Self Employed Residential Construction, General Contractor-Builder, 08/2007- 01/2010
- Income Solutions LLC, Owner-Independent Insurance Agent, 05/2006-11/2006
- Lowes Home Improvement, Design & Sales Specialist, 10/2004-11/2006
- American General Securities Incorporated, Registered Representative, 10/2003- 09/2005

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Dale A. Workman has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Dale A. Workman has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign

or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Dale A. Workman to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Dale A. Workman from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Dale A. Workman has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Dale A. Workman was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Dale A. Workman does not have any other proceeding in which a professional attainment, designation, or license of Dale A. Workman was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Dale A. Workman resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Dale A. Workman is not actively engaged in any investment-related business or occupation, including if the supervised person 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,.

Dale A. Workman is a Licensed Insurance Agent providing insurance products through his affiliation with HBW Insurance & Financial Services, Inc. which is a separate entity from HBW Advisory Services LLC. As such he is appointed with various insurance companies for offering insurance products and Debt Reduction Planning through the Cimarron Software Platform. Compensation from such products is commission basis only. Advisory clients are not obligated to purchase any insurance products or debt reduction programs from Dale A. Workman or his affiliations. Dale Workman devotes his time as follows; approximately 50% of his work week devoted to HBW Advisory Services LLC and approximately 50% of his work week devoted to other activities of his insurance agency through affiliation with HBW Insurance & Financial Services, Inc.

Additional Compensation

Form ADV Part 2B, Item 5

Dale A. Workman cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary

Supervision

Form ADV Part 2B, Item 6

Dale A. Workman is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Dale A. Workman will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Dale A. Workman on a regular basis.

George Andrew Zollner

2850 Thornhills Ave SE, Suite 106, Grand Rapids, MI 49546
(269) 209-8266

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about George Andrew Zollner that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about George Andrew Zollner, Individual CRD#: 2272250 is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

George Andrew Zollner

Year of Birth: 1943

Formal Education after High School:

- Western Michigan University, MA, Public Administration, 1979
- University of Michigan, MS, Resource Planning and Conservation, 1971
- Eastern Michigan University, BS, Geography and Geology. 1966

Business Background for the Previous Five Years:

- HBW Insurance & Financial Services, Inc, Insurance Agent, 03/2006 – present
- HBW Securities LLC, Registered Representative, 04/2006 – 12/2011
- CPR Investments LLC, Investment Advisor Representative, 08/2006 – 05/2010
- HBW Advisory Services LLC, Investment Advisor Representative, 05/2010 – present

Certifications:

- Investment Advisor Representative, Passing the Uniform Investment Advisor Law Examination, Series 65
- Insurance Agent, Passing the State Life & Health Insurance Examination

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, George Andrew Zollner has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, George Andrew Zollner has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found George Andrew Zollner to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, George Andrew Zollner from engaging in any investment-

related activity, or from violating any investment-related statute, rule, or order.

George Andrew Zollner has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. George Andrew Zollner was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

George Andrew Zollner does not have any other proceeding in which a professional attainment, designation, or license of George Andrew Zollner was revoked or suspended because of a violation of rules relating to professional conduct. Nor has George Andrew Zollner resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

George Andrew Zollner is not actively engaged in any investment-related business or occupation, including if the supervised person 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

George Andrew Zollner provides insurance services HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of George Andrew Zollner's income and involves a substantial amount of George Andrew Zollner's time.

Additional Compensation

Form ADV Part 2B, Item 5

George Andrew Zollner cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

George Andrew Zollner is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by George Andrew Zollner will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by George Andrew Zollner on a regular basis.