

Randy James Brunner

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CRD # 3249765

Certus Investment Advisors, LLC

CRD # 159221

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March 6, 2013

This brochure supplement provides information about Randy James Brunner that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Randy James Brunner, b. 1959

Educational Background

Miami University, Oxford, OH – Bachelor of Science in Applied Science

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Investment Advisor	9/2012-Present
CertusSecurities, Inc.	Registered Representative	9/2012-Present
Resource Horizons Group, LLC	Registered Representative	10/2011-2/2012
BB&T Investment Services, Inc.	Registered Representative	10/2003-06/2011

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Brunner has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Brunner is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of Georgia. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Brunner is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Brunner does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Brunner is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Brunner is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Brunner gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Brunner was subject to bankruptcy in April 2004 in Georgia which was discharged in July 2004. The bankruptcy was due to change in employment and income.

John W. Cullum, CFP®
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CRD # 2545346

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March 6, 2013

This brochure supplement provides information about John W. Cullum that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

John W. Cullum, b. 1958

Educational Background

University of South Carolina – 1981

CERTIFIED FINANCIAL PLANNER™- CFP®- 2003

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Investment Advisor	1/2012-Present
Certus Bank	Financial Planner	1/2012-Present
Wells Fargo	Wealth Planning Strategist	3/2010-10/2011
Presbyterian College	Director of Planned Giving	10/2008-03/2010
US Trust	Wealth Advisor	7/2007-10/2008

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Cullum has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Cullum has no other business activities.

Item 5 - Additional Compensation

Mr. Cullum does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Cullum is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Cullum is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Cullum gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Cullum has no information applicable to this Item.

Andrew Neil Davis
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March 25, 2013

This brochure supplement provides information about Andrew Neil Davis that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Andrew Neil Davis, b. 1951

Educational Background

Rutgers University, BA

Business Experience

Firm	Position	Dates
CertusSecurities, Inc.	Registered Representative	03/2011 – Present
Certus Investment Advisors, LLC	Investment Adviser Rep	03/2013-Present
Sage Capital Holdings, LLC	Investment Adviser Rep	03/2011-03/2013
Aventura Capital Management	Investment Adviser Rep	09/2009 – 05/2010
Aventura Securities LLC	Registered Representative	09/2009-05/2010
Zachs & Company	Registered Representative	01/2006-08-2009
Zachs Investment Management Inc.	Investment Adviser Rep	01/2006-08/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Davis has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Davis is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through

commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of Georgia. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Davis is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Davis does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Davis is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Davis is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Davis gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Davis has nothing applicable to this section.

Shonalee A. Gamble
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June 11, 2013

This brochure supplement provides information about Shonalee A. Gamble that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Shonalee A. Gamble, b. 1970

Educational Background

Florida A&M University (8/88 – 4/92) B.S. in Journalism

University of Pennsylvania (6/2008-6/2010) Graduate School of Banking

Business Experience

Firm	Position	Dates
CertusSecurities, Inc.	Registered Representative	03/2012 – Present
Certus Investment Advisors, LLC	Investment Adviser Rep	03/2012-Present
Sage Capital Holdings, LLC	Investment Adviser Rep	03/2012-12/2012
Synovus Bank	VP/Registered Private Banker	11/1994-3/2012
Synovus Securities	Financial Consultant	8/1998-3/2012

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Ms. Gamble has no information applicable to this Item.

Item 4 - Other Business Activities

Ms. Gamble is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In her capacity as a registered representative she may be compensated through

commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. She is also licensed as a general insurance agent in the states of Georgia and Alabama. In her capacity as a registered representative or insurance agent she may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that she has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Ms. Gamble is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Ms. Gamble does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Ms. Gamble is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Ms. Gamble is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Ms. Gamble gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep her informed of any changes to your financial situation.

Item 7 – Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Ms. Gamble has nothing applicable to this section.

Philip D. Harris
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Brunswick, GA 31520
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CRD # 2214494

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March 6, 2013

This brochure supplement provides information about Philip D. Harris that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Philip D. Harris, b. 1960

Educational Background

University of Georgia
Kennesaw State University - BBA

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Investment Advisor	11/2012-Present
CertusSecurities, Inc.	Registered Representative	1/2012-Present
Reliance Trust Co.	Business Development	12/2003-1/2012

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Harris has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Harris is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of Georgia and Florida. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 20% of his compensation is from insurance business.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Harris is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Harris does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Harris is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Harris is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Harris gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Harris has no information applicable to this Item.

Anthony William Hosfeld
(678) 274-1768
CRD # 2834666
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October 31, 2011

This brochure supplement provides information about Anthony William Hosfeld that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Anthony William Hosfeld, b. 1951

Educational Background

Wichita State University - Undergraduate credits

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
Sage Southeastern Securities, Inc.	Financial Advisor	3/2010-Present
First Legacy Securities, LLC	Financial Advisor	11/2007-6/2010
First Tennessee	Investment Officer	12/2005-11/2007

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Hosfeld has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Hosfeld is a Registered Representative of Sage Southeastern Securities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Hosfeld is constrained by fiduciary principles to act in your best interest.

Mr. Hosfeld is a Financial Advisor at Reliance Trust Company, a firm offering trust services. His duties include advising, planning and financial services and he is compensated through revenue sharing and expenses. Mr. Hosfeld is also a managing partner at Advocacy Wealth Management, a Registered Investment Adviser.

Item 5 - Additional Compensation

Mr. Hosfeld does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Hosfeld is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Hosfeld is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Hosfeld gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 – Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Hosfeld has no information applicable to this Item.

Paul Janofsky
(678) 274-1672
CRD # 6024975

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CRD # 159221

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March 5, 2013

This brochure supplement provides information about Paul Janofsky that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Paul B. Janofsky, b. 1964

Educational Background

Georgia Southern University – Bachelor of Business Administration, 1986

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Investment Advisor	3/2012-Present
CertusSecurities, Inc.	Financial Advisor	12/2011-Present
SWBC Mortgage	Certified Mortgage Planner	04/2011-12/2011
Envoy Mortgage	Certified Mortgage Planner	02/2009-04/2011
First Horizon Home Loans	Certified Mortgage Planner	09/2004-02/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Janofsky has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Janofsky is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of Georgia. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Janofsky is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Janofsky does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Janofsky is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Janofsky is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Janofsky gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Janofsky has no information applicable to this Item.

Thomas M. Johnson, III, CFP®
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January 27, 2012

This brochure supplement provides information about Thomas M. Johnson, III that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Thomas M. Johnson, III, b. 1952

Educational Background

Dartmouth College - Bachelor of Arts
Terry College of Business - CFP®

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	CEO, CCO, COO	3/2011-Present
Advocacy Wealth Mgt Svs, LLC	CCO	6/2011-Present
CertusSecurities, Inc.	Branch Manager, CCO, COO	2010-Present

Certus Investment Advisors, LLC	CCO	10/2011-Present
CurtisWood Capital, LLC	Branch Manager	2010-2012
First Legacy Securities, LLC	Branch Manager	2009-2010
Access Securities, Inc.	Registered Representative	1999-2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Johnson has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Johnson is the Chief Operating Officer, Chief Compliance Officer and Registered Representative of CertusSecurities, Inc., which is an affiliated broker-dealer under common control. He is also licensed as a Life and Health and Long Term Care insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 75% of his time is spent on these non-advisory activities.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Johnson is constrained by fiduciary principles to act in the client's best interest. In addition, clients are under no obligation to purchase any recommended insurance product.

Mr. Johnson is also a Senior Partner at Southern Trading Partners & Consultants, a non-proprietary trading desk; and is Chairman of the Board of Managers. Mr. Johnson is the sole owner of Johnson Lane™ Advisors LLC, a financial planning practice operating as a Registered Investment Adviser Associate for Certus Investment Advisors, LLC, Registered Investment Adviser. He spends approximately 20% of his time on these activities for which he is compensated.

Mr. Johnson is the Vice-Chairman and Chairs the Finance Committee on the Board of Directors at The Elaine Clark Center, Inc. He is also a Trustee of Dartmouth Club of Georgia. Mr. Johnson is a Director of Fifth Market, Inc; the the Liquidation Agent and Senior Debt Holder of Lucky Litter, LLC; he is a Director of Sensor Tech, Inc., a development stage technology company; and General Partner of New Science, LLC and Johnson Wayne, LLC, both family investment partnerships. He does not receive any compensation for any of these positions. He spends approximately 5% of his time on the aforementioned activities.

Item 5 - Additional Compensation

Mr. Johnson does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Thomas M. Johnson, III, Chief Compliance Officer, is responsible for the supervision of all advisory accounts. Mr. Johnson can be reached at (404) 262-9283. Mr. Johnson is required to adhere to Certus' processes and procedures as described in our Code of Ethics. He will review your account at least quarterly to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 – Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Johnson has no information applicable to this Item.

**Susan Greene Lockwood
Greene Directions, LLC**

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CRD # 1807638

Certus Investment Advisors, LLC

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September 25, 2013

This brochure supplement provides information about Susan Lockwood that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Susan Greene Lockwood, b. 1964

Educational Background

University of Georgia – BS HE, Consumer Economics
University of Georgia – MED, Counseling and Human Development Services

Business Experience

Firm	Position	Dates
Certus Investment Advisors	Investment Advisor	10/2012-Present
CertusSecurities, Inc.	Registered Representative	6/2010-Present
Spire Securities, LLC	Registered Representative	10/2009-5/2010
EPS Advisors	Investment Advisor	12/2009-12/2010
American Securities Group, Inc	Registered Representative	5/2009-10/2009
ERISA Plan Services, Inc.	Investment Advisor	1/2008-1/2010
Scott & Stringfellow	Registered Rep/Inv Advisor	3/2001-1/2008

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mid-year 2012, my, Susan G. Lockwood's, partnership with EPS Advisors, LLC was dissolved. Prior to this time my partner was the compliance officer for EPS Advisors. He was to have informed Certus Securities of our move from 716 East Greenville Street, Anderson, S.C. 29621 to 299 East Greenville Street, Anderson, S.C. 29621. Upon the dissolution, I moved my office to its current address: 200 East Main Street, Easley, S.C.. As of October 1, 2012, Certus Securities had been the company that I did all of my Broker Dealer and, as of said date, they began handling the Investment Advisory work. Please see attached the updated part of my registration brochure dated October 1, 2012. When the State of South Carolina attempted to contact EPS Advisors, LLC at the old address in January 2013, my former partner's oversight became apparent. South Carolina suspended mine and his registrations temporarily while the matter was investigated. As a result of that investigation, the Securities Commissioner of South Carolina and I entered into a consent order that found "the investor protections and remedies in this Consent Order both appropriate and in the public interest, for the protection of investors and the capital markets of the State of South Carolina" by agreement to the following stipulations:

- As a broker-dealer agent and/or investment advisor representative in the this State, [I] have a duty to and agrees to maintain accurate and current contact information in the records filed with the Division [of Securities Commission of South Carolina];
- [I] will cooperate in a follow-up audit of [my] office, books and records; and
- Upon the [Securities] Commissioner's execution of this [Consent] Order, [I] immediately shall pay the Division's costs of investigation." The cost of the investigation was calculated to be \$650, which I paid promptly. My registrations were "reinstated as an investment adviser representative and broker-dealer agent and said reinstatement was retroactive to the initial suspension date." I will gladly provide a copy of the Consent Order upon request.

Item 4 - Other Business Activities

Ms. Lockwood is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. She is also licensed as a general insurance agent in the state of South Carolina. In her capacity as a registered representative or insurance agent she may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 15% of her income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that she has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Ms. Lockwood is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Item 5 - Additional Compensation

Ms. Lockwood does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Ms. Lockwood is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Ms. Lockwood is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Ms. Lockwood gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep her informed of any changes to your financial situation.

Item 7 – Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Ms. Lockwood has no information applicable to this Item.

Douglas E. Myers, CFP®
Johnson Lane Advisors, LLC
CRD # 1222302

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July 5, 2013

This brochure supplement provides information about Douglas Myers that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Douglas E. Myers, b. 1960

Educational Background

Georgia Institute of Technology – BS
CFP® - July 2010

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Business Experience

Firm	Position	Dates
Certus Investment Advisors	Investment Advisor	7/2013-Present
CertusSecurities, Inc.	Registered Representative	07/2012-Present
CurtisWood Capital, LLC	Sales Trader	01/2010-07/2012
First Legacy Securities	Sales Trader	06/2009-02/2010
Reliance Securities, LLC	Representative	06/2009-06/2009
Access Securities, Inc.	Institutional Sales	02/2002-06/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Myers has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Myers is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Myers is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Mr. Myers is also a Senior Partner at Southern Trading Partners & Consultants, a non-proprietary trading desk; and is on the Board of Managers.

Item 5 - Additional Compensation

Mr. Myers does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Myers is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Myers is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Myers gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Myers has no information applicable to this Item.

J. Wade Stinnette, Jr.
3920 Forest Drive, Suite D
Columbia, SC 29204
Phone: (864) 361-8180
CRD # 5465995

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October 16, 2012

This brochure supplement provides information about J. Wade Stinnette, Jr. that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

J. Wade Stinnette, Jr., b. 1958

Educational Background

Virginia Military Institute – B.S. Chemistry

Business Experience

Firm	Position	Dates
Certus Investment Advisors	Investment Advisor	10/2012-Present
The London Company	Portfolio Manager	04/2008-09/2012
Tanglewood Asset Management	Director of Marketing & Client Service	02/2003-03/2008

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events that would be material to your evaluation of the representative. Mr. Stinnette has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Stinnette does not have any other business activities.

Item 5 - Additional Compensation

Mr. Stinnette does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Stinnette is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Stinnette is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Stinnette gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

David Blair Thompson
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Charlotte, NC 28209
Phone: (980) 479-1553
CRD # 5120504

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www.certuswealth.com

March 19, 2013

This brochure supplement provides information about David Blair Thompson that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

David Blair Thompson, b. 1982

Educational Background

University of North Carolina, Chapel Hill – BA, Economics; BA, Spanish

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Wealth Advisor	9/2012-Present
Certus Securities, Inc.	Financial Advisor	9/2012-Present
CertusBank	Private Banker	9/2012-Present
Guardian Life Insurance Co. of America	Insurance Broker	11/2008-Present
Self employed	Wealth Advisor	6/2012-9/2012
Capital Investment Advisory Services	Wealth Advisor	8/2011-6/2012
Capital Investment Group, Inc.	Financial Advisor	8/2011-6/2012
Park Avenue Securities LLC	Wealth Advisor	9/2009-8/2011
Thompson Financial Group	Wealth Advisor	5/2006-7/2009
New England Securities	Wealth Advisor	3/2006-7/2009

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Thompson has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Thompson is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. Mr. Thompson is licensed to sell life and health insurance through Backstage Pass LLC. He is also licensed as a general insurance agent in the states of North Carolina, Connecticut, Florida, Georgia, South Carolina and Virginia. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

In addition, Mr. Thompson is an employee of CertusBank and is paid a salary for his role in commercial and private banking. Mr. Thompson may offer banking or loan products through the bank, which is separate from his advisory services offered.

The majority of Mr. Thompson's income is derived from these non-advisory activities. This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Thompson is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products or open a CertusBank account. Products recommended by Certus Investment Advisors are not FDIC insured.

Item 5 - Additional Compensation

Mr. Thompson does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Thompson is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Thompson is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Thompson gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Thompson has no information applicable to this Item.

Mark Alan Thornburgh

CRD # 5613092

935 S. Main Street, Suite 300

Greenville, SC 29601

(864) 478-1378

Certus Investment Advisors, LLC

CRD # 159221

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March 19, 2013

This brochure supplement provides information about Mark Alan Thornburgh that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Mark Alan Thornburgh, b. 1958

Educational Background

Purdue University, Bachelor of Science, 1991

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Wealth Advisor	05/2012-Present
CertusSecurities, Inc	Registered Representative	05/2012-Present
Morgan Stanley Smith Barney	Financial Advisor	06/2009-06/2012
Citigroup Global Markets	Financial Advisor	11/2008-06/2009
Rockwell Automation	Global Sales Engineer	02/1994-10/2008

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Thornburgh has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Thornburgh is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of South Carolina. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Thornburgh is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Thornburgh does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Thornburgh is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Thornburgh is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Thornburgh gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Thornburgh does not have information applicable to this Item.

Russell G. Truesdale

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Anderson, SC 29821
(864) 222-8444
CRD # 6022059

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March 6, 2013

This brochure supplement provides information about Russell G. Truesdale that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Russell G. Truesdale, b. 1983

Educational Background

Clemson University – B.S., Management

Business Experience

Firm	Position	Dates
Certus Investment Advisors, LLC	Customer Service Rep.	3/2013-Present
CertusSecurities, Inc.	Registered Representative	3/2013-Present
CertusBank	Customer Service Rep.	7/2012-Present
Wells Fargo Securities	Licensed Personal Banker	2/2012-5/2012
Wells Fargo Bank	Personal Banker	10/2006-5/2012

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Truesdale has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Truesdale is a Registered Representative of CertusSecurities, Inc., a registered broker-dealer and member of FINRA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. He is also licensed as a general insurance agent in the state of South Carolina. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Truesdale is constrained by fiduciary principles to act in your best interest.

Item 5 - Additional Compensation

Mr. Truesdale does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Truesdale is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Truesdale is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Truesdale gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 - Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Truesdale has no information concerning this Item.

Victor P. Wilkerson, CFP®, ChFC®, CLU®, CMFC®

(678) 274-1756

CRD # 2854435

Certus Investment Advisors, LLC

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October 31, 2011

This brochure supplement provides information about Victor P. Wilkerson that supplements the Certus Investment Advisors, LLC ("Certus") brochure. You should have received a copy of that brochure. Please contact Thomas M. Johnson, III at (404) 262-9283 if you did not receive the Certus brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Victor P. Wilkerson, b. 1970

Educational Background

University of Georgia - BS, Education

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Chartered Financial Consultant® (ChFC®)

Chartered Life Underwriter® (CLU®)

Chartered Mutual Fund CounselorSM (CMFC®)

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

The Chartered Financial Consultant® (ChFC®) designation is issued by The American College. Prerequisite experience includes 3 years of full time business experience within the 5 years preceding the award of the designation. Candidates are required to complete 7 core and 2 elective courses and

pass a final proctored exam for each course. Certified individuals abide by a Code of Ethics and complete 30 hours of continuing education every 2 years.

The Chartered Life Underwriter® (CLU®) designation is issued by The American College to those who specialize in life insurance and estate planning. In order to qualify, individuals must complete 5 core courses and 3 elective courses; each course requires passing a 2-hour exam. Prerequisite experience includes 3 years of full time business experience within the 5 years preceding the award of the designation. Certified individuals abide by a Code of Ethics and complete 30 hours of continuing education every 2 years.

The Chartered Mutual Fund CounselorSM (CMFC®) designation is issued by the College for Financial Planning for students who successfully complete the program, pass the final examination and comply with the Code of Ethics. The program concentrates on mutual funds and their various uses as investment vehicles. Certified individuals are required to complete 16 hours of continuing education every two years.

Business Experience

Firm	Position	Dates
Sage Capital Holdings, LLC	Investment Advisor	3/2011-Present
Sage Southeastern Securities, Inc.	Registered Representative	3/2010-Present
Reliance Trust Company	Senior Financial Planner	12/2009-Present
Reliance Securities, LLC	Financial Advisor	11/2007-Present
First Tennessee Brokerage	Financial Planner	12/2003-11/2007

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Wilkerson has no information applicable to this Item.

Item 4 - Other Business Activities

Mr. Wilkerson is a Registered Representative of Sage Southeastern Securities, Inc., a registered broker-dealer and member of FINRA. He is also licensed as a general insurance agent with Sage Capital Holdings, LLC. In his capacity as a registered representative or insurance agent he may be compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 10% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he has a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Mr. Wilkerson is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

Mr. Wilkerson is a Financial Planner for Reliance Trust Company, a firm offering trust services. In this role he offers advisor services, financial planning and banking and is compensated through revenue sharing and expenses. Mr. Wilkerson is also the Chief Financial Officer and a Managing Partner of Advocacy Wealth Management, and is involved with the management and marketing of this Registered Investment Adviser. He spends approximately 25% of his time in these capacities.

Item 5 - Additional Compensation

Mr. Wilkerson does not receive compensation for advisory services other than fees paid by the client.

Item 6 - Supervision

Mr. Wilkerson is supervised by Thomas M. Johnson, III, Chief Compliance Officer. Mr. Johnson can be reached at (404) 262-9283.

Mr. Wilkerson is required to adhere to Certus' processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Wilkerson gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, your account is reviewed at least quarterly by your Investment Advisor to ensure that account activity is in line with your stated objectives. You are encouraged to discuss your needs, goals, and objectives with your Advisor and to keep him informed of any changes to your financial situation.

Item 7 – Requirements for State Registered Advisers

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events or any bankruptcy petitions involving the adviser that would be material to your evaluation of the adviser. Mr. Wilkerson has no information applicable to this Item.