

CFS Wealth Management

Part 2B of Form ADV:
Brochure Supplement dated January 23, 2015
Item 1. Cover Page

This brochure supplement provides information about Stephen D. Anderson that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not, or if you have any questions about the contents of this supplement. Additional information about Mr. Anderson is available on the SEC's website at www.adviserinfo.sec.gov

Stephen D. Anderson
3020 Roswell Road NE, Suite 200
Marietta, GA 30062
(678)819-3930

Item 2. Educational Background and Business Experience

Educational Background and Business Experience

12/2005 - Present	CFS Wealth Management	Investment Advisor Representative
12/2005 - Present	Purshe Kaplan Sterling Investments	Registered Representative
04/2001 - 11/2005	LPL Financial	Registered Rep/Investment Advisor Rep
06/2000 - 04/2001	BBT Investment Services	Registered Representative

Augusta College Bachelor's Degree, Business Administration
Webster University Masters of Arts, Management

Item 3. Disciplinary Information.

There are no events, actions or proceedings to disclose.

Item 4. Other Business Activities. **Item 4. Other Business Activities**

Stephen Anderson is a Registered Representative of Purshe Kaplan Sterling. He receives compensation including trails from the sale of securities and other products placed through this broker/dealer. CFS does not charge, nor does Mr. Anderson receive advisory fees on client accounts handled through PKS. Mr. Anderson is licensed to sell life, health and disability insurance but these activities are not substantial.

Item 5. Additional Compensation

There is no additional compensation to report.

Item 6. Supervision

Wade T. Chapman, the firm's Chief Compliance Officer supervises Mr. Anderson. Mr. Chapman can be reached at (478)471-1875. The CCO must approve the initial client agreement and subsequent account paperwork. The CCO also maintains the books and records necessary to provide supervision for IA activities and monitors emails and other correspondence. The CCO reviews representatives' personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Item 7. State Registration requirements

Mr. Anderson has no arbitration or civil proceedings and no bankruptcy petitions to report.

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This brochure supplement provides information about Wade T. Chapman that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not or if you have any questions about the contents of this supplement. Additional information about Wade T. Chapman is available on the SEC's website at www.adviserinfo.sec.gov

Wade T. Chapman, AAMS®
107 North Broad Street
Thomasville, GA 31792
(229)236-0322

Item 2. Educational Background and Business Experience

12/2005 – Present: CFS Wealth Management	Investment Advisor Representative/President
12/2005 – 5/2013 : Purshe Kaplan Sterling Investments	Registered Representative
12/1998 - 11/2005 :Commonwealth Financial	Registered Rep/Investment Advisor Rep
02/1997 - 12/1998:LPL Financial	Registered Representative

University of Georgia: Bachelor's Degree, Business Administration (Finance Major)
Accredited Asset Management Specialist and AAMS® are service marks of the College for Financial Planning.

Item 3. Disciplinary Information.

There are no events, actions or proceedings to disclose.

Item 4. Other Business Activities.

Mr. Chapman is President of CFS Capital Advisors, LLC. (CFSCA). CFSCA is managing member of CFS Partners Real Asset Fund, L.P.

Mr. Chapman is licensed to sell life, health, disability and long-term care insurance.

Item 5. Additional Compensation

In addition to advisory fees from CFS Wealth Management, Mr. Chapman may receive commissions on insurance products and fees, to include performance fees, from the private funds he manages. If Mr. Chapman recommends these financial products to a CFS Wealth Management client, there exists an inherent risk for a conflict of interest, due to the remuneration he will receive. We address that issue by disclosing it here and elsewhere in this form ADV.

Item 6. Supervision

Wade T. Chapman is the firm's Chief Compliance Officer and can be reached at (478)471-1875. When trading for his own account or accounts under his control, Mr. Chapman submits his personal trading and holdings for review with a third-party compliance consulting firm if the trades include securities other than mutual funds or ETFs. He keeps records of all his transactions on file in the firm's offices for regulators to review at will.

Item 7. State Registration requirements

Mr. Chapman has no arbitration or civil proceeding and no bankruptcy petitions to report.

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This brochure supplement provides information about Lucinda Dallas Gamble that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not or if you have any questions about the contents of this supplement. Additional information about Lucinda Dallas Gamble is available on the SEC's website at www.adviserinfo.sec.gov

Lucinda Dallas Gamble, JD
3727 Vineville Avenue
Macon, GA 31204
(888)471-1875

Item 2. Educational Background and Business Experience

07/2010 - Present	CFS Wealth Management	Investment Advisor Representative
11/2002 – 11/2009	Southcrest Investments/Fintegra	Registered Representative
09/1999 - 11/2002	Raymond James Financial	Registered Representative

Emory University	Bachelor of Arts Degree in History
University of Georgia Law School	Juris Doctor
Southern Trust School	Graduate in Trust Administration

Item 3. Disciplinary Information.

There are no events, actions or proceedings to disclose.

Item 4. Other Business Activities. **Item 4. Other Business Activities**

Ms. Gamble is licensed to sell life, health and disability insurance but these activities are not substantial.

Item 5. Additional Compensation

There is no additional compensation to report.

Item 6. Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Item 7. State Registration requirements

Ms. Gamble has no arbitration or civil proceeding and no bankruptcy petitions to report.

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This brochure supplement provides information about Roswell Fort Mason that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not or if you have any questions about the contents of this supplement. Additional information about Roswell Fort Mason is available on the SEC's website at www.adviserinfo.sec.gov

Roswell Fort Mason
107 North Broad Street
Thomasville, GA 31792
(229)236-0322

Item 2. Educational Background and Business Experience

Educational Background and Business Experience

11/2010 - Present	CFS Wealth Management	Investment Advisor Representative
04/2008 - 10/2010	Waddell & Reed	Registered Representative
03/2006 - 12/2006	Broad Street Capital Advisors	Registered Representative

University of Georgia Bachelor of Science in Family and Consumer Sciences

Item 3. Disciplinary Information.

There are no events, actions or proceedings to disclose.

Item 4. Other Business Activities. **Item 4. Other Business Activities**

Mr. Mason is licensed to sell life, health and disability insurance but these activities are not substantial.

Item 5. Additional Compensation

There is no additional compensation to report.

Item 6. Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (229)236-0322. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Item 7. State Registration requirements

Mr. Mason has no arbitration or civil proceeding and no bankruptcy petitions to report.