

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

DATED: JANUARY 2013

BARRY SCOTT RHONEMUS

**JUNCTURE WEALTH STRATEGIES, LLC
15279 N SCOTTSDALE ROAD
SUITE B230
SCOTTSDALE, AZ 85254
P: (480) 253-4100**

**FIRM CONTACT:
BARRY RHONEMUS,
CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:
WWW.JUNCTUREWEALTH.COM**

This brochure supplement provides information about Mr. Rhonemus that supplements our brochure. You should have received a copy of that brochure. Please contact Barry Rhonemus, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

Item 2. Educational Background and Business Experience

Barry Scott Rhonemus

Year of Birth: 1966

Formal Education: Ohio University – 1989, B.S. in Chemical Engineering

Business Background (for the past 5 years):

- Juncture Wealth Strategies, LLC: Partner and Chief Compliance Officer: 11/2010 – Present
- Purshe Kaplan Sterling Investments, Inc. (“PKS”): Registered Representative: 11/2010 - Present
- Wells Fargo Investments, LLC: Wealth Advisor, 12/2000 – 11/2010
- Wells Fargo Brokerage Services, LLC: Wealth Advisor: 05/2001 – 08/2002
- Wells Fargo Securities Inc.: Wealth Advisor: 03/1998 – 05/2001

Exams, Licenses and Other Professional Designations:

- 10/1996 - General Securities Representative Examination (Series 7)
- 11/1996 - Uniform Securities Agent State Law Examination (Series 63)
- 01/2011 - Uniform Investment Adviser Law Examination (Series 65)

Item 3. Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Rhonemus, we are required to disclose all material facts regarding those events¹.

A written complaint was submitted regarding Mr. Boyd and Mr. Rhonemus during their employment with Wells Fargo Investments, LLC. The complaint arose out of the sale of an auction rate security (ARS) that was made prior to the widespread illiquidity in the ARS market that occurred in February 2008. The activity dates are 7/20/2006 – 10/2/2006. The alleged damages, based on the good faith determination were estimated to less than \$5000. A settlement was reached on 2/25/2010 in the amount of 4,225,000. The firm repurchased the ARS Securities at issue from the client pursuant to a global repurchase agreement it entered with several regulatory bodies. This was not a traditional settlement of a dispute between the client and the representative. The named representative was not a party to, and did not agree to or participate in, the repurchase agreement between the firm and regulators. The named representative did not make any payments to the client and the named representative was not asked to and did not contribute to the repurchase amount. This matter is being reported as a settlement pursuant to the requirements of FINRA regulatory notice 09-12.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Rhonemus to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Rhonemus to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

There was also a written complaint against Mr. Rhonemus on 2/18/2009, during his employment with Wells Fargo Investments, LLC, which arose out of the sale of Auction Rate Securities (ARS) that was made prior to the widespread illiquidity in the ARS market that occurred in February 2008. The alleged damages were \$225,000. A settlement was reached on 3/11/2010 in the amount of \$150,000. The firm repurchased the ARS securities at issue from the client pursuant to a Global repurchase agreement it entered with several regulatory bodies. This was not a traditional settlement of a dispute between the client and the representative. The named representative, was not party to, and did not agree to or participated in, the repurchase agreement between the firm and regulators. The named representative did not make any payments to the client and the named representative was not asked to and did not contribute to the repurchase amount. This matter is being reported as a settlement pursuant to the requirements of FINRA regulatory notice 09-12.

Item 4. Other Business Activities

A. If Mr. Rhonemus is actively engaged in any investment-related business or occupation, including if Mr. Rhonemus is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Rhonemus' other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Rhonemus is a licensed insurance agent and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. When such recommendations or sales are made, a conflict of interest exists as Mr. Rhonemus may earn an insurance commission for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Rhonemus.

2. If Mr. Rhonemus receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Rhonemus receives. We must explain that this practice gives Mr. Rhonemus an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Rhonemus is a registered representative of Purshe Kaplan Sterling Investments, Inc. ("PKS"), member of FINRA/SIPC/NFA. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that Mr. Rhonemus recommends that a client invest in a security which results in a commission being paid to him. Clients are under no obligation to transact in recommendation nor purchase security or commissionable products from Mr. Rhonemus.

- B. If Mr. Rhonemus is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Rhonemus' income or involve a substantial amount of Mr. Rhonemus' time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Rhonemus' time and income, we may presume that they are not substantial.

Mr. Rhonemus does not participate in any additional outside business that is considered substantial to disclose.

Item 5. Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Rhonemus for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Rhonemus' regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6. Supervision

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

Matthew Boyd, Managing Partner, supervises and monitors Mr. Rhonemus' activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Matthew Boyd if you have any questions about Mr. Rhonemus' brochure supplement at 480-253-4100.

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:
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DATED: JANUARY 2013

MATTHEW C. BOYD

**JUNCTURE WEALTH STRATEGIES, LLC
15279 N SCOTTSDALE ROAD
SUITE B230
SCOTTSDALE, AZ 85254
P: (480) 253-4100**

**FIRM CONTACT:
BARRY RHONEMUS,
CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:
WWW.JUNCTUREWEALTH.COM**

This brochure supplement provides information about Mr. Boyd that supplements our Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Barry Rhonemus, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew C. Boyd is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Matthew C. Boyd

Year of Birth: 1967

Formal Education: California Polytechnic State University – 1990, B.S. in Political Science

Business Background (for the past 5 years):

- Juncture Wealth Strategies, LLC: Managing Partner: 11/2010 – Present
- Purshe Kaplan Sterling Investments, Inc. (“PKS”): Registered Representative: 11/2010-Present
- Wells Fargo Investments, LLC: Wealth Advisor: 12/2000 – 11/2010
- Wells Fargo Securities, Inc.: Wealth Advisor: 02/1998 – 05/2001
- Wells Fargo Brokerage Services, LLC: Wealth Advisor: 06/1999 – 12/2000

Exams, Licenses and Other Professional Designations:

- 01/93 – General Securities Representative Examination (Series 7)
- 02/93 – Uniform Securities Agent State Law Examination (Series 63)
- 05/98 – Uniform Investment Adviser Law Examination (Series 65)

Item 3. Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Boyd, we are required to disclose all material facts regarding those events¹.

A written complaint was submitted regarding Mr. Boyd and Mr. Rhonemus during their employment with Wells Fargo Investments, LLC. The complaint arose out of the sale of an auction rate security (ARS) that was made prior to the widespread illiquidity in the ARS market that occurred in February 2008. The activity dates are 7/20/2006 – 10/2/2006. The alleged damages, based on the good faith determination were estimated to less than \$5000. A settlement was reached on 2/25/2010 in the amount of 4,225,000. The firm repurchased the ARS Securities at issue from the client pursuant to a global repurchase agreement it entered with several regulatory bodies. This was not a traditional settlement of a dispute between the client and the representative. The named representative was not a party to, and did not agree to or participate in, the repurchase agreement between the firm and regulators. The named representative did not make any payments to the client and the named representative was not asked to and did not contribute to the repurchase amount. This matter is being reported as a settlement pursuant to the requirements of FINRA regulatory notice 09-12.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Boyd to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Boyd to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4. Other Business Activities

- A. If Mr. Boyd is actively engaged in any investment-related business or occupation, including if Mr. Boyd is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Boyd's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Boyd is a licensed insurance agent and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. When such recommendations or sales are made, a conflict of interest exists as Mr. Boyd may earn an insurance commission for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Boyd.

2. If Mr. Boyd receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Boyd receives. We must explain that this practice gives Mr. Boyd an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Boyd is a registered representative of Purshe Kaplan Sterling Investments, Inc. ("PKS"), member of the FINRA/SIPC/NFA. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that Mr. Boyd recommends that a client invest in a security which results in a commission being paid to him. Clients are under no obligation to transact in recommendation nor purchase security or commissionable products from Mr. Boyd.

- B. If Mr. Boyd is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Boyd's income or involve a substantial amount of Mr. Boyd's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Boyd's time and income, we may presume that they are not substantial.

Mr. Boyd does not participate in any additional outside business that is considered substantial to disclose.

Item 5. Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Boyd for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Boyd's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6. Supervision

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

Mr. Rhonemus, Managing Member and Chief Compliance Officer, supervises and monitors Mr. Boyd's activities on a regular basis. Mr. Rhonemus reviews all outgoing correspondence for written financial advice that Mr. Boyd provides to his clients. Please contact Mr. Rhonemus if you have any questions about Mr. Boyd's brochure supplement at 858-776-5762.

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:
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DATED: JANUARY 2013

MICHAEL "THOMAS" BREAZEALE

**JUNCTURE WEALTH STRATEGIES, LLC
15279 N SCOTTSDALE ROAD
SUITE B230
SCOTTSDALE, AZ 85254
P: (480) 253-4100**

**FIRM CONTACT:
BARRY RHONEMUS, CHIEF COMPLIANCE OFFICER**

**WEBSITE:
WWW.JUNCTUREWEALTH.COM**

This brochure supplement provides information about Thomas Breazeale that supplements our Form ADV Part 2A brochure. You should have received a copy of that brochure. Please Barry Rhonemus, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Breazeale is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 2544551.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

MICHAEL "THOMAS" BREAZEALE

Year of Birth: 1961

Formal Education: University of New Orleans –1988, BS, Finance

Business Background (for the past 5 years):

- Juncture Wealth Strategies, LLC: Chief Investment Officer, 11/2010 – Present
- Wells Fargo: Sr. Director of Investments, 07/2007 – 06/2010
- Bank of America Private Bank: Sr. Vice President/Sr. Portfolio Manager, 03/2004 – 07/2007

Professional Designations:

Chartered Financial Analyst (CFA)

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute.

To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Chartered Alternative Investment Analyst (CAIA)

The CAIA is given out by the Chartered Alternative Investment Analyst Association to establish an educational standard for individuals that specialize in the area of alternative investments (such as hedge funds, venture capital, private equity and real estate investment).

In order to receive the designation, individuals must have at least one year of professional experience, a U.S. bachelor's degree and must pass two levels of curriculum that include topics ranging from qualitative analysis, trading theories of alternative investments, to indexation and benchmarking.

Financial Risk Manager (FRM)

A financial designation, obtained through the Global Association of Risk Professionals (GARP) by achieving a passing score on the Financial Risk Manager (FRM) examination, having an active membership in GARP and by having two years of experience in financial risk management.

The FRM program and exam, follows the major strategic disciplines of risk management: market risk, credit risk, operational risk and investment management.

ITEM 3. DISCIPLINARY INFORMATION

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

We have nothing to disclose in this regard.

Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Breazeale to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Breazeale to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Mr. Breazeale is actively engaged in any investment-related business or occupation, including if Mr. Breazeale is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

Mr. Breazeale does not participate in any outside investment-related business or occupation. All investment-related business is done through Juncture Wealth Strategies LLC.

- B. If Mr. Breazeale is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Breazeale's income or involve a substantial amount of Mr. Breazeale's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Breazeale's time and income, we may presume that they are not substantial.

Mr. Breazeale does not participate in any additional outside business that is considered substantial to disclose.

ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Mr. Breazeale for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Breazeale's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

ITEM 6. SUPERVISION

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

Mr. Rhonemus, Managing Member and Chief Compliance Officer, supervises and monitors Mr. Breazeale's activities on a regular basis. Mr. Rhonemus reviews all outgoing correspondence for written financial advice that Mr. Breazeale provides to his clients. Please contact Mr. Rhonemus if you have any questions about Mr. Breazeale's brochure supplement at 858-776-5762.

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

DATED: MAY 2013

JACK A. BARKER

**JUNCTURE WEALTH STRATEGIES, LLC
15279 N SCOTTSDALE ROAD
SUITE B230
SCOTTSDALE, AZ 85254
P: (480) 253-4100**

**FIRM CONTACT:
BARRY RHONEMUS,
CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:
WWW.JUNCTUREWEALTH.COM**

This brochure supplement provides information about Mr. Barker that supplements our Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Barry Rhonemus, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Barker is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 2570575.

Item 2. Educational Background and Business Experience

Jack Andrew Barker

Year of Birth: 1969

Formal Education:

- University of Nebraska College of Law – 1994, Estate Planning J.D.
- Texas Christian University – 1991; B.B.A. Accounting

Business Background (for the past 5 years):

- Juncture Wealth Strategies, LLC: Chief Fiduciary Officer: 05/2013 – Present
- Wells Fargo Bank: Sr. Regional Fiduciary Manager: 08/2008 – 05/2013
- Wells Fargo Investments: Wealth Management Specialist: 03/2006 – 08/2008
- JPMorgan Chase: Financial Planning Director: 03/2003 – 03/2006

Exams, Licenses and Other Professional Designations:

- 1996 – Certified Public Accountant (CPA)
- 2009 – Certified Trust and Financial Advisor (CTFA)

Certified Public Accountant (CPA):

Mr. Barker has a professional designation, Certified Public Accountant. CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members¹ are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

CTFA – Certified Trust and Financial Advisor

Mr. Barker has a professional designation, Certified Trust and Financial Advisor, which is offered by the American Bankers Association for financial professionals. The mark provides training and knowledge in taxes, investments, financial planning, trust and estates. To achieve the CTFA designation, candidates must have a minimum of three years experience in wealth management along with the completion of an ICB (Institute of Certified Bankers) trust training program. Candidates can also have five years experience in wealth management along with a bachelor's degree or ten years experience in wealth management. To go along with the prerequisites, candidates must also have a letter of recommendation attesting to their experience and ethical character, sign a professional code of ethics and successfully pass an examination.

⁵ This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

Item 3. Disciplinary Information

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

We have nothing to disclose in this regard.

Item 4. Other Business Activities

A. If Mr. Barker is actively engaged in any investment-related business or occupation, including if Mr. Barker is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Barker's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Barker receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Barker receives. We must explain that this practice gives Mr. Barker an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Mr. Barker is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Barker's income or involve a substantial amount of Mr. Barker's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Barker's time and income, we may presume that they are not substantial.

Mr. Barker does not participate in any additional outside business that is considered substantial to disclose.

Item 5. Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Barker for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Barker's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6. Supervision

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

Mr. Rhonemus, Managing Member and Chief Compliance Officer, supervises and monitors Mr. Barker's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Rhonemus if you have any questions about Mr. Barker's brochure supplement at 858-776-5762.