

Item 1 Cover Page

A.

Rebecca H. Williams

Ironwood Wealth Management, LLC

Brochure Supplement
Dated 9/23/2014

Contact: Robin Dolezal, Chief Compliance Officer
4650 East Cotton Blvd., Suite 130
Phoenix, Arizona 85040

B.

This Brochure Supplement provides information about Rebecca H. Williams that supplements the Ironwood Wealth Management, LLC Brochure; you should have received a copy of that Brochure. Please contact Robin Dolezal, Chief Compliance Officer, if you did *not* receive Ironwood Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about 801 is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Rebecca H. Williams was born in 1979. Ms. Williams graduated from Arizona State University in 2002, with a Bachelor of Science degree in Finance and a Bachelor of Arts degree in German. Ms. Williams earned the Diplom Betriebswirt, International Business from Berufsakademie, Mosbach Germany in 2003. Ms. Williams has been an investment adviser representative and financial planner of Ironwood Wealth Management, LLC since October of 2013. Ms. Williams was a registered representative and financial planner of Next Financial Group from January of 2014 to August of 2014. From November of 2012 to October of 2013, Ms. Williams was a financial planner at ING Financial Partners Inc./SilverTree Financial. From January of 2009 to November of 2012, Ms. Williams was a financial advisor at MetLife.

Ms. Williams has been a CERTIFIED FINANCIAL PLANNER™ since 2013. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Ms. Williams has held the designation of Accredited Domestic Partnership AdvisorSM (ADPASM) since 2013. Individuals who hold the ADPASM designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning and planning for financial and medical end-of-life needs for domestic partners. The program is designed for 80-100 hours of self-study and enrollment into the program requires the student to currently hold one of the following designations or certifications: CRPC®, AAMS®, AWMA®, APMASM, CIMA®, ChFC, JD, CPA, CFA, or CFP®. The program is self-paced and must be completed within one year from enrollment.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Licensed Insurance Agent.** Ms. Williams, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Williams to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Williams that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Williams. Clients are reminded that they may purchase insurance products recommended by Ms. Williams through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Robin Dolezal, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section

203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, Robin Dolezal, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Dolezal at (480) 776-5960.