

Cabot Wealth Management
216 Essex St, Salem, MA 01970
978-745-9233

1/7/2015

This Brochure Supplement provides information about the individuals at Cabot that are directly responsible for managing your investment portfolios. This document supplements the Cabot Wealth Management form ADV II. Please contact Cabot at 978-745-9233 if you have any questions about the contents of this supplement.

Additional information about the individuals listed in the brochure supplement is available on the SEC's website at www.adviserinfo.sec.gov.

Item 1- Educational Background and Business Experience

Name: **Robert T. Lutts**

Title: President & Chief Investment Officer

Date of Birth: 11/16/1956

Formal Education: University of Massachusetts - Amherst, MA (MBA Finance 1981)

Babson College - Wellesley, MA (BS Finance 1979)

Employment Previous Five Years: Cabot Wealth Management, Inc.

Name: **James M. Gasparello**

Title: Senior Financial Counselor/Principal

Date of Birth: 02/24/1963

Formal Education: University of New Hampshire Durham, NH (BA Psychology 1985)

Employment Previous Five Years: Cabot Wealth Management, Inc.

Name: **Sonia L. Ernst**

Title: Director of Operations/Principal

Date of Birth: 03/12/1977

Formal Education: Bryant University, Smithfield, RI (BS Finance 1999)

Employment Previous Five Years: Cabot Wealth Management, Inc.

Name: **Dennis C. Wassung**

Title: Portfolio Manager

Date of Birth: 06/11/1972

Formal Education: Rensselaer Polytechnic Institute (BS Mechanical Engineering 1994),

University of Southern California (MBA 1998)

Employment Previous 5 Years: Cabot Wealth Management, Inc. 06/2008–present;

Name: **Craig E. Goryl**

Title: Portfolio Manager

Date of Birth: 10/15/1976

Formal Education: Cornell University (BA Economics 2001)

Employment Previous 5 Years: Cabot Wealth Management, Inc. 9/2011–present

Gerson Lehrman Group 6/2009–9/2011

Name: **Steven O. Davis**

Title: Senior Financial Counselor

Date of Birth: 05/10/1960

Formal Education: Fitchburg State College (BA Accounting 1982), Suffolk University (MST Taxation 2001).

Employment Previous 5 Years: Cabot Wealth Management, Inc. 09/2007–present

Name: **Gregory A. Stevens**

Title: Principal / Chief Compliance Officer

Date of Birth: 06/07/1974

Formal Education: University of New Hampshire (BA Economics 1996)

Employment Previous Five Years: Cabot Wealth Management, Inc.

Name: **Thomas C. Vautin**

Title: Senior Financial Planner

Date of Birth: 04/17/1974

Formal Education: University of Rochester (BA Economics 1996, MBA Finance 2001)

Employment Previous Five Years: Cabot Wealth Management, Inc. 01/2011 – present; New England Private Wealth Advisors, LLC 05/2010-01/2011; Cabot Money Management, Inc. 05/2005-05/2010

Legal or Disciplinary Events

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

No portfolio managers or financial counselors at Cabot are engaged in any other investment related business activities.

Item 5- Additional Compensation

No portfolio managers or financial counselors at Cabot receive any additional compensation from any investment related activities.

Item 6 - Supervision

The portfolio management team is supervised by Robert Lutts. He oversees the activities of Dennis Wassung, Craig Goryl and guides the overall investment strategy of the firm. The purchases and sales conducted by the portfolio management team are done within the guidelines they set forth for each portfolio strategy.

Robert Lutts also oversees the operations group, let by Sonia Ernst. Sonia is responsible for the execution and reconciliation of trades on a daily basis. Any trade errors are brought to the attention of Robert Lutts and Gregory Stevens (Chief Compliance Officer) for resolution and documentation.

Robert Lutts also supervises James Gasparello and management of the Financial Counselor team. Robert meets with James regularly to stay abreast of any issues or concerns passed along to the Counselors from the clients.

The Financial Counselor team (Gregory Stevens, Thomas Vautin, Steven Davis) is supervised by James Gasparello. James is responsible for tracking the ongoing recommendations and services provided to Cabot's clients by each of the Financial Counselors. The suitability of the investment allocation is reviewed by the team members in light of the goals, timeframe, level of assets and risk tolerance of each client.

Gregory Stevens is responsible for the overall compliance requirements of the firm. His responsibilities include reviewing Cabot's trading activities to insure fair and equitable execution along with overseeing the marketing and investment practices of the firm. He is tasked with monitoring employee trading activities to guard against any violations of the Code of Ethics.

All employees listed in this document can be reached by calling Cabot's office at 978-745-9233.