

Brochure Supplement

DECEMBER 9, 2013

DANIELE GHIOTTI

382 North East 191st Street, Suite 81419
Miami , FL 33179

(305) 240-6648

This Brochure Supplement provides information about Daniele Ghiotti that supplements the Disclosure Brochure of Vesta Wealth Management, LLC (hereinafter "VWM"), a copy of which you should have received. Please contact VWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Daniele Ghiotti is available on the SEC's website at www.adviserinfo.sec.gov.

Vesta Wealth Management, LLC, a Registered Investment Adviser

382 North East 191st Street, Suite 81419, Miami , FL 33179 | (305) 240-6670
www.VestaWealth.com

Item 2. Educational Background and Business Experience

Born 1972

Post-Secondary Education

Northwestern University – Kellogg School of Management | MBA, Finance | 2001

Solvay business School | Masters, Finance | 1998

Université Pierre et Marie Curie (Paris VI) | DEA, Computer Systems | 1996

École nationale supérieure des Télécommunications | Diplome d'Ingenieur, Telecommunications Engineering | 1996

Recent Business Background

Vesta Wealth Management, LLC | President | April 2013 – Present

UBS Financial Services Inc. | Investment Adviser Representative | March 2009 – April 2013

UBS Financial Services Inc. | Registered Representative | February 2009 – April 2013

Citigroup Global Markets Inc. | Investment Adviser Representative | March 2004 – March 2009

Professional Designations

Daniele Ghiotti holds the professional designations of Chartered Financial Analyst (“CFA”), CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Certified Investment Management Analyst (CIMA), Certified Financial Manager (CFM) and Certified Management Accountant (CMA®).

The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management.

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the

CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The CIMA certification is an asset management credential administered through the Investment Management Consultants Association (“IMCA”) to individuals who meet its experience, ethical, education and examination requirements. Prerequisites for the CIMA designation include three years of financial services experience and an acceptable regulatory history. In order to obtain the CIMA certification, candidates must successfully complete a one-week classroom education program at an accredited university business school and pass an online certification examination. CIMA designees are further required to adhere to the IMCA’s Code of Professional Responsibility and Standards of Practice on an ongoing basis. CIMA designees must also report 40 hours of continuing education credits on a biannual basis in order to maintain the designation.

The Certified Financial Manager (“CFM”) certification is for candidates who want to pursue a career in corporate cash management, financing and investment decisions and risk management. The CFM examination was administered by the Institute for Management Accountants (“IMA®”). The requirements for certification included passing four examinations testing economics, management, corporate finance, management accounting, decision analysis and ethics. In addition, the candidate was required to complete two years of relevant work experience, hold a bachelor’s degree, be a member of IMA®, and abide by the Statement of Ethical Professional Practice. Once certified, a CFM is required to maintain membership in IMA® and complete 30 hours of continuing education annually. CFM exams were discontinued on December 31, 2007. The IMA® continues to support all CFM holders with appropriate member services, recognition of the CFM achievement, and the maintenance of certification records.

The CMA® certification is a management accounting and financial planning credential awarded by the Institute of Management Accountants (“IMA®”) to individuals who meet its education, examination and experience requirements. Eligible candidates are generally required to have two continuous years of professional experience in management accounting or financial management and possess a bachelor’s degree from an accredited college or university. Certificants are further required to pass the CMA® Certification Examination, a two-part exam divided into multiple choice and essay sections. In order to maintain the certification, CMA® designees must also complete at least 30 hours of continuing education every year on an ongoing basis.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

VWM is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Daniele Ghiotti. VWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Licensed Insurance Agent

Daniele Ghiotti is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that VWM recommends the purchase of insurance products where Daniele Ghiotti receives insurance commissions or other additional compensation. VWM seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

VWM is required to disclose information regarding any arrangement under which Daniele Ghiotti receives an economic benefit from someone other than a client for providing investment advisory services. VWM has no information to disclose in relation to this Item.

Item 6. Supervision

VWM supervises its personnel and the investments made in client accounts. VWM monitors the investments recommended by Daniele Ghiotti to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. VWM periodically reviews the advisory activities of Daniele Ghiotti, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Daniele Ghiotti.

Daniele Ghiotti is the President of VWM and is generally responsible for his own supervision. Daniele Ghiotti seeks to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by VWM's clients.

Item 7. Requirements for State Registered Advisers

VWM is required to disclose information regarding Daniele Ghiotti's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. VWM has no information to disclose in relation to this Item.