

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
January 2013**

**JOSH LABEL**

**ULT WEALTH ADVISORS, LLC  
3400 CARILLON POINT  
KIRKLAND, WA 98033-7317  
(425) 406-6830**

**FIRM CONTACT: JOSH LABEL, CHIEF COMPLIANCE OFFICER**

This brochure supplement provides information about Mr. Label that supplements our brochure. You should have received a copy of that brochure. Please contact Josh Label, 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. Label is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

### **Josh Label**

Year of Birth: 1981

#### **Formal Education after high school:**

- 2004 University of Washington, Bachelor Arts in Business Administration

#### **Business Background**

- 10/2011 to Present, ULT Wealth Advisors, LLC, Kirkland, WA, Managing Member
- 08/2006 – 10/2011, Ameriprise Financial, Financial Advisor, Kirkland, WA
- 10/2005-08/2006, Bank of America Investment Services Inc., Personal Banker/Investment Advisor, Edmonds, WA
- 09/2004-08/2006, Bank of America, Personal Banker, Edmonds, WA

#### **Licenses and Other Professional Designations:**

- 2005 Series 6, 63
- 2006 Series 7, 66
- 2008 CRPC

Mr. Label has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation 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 promulgated by The College for Financial Planning®.

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.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and 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.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Mr. Label that we are required to disclose.

### **Item 4: Other Business Activities**

Mr. Label is licensed to sell insurance products and as such may be compensated reasonable commissions for the sale of their products. Clients are never under any obligation to purchase insurance through our advisory representatives.

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

If someone who is not a client provides an economic benefit to Mr. Label 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 his 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**

Mr. Mogis Mohammad, managing member, supervises and monitors Mr. Label's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Label if you have any questions about Mr. Label's brochure supplement at (425) 406-6830.