

NORTHWEST WEALTH MANAGEMENT, LLC

FORM ADV – SCHEDULE 2B SET

March 20, 2013

Northwest Wealth Management, LLC
431 202nd Street
Arnolds Park, IA 51331
Phone (712) 580-4100 Fax (712) 332-2017
www.invest-northwest.com

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SCHEDULE 2B - BROCHURE SUPPLEMENT

John G. Lauer

March 20, 2013

NORTHWEST WEALTH MANAGEMENT, LLC

431 202nd Street

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Phone (712) 580-4100 Fax (712) 332-2017

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This Brochure Supplement provides information about John Lauer that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about John G. Lauer (CRD No. 1467522) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Lauer attended Purdue University majoring in Economics for 2.5 years. His business activities since 1983 have been 100% insurance/investment related. Prior to entering the financial business in 1983 Mr. Lauer owned a chain of 11 retail health food stores. He also carries the designation of Certified Financial Planner™ (CFP®).

Mr. Lauer was an Investment Adviser Representative and Officer with Compass Financial Advisors from 1984 to 2010. He was with Aetna Life Insurance and Annuity Company from 1987 to 1990. From 1987 to 2003 he was a Registered Representative of Mutual Service Corporation, from 2003 to 2007 he was a Registered Representative with Questar Capital Corporation and an Investment Adviser Representative with Questar Asset Management from 2005 to 2007. In 2007 he joined Fintegra, LLC as a Registered Representative. He formed NWM in April 2010.

He has passed the FINRA Series 6 Investment Company Products/Variable Contracts Representative exam, Series 7 General Securities Representative exam, Series 24 General Securities Principal exam, Series 51 Municipal Fund Securities Limited Principal exam, Series 63 Uniform Securities Agent State Law exam and Series 65 NASAA Investment Advisors Law exam.

The CFP® certification is granted by Certified Financial Planners Board of Standards, Inc.. The certification is voluntary; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or it's equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individual who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 - Disciplinary Information

Mr. Lauer does not have any disciplinary information to disclose. He has not: (a) been party to a reportable criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Lauer is one of the managing members of Goldstar Private Capital Fund One, LLC, a private equity fund, he devotes approximately 10 to 20 hours a month to this. He is the owner of Goldstar Management, LLC which manages private equity, he devotes approximately 20 hours a month to this.

Item 5 - Additional Compensation

Mr. Lauer may receive compensation for his involvement in the activities noted above, but he does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Mr. Lauer is the Chief Compliance Officer for NWM, therefore, he is responsible for his own supervision and that of all other investment adviser representatives of NWM. His contact information is available on the cover page of this Schedule 2.B.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Sharon A. Lisac

March 20, 2013

NORTHWEST WEALTH MANAGEMENT, LLC

431 202nd Street

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Phone (712) 580-4100 Fax (712) 332-2017

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This Brochure Supplement provides information about Sharon Lisac that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Sharon A. Lisac (CRD No. 4521667) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ms. Lisac graduated from the University of Iowa with a BBA in Finance. She has been in the financial services industry since 1986 and prior to joining Northwest Bank, spent 22 years with Wells Fargo Bank. Sharon has worked with Private Banking clients since 1993 offering her expertise in deposit, credit, mortgage, investment and retirement planning to help her clients reach financial success. Sharon also holds licenses in Life, Accident and Health insurance. She joined NWM as an investment adviser representative in April 2010.

She is also active in Sacred Heart Catholic Church, Animal Rescue League and the Make-A-Wish Foundation.

She has passed the FINRA Series 7 General Securities Representative exam and Series 66 NASAA Uniform Combined State Law exam.

Item 3 - Disciplinary Information

Ms. Lisac does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Ms. Lisac is not actively engaged in any other business activities.

Item 5 - Additional Compensation

Ms. Lisac does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Ms. Lisac is supervised by John Lauer, NWM's Chief Compliance Officer. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Ms. Lisac provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Christopher M. Benda

March 20, 2013

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This Brochure Supplement provides information about Christopher Benda that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher M. Benda (CRD No. 5039416) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Benda has a Bachelor of Business Administration from Texas Tech University. He also holds the Certified Investment Management Analyst (CIMA®)

Prior to joining Northwest Wealth Management he was an Advisor for Ameriprise Financial Advisors from 2008 to September 2010, for H&R Block Financial Advisors in 2007 and Edward Jones from 2005 to 2007.

Mr. Benda has passed the FINRA Series 7 General Securities Representative exam, Series 31 Futures Managed Funds exam, Series 63 Uniform Securities Agent State Law exam and Series 66 NASAA Uniform Combined State Law exam.

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Item 3 - Disciplinary Information

Mr. Benda has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Benda has no other business activities

Item 5 - Additional Compensation

Mr. Benda does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for the supervision of Mr. Benda. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Benda provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

SCHEDULE 2B - BROCHURE SUPPLEMENT

Jame N. Christiansen

March 20, 2013

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This Brochure Supplement provides information about Jame Christiansen that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Jame N. Christiansen (CRD No. 4524360) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Christiansen graduated with a Bachelor of Business Administration with a Major in Finance and Insurance from Northwest Missouri State University in 1977. He also served in the US Army from 1972 to 1974.

In 2008 Mr. Christiansen joined Northwest Bank as the President of Private Banking. From 1988 and until he joined Northwest Bank, he worked in banking and private banking at Norwest Bank which was eventually purchased by Wells Fargo, Inc. where Mr. Christiansen was the Manager of Private Client Services.

Mr. Christiansen has passed the FINRA Series 7 General Securities Representative exam and the Series 66 NASAA Uniformed Combined State Law exam.

Item 3 - Disciplinary Information

Mr. Christiansen has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Christiansen is a full time employee of Northwest Bank, President of Private Banking. He has no other outside business activities.

Item 5 - Additional Compensation

Mr. Christiansen does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervision of any investment advisory related activity. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Christiansen provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Randy L. Immeker

March 20, 2013

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This Brochure Supplement provides information about Randy Immeker that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Randy L. Immeker (CRD No. 1184347) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Immeker attended Northwestern College in Orange City Iowa.

Mr. Immeker has worked in the financial services industry with Prudential Life Insurance Company since 1982, more recently joining Money Concepts in 2004 and operating an independent financial planning practice in Sioux Center Iowa until joining Northwest Wealth Management in September 2010.

Mr. Immeker has passed the FINRA Series 6 Investment Company Products/Variable Contracts Representative exam, Series 7 General Securities Representative exam, Series 63 Uniform Securities Agent State Law exam, and Series 65 NASAA Investment Advisors Law exam.

Mr. Immeker is a Certified Financial Planner™ (CFP) , a Charter Life Underwriter (CLU), and a Chartered Financial Consultant (ChFC).

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- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individual who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of*

Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The CLU or Chartered Life Underwriter® designation is granted by The American College to those individuals whom have completed a program and passed a 100 questions examination covering the application of life and health insurance in filling needs for survivor income, estate planning, business continuation and employee benefits. The individual must also meet experience and ethical standards and achieve continuing education requirements.

The ChFC® designation is granted by The American College after successfully completing the program which requires the candidate to complete 7 required courses including Financial Planning: Process and Environment, Fundamentals of Insurance Planning, Income Taxation, Planning for Retirement Needs, Investments, Fundamentals of Estate Planning and Financial Planning Applications; 2 elective courses; complete three years of full-time business experience; agree to comply with The American College Code of Ethics and Procedures; and complete on-going continuing education requirements.

Item 3 - Disciplinary Information

Mr. Immecker has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Immecker has not outside business activities.

Item 5 - Additional Compensation

Mr. Immecker does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervising Mr. Immecker. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Immecker provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

SCHEDULE 2B - BROCHURE SUPPLEMENT

Kevin K. Klein

March 20, 2013

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This Brochure Supplement provides information about Kevin Klein that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin K. Klein (CRD No. 2128175) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kevin Klein attended and earned a Bachelor's degree in Education from NE Missouri State University.

Mr. Klein began his financial services career in 1991 with Merrill Lynch in Des Moines Iowa. From 1999 to 2005 Mr. Klein was a representative of Edward Jones and in 2005 joined H&R Block which was sold to Ameriprise Financial Advisors where Mr. Klein was an advisor until he joined Northwest Wealth Management in September 2010.

Mr. Klein passed the FINRA Series 7 General Securities Representative exam, Series 9 General Securities Sales Supervisor (Options Module) exam, Series 10 General Securities Sales Supervisor (General Module) exam, Series 24 General Securities Principal exam, Series 31 Futures Managed Funds exam, Series 63 Uniform Securities Agent State Law exam and Series 65 NASAA Investment Advisors Law exam.

Item 3 - Disciplinary Information

Mr. Klein has not a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Klein is a high school girls basketball team coach for Iowa Christian Academy in West Des Moines.

Item 5 - Additional Compensation

Mr. Klein does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervising Mr. Klein. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Klein provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

SCHEDULE 2B - BROCHURE SUPPLEMENT

Lance B. Evans

March 20, 2013

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This Brochure Supplement provides information about Lance B. Evans that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Lance B. Evans (CRD No. 4433785) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Evans was born in 1977. He graduated from the University of Iowa with a Bachelor's Degree in Economics. He has earned the designation of AAMS® (Accredited Asset Management Specialist).

Mr. Evans was an Investment Adviser Representative with Edward Jones from 2001 until 2011 when he joined NWM.

Mr. Evans has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 63 Uniform Securities Representative State Law Exam and the Series 66 Uniform Combined State Law Exam.

The AAMS® designation is granted by The College of Financial Planning to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Every two years individuals must renew their right to continue using the AAMS® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a renewal fee.

Item 3 - Disciplinary Information

Mr. Evans has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Evans is a partner in Blue Water Capital, a partnership that owns real estate. He is a member of Intrinsic Value, LLC, a limited liability company that makes investments in various private investments and E&F Investments LLC, a limited liability company which owns commercial real estate. He is not actively engaged in any other investment related business activities.

Item 5 - Additional Compensation

Mr. Evans does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervising Mr. Evans. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Evans provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Ryan P. Mehalovich

March 20, 2013

NORTHWEST WEALTH MANAGEMENT, LLC

431 202nd Street

Arnolds Park, IA 51331

Phone (712) 580-4100 Fax (712) 332-2017

5700 University Avenue, Suite 100

West Des Moines, IA 50266

(515) 974-4400

www.invest-northwest.com

This Brochure Supplement provides information about Ryan P. Mehalovich that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan P. Mehalovich (CRD No. 5272363) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Mehalovich was born in 1981. He attended Iowa State University for two years and then graduated from the University of Iowa where he received a Marketing and Entrepreneurship Certificate from the Tippie College of Business. He has also earned the Retirement Plan Fundamentals (RPF) certification with the American Society for Pension Professionals and Actuaries (ASPPA).

Mr. Mehalovich was with Ingamells Commercial Flooring from 2002 until 2006 as an Internal Excavation Assistant. In January 2007 he joined Edward Jones as a Registered Representative until April 2011, then he became a Registered Representative with VSR Financial Services and an Investment Adviser Representative with VSR Advisory Services from April 2011 until January 2012. In January 2012 he joined NWM as an Investment Adviser Representative.

Mr. Mehalovich has successfully passed the FINRA Series 7 General Securities Representative Exam, and the Series 66 Uniform Combined State Law Exam.

The RPF program through the ASPPA is designed to convey the broad base knowledge necessary for retirement plan professionals. The course is divided into two parts including Retirement Plan Fundamentals Part 1 and Elegant Ethical Solutions and Retirement Plan Fundamentals Part 2. The certification is awarded upon successfully passing two open book exams that consists of 75 multiple choice and true/false questions.

Item 3 - Disciplinary Information

Mr. Mehalovich has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Mehalovich is not actively engaged in any other investment related business activities.

Item 5 - Additional Compensation

Mr. Mehalovich does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervising Mr. Mehalovich. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Mr. Mehalovich provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Susan K. Salton

March 20, 2013

NORTHWEST WEALTH MANAGEMENT, LLC

431 202nd Street

Arnolds Park, IA 51331

Phone (712) 580-4100 Fax (712) 332-2017

101 W 5th Street

Spencer, IA 51301

(712) 262-4100

www.invest-northwest.com

This Brochure Supplement provides information about Susan K. Salton that supplements the Northwest Wealth Management, LLC (“NWM”) brochure. You should have received a copy of that brochure. Please contact John Lauer if you did not receive NWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Susan K. Salton (CRD No. 2769338) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ms. Salton was born in 1963. She graduated from Spencer School of Business in 1982 with a degree in Accounting. She also earned the designation of CFP® (Certified Financial Planner).

She has been in the banking and securities business for over 20 years. She was with Broker Dealer Financial Services Corp. as a Registered Representative from 1998 until 2005. From 2005 until 2009 she was a Registered Representative for Jefferson Pilot Securities Corp. Most recently from 2009 until 2012 she was a Registered Representative of Securities America Inc. and Investment Adviser Representative with Securities America Advisors. She joined NWM as an Investment Adviser Representative in 2012.

She has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 24 General Securities Principal Exam, Series 63 Uniform Securities Representative State Law Exam and the Series 66 Uniform Combined State Law Exam.

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- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of*

Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 - Disciplinary Information

Ms. Salton has not been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Ms. Salton is not actively engaged in any other investment related business activities.

Item 5 - Additional Compensation

Ms. Salton does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

John Lauer is responsible for supervising Ms. Salton. He may be contacted at (712) 580-4100.

Mr. Lauer and other individuals as he designates, regularly review the accounts for which Ms. Salton provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.