

**Brochure**

**Form ADV Part 2A**

**Item 1 - Cover Page**

# Compass Advisory Partners, LLC

**CRD# 119377**

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Cookeville, Tennessee 38506

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[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

**April 2, 2015**

This brochure provides information about the qualifications and business practices of Compass Advisory Partners, LLC. If you have any questions about the contents of this brochure, please contact us at (931) 400-0012 or [tgiffey@compassadvisorygrp.com](mailto:tgiffey@compassadvisorygrp.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Compass Advisory Partners, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Compass Advisory Partners, LLC also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

**Item 2 - Material Changes**

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 20, 2015. Of course the complete Brochure is available to clients at any time upon request.

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## ***Item 4 - Advisory Business***

### **General Information**

Compass Advisory Partners, LLC ("Compass") was formed in 2008, and provides financial planning and portfolio management services to its clients.

Travis W. Giffey is the sole principal owner of Compass. Please see ***Brochure Supplements, Exhibit A***, for more information on Mr. Giffey and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of January 25, 2015, Compass managed \$100,884,000 on a discretionary basis, and no assets on a non-discretionary basis. Compass does not participate in or offer any wrap programs.

### **SERVICES PROVIDED**

At the outset of each client relationship, Compass spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and reviewing options for the client. Based on its reviews, Compass generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals, and the client's risk tolerance level (the "Financial Profile"); and
- the client's investment objectives and guidelines (the "Investment Plan").

The Financial Profile is a reflection of the client's current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments Compass will make or recommend (both) on behalf of the client to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

### **Financial Planning**

Compass offers both *Limited* and *Full Financial Planning* services to those clients in need of such services in conjunction with Portfolio Management services. Compass's *Limited Financial Planning* services normally address areas such as general cash flow planning, retirement planning, and insurance analysis. The goal of this service is to assess the financial circumstances of the client in order to more effectively develop the client's Investment Plan. *Limited Financial Planning* is not offered as a stand-alone service or for a separate fee.

If requested, Compass will provide a client with *Full Financial Planning* services for a separate and additional fee. These more comprehensive services are provided in conjunction with Portfolio Management services and may include advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. A client is under no obligation to act upon any of the recommendations made by Compass under any financial planning arrangement and/or to engage the services of any recommended professional.

### **Portfolio Management**

Most clients choose to have Compass Advisory Partners, LLC manage their assets in order to obtain ongoing in-depth advice and life planning. As described above, at the beginning of a client relationship, Compass meets with the client, gathers information, and performs research and analysis as necessary to develop the client's Investment Plan. The Investment Plan will be updated

from time to time when requested by the client, or when determined to be necessary or advisable by Compass based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, Compass will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, Compass will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on Compass in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of Compass.

#### Separate Account Managers

When appropriate and in accordance with the Investment Plan for a client, Compass may utilize one or more Separate Account Managers, each a "Manager". Having access to various Managers offers a wide variety of manager styles, and offers clients the opportunity to utilize more than one Manager if necessary to meet the needs and investment objectives of the client. Compass will recommend the Manager(s) it deems most appropriate for the client. Factors that Compass considers in recommending Managers generally includes the client's stated investment objective(s), management style, performance, risk level, reputation, financial strength, reporting, pricing, and research.

The client will select one or more Managers recommended by Compass. The Manager(s) will generally be granted discretionary trading authority to provide investment supervisory services for the portfolio.

With respect to assets managed by a Manager, Compass's role will be to monitor the overall financial situation of the client, to monitor the investment approach and performance of the Manager(s), and to assist the client in understanding the investments of the portfolio.

### ***Item 5 - Fees and Compensation***

#### General Fee Information

Fees paid to Compass are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third party consultants. Please see ***Item 12 - Brokerage Practices*** for additional information. Fees paid to Compass are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, Compass and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

### Financial Planning Fees

Compass generally provides *Limited Financial Planning* services to clients in conjunction with managing the client's investment portfolio and is compensated by the portfolio management fee.

In some instances, Compass will provide more extensive *Full Financial Planning* services to portfolio management clients requesting such services. Compass will assess a separate fee for such projects, which will be negotiated at the time of the engagement. Fees are based on an hourly arrangement and range from \$125 to \$200 per/hour, depending on the financial professional providing the service and the scope of the engagement. Fees are payable upon delivery of the financial plan.

Since financial planning is a discovery process; situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

### Portfolio Management Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$250,000	1.50%
Next \$250,000	1.35%
Next \$500,000	1.15%
Next \$1,500,000	1.00%
Next \$2,500,000	0.80%
Balance over \$5,000,000	0.70%

Compass does not generally impose a minimum annual fee, but may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where Compass deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. Fees are prorated for asset flows exceeding \$1,000. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Either Compass or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account was managed, and any fees due to Compass from the client will be invoiced or deducted from the client's account prior to termination.

### Separate Account Manager Fees

When one or more Managers are utilized, the Manager(s)' fees will be separate from and in addition to Compass's fee.

### Other Compensation

Various associates of Compass are also licensed to sell insurance in Tennessee and other states. In providing advisory services, the associates may recommend the purchase of products under circumstances where he/she would be entitled to receive a commission or other compensation in

the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to the associate and a management fee to Compass on the same pool of assets.

Certain of Compass' employees are also Registered Representatives of FSC Securities Corporation ("FSC"), a FINRA and SIPC member, and registered broker/dealer. As such, they are entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to these individuals and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

As a result of this relationship, FSC may have access to certain confidential information (i.e., financial information, investment objectives, transactions, and holdings) about Compass clients, even if the client does not establish any account through FSC. If you would like a copy of the FSC privacy policy, please contact Travis Giffey, Chief Compliance Officer of Compass.

#### ***Item 6 - Performance-Based Fees and Side-By-Side Management***

Compass does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because Compass has no performance-based fee accounts, it has no side-by-side management.

#### ***Item 7 - Types of Clients***

Compass serves individuals, corporations, charitable organizations, trusts, and estates. Although Compass does not have an established minimum portfolio size or annual fee, Compass does retain the right to impose such minimums under appropriate circumstances.

#### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

##### **Methods of Analysis and Investment Strategies**

In accordance with the Investment Plan, Compass will primarily invest in mutual funds and ETFs, but may also utilize additional types of investments such as common stocks, individual bonds, Separate Account Managers and others.

##### **Methods of Analysis**

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

In selecting individual stocks for an account, Compass generally applies traditional fundamental analysis including, without limitation, the following factors:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios

Compass may also incorporate other methods of analysis, such as technical analysis, which involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

### Investment Strategies

Compass' strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Short Sales – a securities transaction in which an investor sells securities he or she borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future. A short seller will profit if the stock goes down in price.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Trading – generally considered holding a security for less than thirty (30) days.

Options Trading/Writing: a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the exercise of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

### Risk of Loss

While Compass seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

*Management Risks.* While Compass manages client investment portfolios, or recommends one or more Managers, based on Compass's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that Compass or a Manager allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that Compass's specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, Compass or a Manager(s) may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Risks Related to Alternative Investment Vehicles.* From time to time and as appropriate, Compass may invest a portion of a client's portfolio in alternative vehicles. The value of client portfolios will be based in part on the value of alternative investment vehicles in which they are invested, the success of each of which will depend heavily upon the efforts of their respective Managers. When the investment objectives and strategies of a Manager are out of favor in the market or a Manager makes unsuccessful investment decisions, the alternative investment vehicles managed by the Manager may lose money. A client account may lose a substantial percentage of its value if the investment objectives and strategies of many or most of the alternative investment vehicles in which it is invested are out of favor at the same time, or many or most of the Managers make unsuccessful investment decisions at the same time.

*Equity Market Risks.* Compass and any Manager(s) will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

*Fixed Income Risks.* Compass and any Manager(s) may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

#### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of Compass or the integrity of Compass's management. Compass has no disciplinary events to report.

#### ***Item 10 - Other Financial Industry Activities and Affiliations***

Certain of Compass' employees are also Registered Representatives of FSC Securities Corporation ("FSC"), a FINRA and SIPC member, and registered broker/dealer. Please see Item 5, Fees and Compensation for additional information.



## ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

### **Code of Ethics and Personal Trading**

Compass has adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. Compass’s Code has several goals. First, the Code is designed to assist Compass in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, Compass owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with Compass (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for Compass’s associated persons. Under the Code’s Professional Standards, Compass expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, Compass associated persons are not to take inappropriate advantage of their positions in relation to Compass clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time, Compass’s associated persons may invest in the same securities recommended to clients. Under its Code, Compass has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code’s personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

### **Participation or Interest in Client Transactions**

As outlined above, Compass has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, Compass’s goal is to place client interests first.

Consistent with the foregoing, Compass maintains policies regarding participation in initial public offerings (IPOs) and private placements to comply with applicable laws and avoid conflicts with client transactions. If a Compass associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person’s shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with Compass’s written policy.

## ***Item 12 - Brokerage Practices***

### **Best Execution and Benefits of Brokerage Selection**

When given discretion to select the brokerage firm that will execute orders in client accounts, Compass seeks “best execution” for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, Compass may use or recommend the use of brokers who do not charge the lowest

available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of Compass's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

Compass may recommend that clients establish brokerage accounts with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients' assets. Compass may also execute trades for client accounts at Schwab, or may in some instances, consistent with Compass's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although Compass may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody assets with Schwab. Compass is independently owned and operated and is not affiliated with Schwab.

Schwab Advisor Services provides Compass with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help Compass manage or administer our clients' accounts while others help Compass manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Compass client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Advisor Services also makes available to Compass other products and services that benefit Compass but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of Compass accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist Compass in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of Compass's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help Compass manage and further develop its business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Compass. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Compass. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of Compass personnel. In evaluating whether to recommend that clients custody their assets at Schwab, Compass may take into account the availability of some of the foregoing products and services and other arrangements

as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

#### Directed Brokerage

Compass does not generally allow directed brokerage accounts.

#### Aggregated Trade Policy

Each individual office location of Compass may enter trades as a block where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This method permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. It allows Compass to execute trades in a timely, equitable manner, and may reduce overall costs to clients.

Compass will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients, and is consistent with the terms of Compass's Investment Advisory Agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all Compass's transactions in a given security on a given business day. Transaction costs for participating accounts will be assessed at the custodian's commission rate applicable to each account; therefore, transaction costs may vary among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

Compass will prepare, before entering an aggregated order, a written statement ("Allocation Statement") specifying the participating client accounts and how it intends to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will generally be allocated pro-rata, based on the Allocation Statement, or randomly in certain circumstances. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of Compass. Compass's books and records will separately reflect, for each client account included in a block trade, the securities held by and bought and sold for that account. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the clients' cash nor their securities will be held collectively any longer than is necessary to settle the transaction on a delivery versus payment basis; cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement, and Compass will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

#### ***Item 13 - Review of Accounts***

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by Compass. These factors may include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. One or more Investment Adviser Representatives and/or firm principals review all accounts.

For those clients to whom Compass provides separate financial planning and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of Compass's investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, Compass will provide additional reports at the request of the client.

#### ***Item 14 - Client Referrals and Other Compensation***

As noted above, Compass may receive an economic benefit from Schwab in the form of support products and services it makes available to Compass and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***Item 12 - Brokerage Practices***. The availability of Schwab's products and services to Compass is based solely on our participation in the programs and not in the provision of any particular investment advice.

From time to time, Compass may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to Compass. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, Compass enters into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before they enter into an agreement with Compass.

#### ***Item 15 - Custody***

Schwab is the custodian of nearly all client accounts at Compass. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify Compass of any questions or concerns. Clients are also asked to promptly notify Compass if the custodian fails to provide statements on each account held.

From time to time and in accordance with Compass's agreement with clients, Compass will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

#### ***Item 16 - Investment Discretion***

As described above under ***Item 4 - Advisory Business***, Compass manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, Compass will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving Compass the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client, and the withdrawal of advisory fees directly from the account. Compass then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with Compass and the

requirements of the client's custodian. The discretionary relationship is further described in the agreement between Compass and the client.

***Item 17 - Voting Client Securities***

As a policy and in accordance with Compass's client agreement, Compass does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact Compass with questions relating to proxy procedures and proposals; however, Compass generally does not research particular proxy proposals.

***Item 18 - Financial Information***

Compass does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Travis W. Giffey**

**CRD# 5078459**

**of**

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April 2, 2015

This brochure supplement provides information about Travis Giffey, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Travis is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Travis W. Giffey (year of birth 1975) is owner and Chief Compliance Officer of Compass. Travis has worked in the financial services industry since 2005. He is a registered representative of FSC Securities Corporation, and holds the Series 7, 24, 53 and 66 securities licenses. He also holds life, health and variable contract licenses.

Travis is a 1998 graduate of North Dakota State University with a BS degree in Agricultural Engineering. He is also a graduate of Tennessee Technological University with a MS degree in Mechanical Engineering.

Travis is married with five children and attends The River Community Church in Cookeville, Tennessee.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Travis has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Travis is licensed to sell insurance in Tennessee and other states. In providing advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Travis and a management fee to Compass on the same pool of assets.

Travis is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Travis and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Travis has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**John Benjamin Marshall**

**CRD# 2543761**

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012  
(615) 300-2205

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about Benjamin (“Benny”) Marshall, and supplements the Compass Advisory Partners, LLC (“Compass”) brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Benny is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

John Benjamin Marshall (year of birth 1961) is a financial representative with Compass and has been in the securities business since 1994. He holds the Series 7, 65 and life and health insurance licenses. Benny focuses his practice on consulting with high net worth clients utilizing diversified fee based accounts to help maximize return while seeking to lower risk and volatility.

Benny graduated from The Citadel in 1984 with a BS in Business Administration. He is a veteran of the 1991 Gulf War, enjoys sports including fishing and any sport the children are into--which are many.

Benny is married with six children and is a member of Parrish Presbyterian Church.



***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Benny has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Benny is licensed to sell insurance in Tennessee and other states. In providing advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Benny and a management fee to Compass on the same pool of assets.

Benny is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Benny and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Benny has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Jeremy T. Corley**

**CRD# 3074244**

1820 Memorial Dr.  
Suite 201  
Clarksville, Tennessee 37043  
(931) 802-5665

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about Jeremy Corley, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Jeremy is available on the SEC's website at

**[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**

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***Item 2 - Educational Background and Business Experience***

Jeremy Corley (year of birth 1975) is an investment advisor and financial planner with Compass. Jeremy began his career in the financial industry in 1998. He is a registered representative with FSC Securities and has his Series 7 and 66 licenses. He also holds life and variable insurance licenses.

Jeremy is a graduate from the business department of Austin Peay State University with a concentration in Finance.

He and his wife, Kelley, are enjoying raising a family and being part of the Clarksville community. They have four boys, Caleb, Andrew, Matthew, and Ethan. They attend Hildale Baptist Church and are involved on various committees and in teaching young adults and children. Also, Jeremy is often seen coaching youth sports such as basketball, baseball, and flag football. Their family is an active supporter of the local FCA programs in the area schools.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jeremy has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Jeremy is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Jeremy and a management fee to Compass on the same pool of assets.

Jeremy is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Jeremy and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Jeremy has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**John (“JB”) Kent**

**CRD# 4467014**

1820 Memorial Dr.  
Suite 201  
Clarksville, Tennessee 37043  
(931) 802-5665

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about John Kent, and supplements the Compass Advisory Partners, LLC (“Compass”) brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass’s brochure, or if you have any questions about the contents of this supplement.

Additional information about John is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

John Kent (year of birth 1976) is a financial advisor and planner with Compass. John has over ten years of financial industry experience. He is a registered representative with FSC Securities Corporation and has his Series 7 and 66 licenses. He also holds life, health, and variable insurance licenses.

John has a Bachelor’s degree from the University of Tennessee and received an MBA from Middle Tennessee State University.

John and his wife, Lauren, live in Clarksville. They have two children, Parker and John. They attend Grace Community Church. In addition to investment advice and financial planning, John manages a family farming operation in Central Illinois.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, John has no such disciplinary information to report.

***Item 4 - Other Business Activities***

John is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to John and a management fee to Compass on the same pool of assets.

John is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to John and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, John has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**David S. Hatcher**

**CRD# 4196124**

1330 Neal Street  
Suite A  
Cookeville, Tennessee 38501  
(931) 526-2190

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about David Hatcher, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about David is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

David S. Hatcher (year of birth 1958) is a financial adviser with Compass. David has worked in the financial services industry since 1999 and is a Series 7 & 65 registered representative. David was instrumental in obtaining an Endorsed Local Provider status with Dave Ramsey for the Cookeville office and continues to educate the Upper Cumberland region on Mr. Ramsey's disciplined approach to managing personal finances.

David's higher education came from the University of Tennessee - Go Vols!

David is an active volunteer in the community. He has served three 2-year terms on the Habitat for Humanity Board of Directors and continues to be involved today. Currently, he serves on the

Cookeville Rescue Mission Board of Directors. David is married with two children and attends Life Church in Cookeville, Tennessee.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, David has no such disciplinary information to report.

***Item 4 - Other Business Activities***

David is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to David and a management fee to Compass on the same pool of assets.

David is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to David and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, David has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Jerry K. Crites, CFP®**

**CRD# 1038354**

101 S. Woodland St.  
Manchester, Tennessee 37355  
(931) 728-1040

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about Jerry Crites, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Jerry is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Jerry K. Crites (year of birth 1943) is an advisory representative of Compass. Jerry has worked in the financial services industry since 1981 and holds a Series 6, 22, 7, 63, 65 and 24. His main passion is financial planning. He focuses on the areas of investing for retirement during the accumulation and income phase, and estate conservation and distribution to heirs using tax saving strategies and avoidance of probate.

Jerry has earned a Bachelor's and Master's degree from Murray State University and a Doctorate from Middle Tennessee State University. He has additional experience teaching mathematics in the middle school, high school and university levels. Jerry is a CERTIFIED FINANCIAL PLANNER™ professional\*.



Jerry is married with two children and a grandson. He is a Past Elder in the Forest Mill Church of Christ. Jerry has been active in his community as President of the American Cancer Society, Chairman of the Manchester School Board, and an active member and past president of the Manchester Rotary Club.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jerry has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Jerry is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Jerry and a management fee to Compass on the same pool of assets.

Jerry is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Jerry and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

### ***Item 5 - Additional Compensation***

Other than stated above, Jerry has no other income or compensation to disclose.

### ***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Charles A. Sewell, CFP®**

**CRD# 1327173**

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012  
(931) 858-0902

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about Charles Sewell, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Charles is available on the SEC's website at  
**[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**.

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***Item 2 - Educational Background and Business Experience***

Charles Sewell (year of birth 1951) is a financial advisor with Compass. Charles has worked in the financial services industry since 1985.

Charles earned his BS degree from Tennessee Technological University in 1975, and became a CERTIFIED FINANCIAL PLANNER™ professional\* in 1990.

Charles is active in his community by serving on the Board of Directors-Upper Cumberland for Young Life, on the Eagle Board of Review for the Boy Scouts of America, as Chapter President for the TTU Alumni Association, and as a Board Member of Lazarus House Hospice. He and his wife, Laurie, have one daughter, Jana, and two sons, Mickey and Cory. Charles enjoys basketball, water skiing, gardening and traveling.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Charles has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Charles is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Charles and a management fee to Compass on the same pool of assets.

Charles is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Charles and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

### ***Item 5 - Additional Compensation***

Other than stated above, Charles has no other income or compensation to disclose.

### ***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**James A. Welck, Jr., CLU, ChFC**

**CRD# 807241**

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012  
(615) 298-9466

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about James ("Sonny") Welck, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Sonny is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

James A. Welck (year of birth 1950) has been an investment adviser representative of Compass (or a legacy firm) since March of 2007. He has also served as a registered representative of FSC Securities Corporation since May of 1999. Sonny has worked in the financial services industry since 1974, and he has earned designations as a Chartered Life Underwriter (CLU)\* and a Chartered Financial Consultant (ChFC)\*\*.

Sonny has served as President of the Nashville Association of Insurance and Financial Advisors. He is also one of the Founding members of the Exchange Club Center for the Prevention of Child Abuse.

\* The ChFC is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

**\*\* The CLU is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation.**

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Sonny has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Sonny is licensed to sell insurance in Tennessee and other states. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Sonny and a management fee to Compass on the same pool of assets.

Sonny is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Sonny and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Sonny has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Chris Hall Wakefield**

**CRD# 6189941**

1330 Neal Street  
Suite A  
Cookeville, Tennessee 38501  
(931) 526-2190

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about Chris Wakefield, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about Chris is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Chris Hall Wakefield (year of birth 1970) joined Compass as an investment adviser representative in 2013. He has also served as a registered representative of FSC Securities Corporation since May 2013. Chris worked in the commercial real estate industry as a Broker/Owner of a real estate acquisitions company for 15 years. Prior to that, he was the Field Director for The American Heart Association.

A Cookeville native, Chris is a graduate of Cookeville High School and received his BS degree in Biology from Tennessee Technological University. He is married with two children and is an active participant in the community serving on the Cookeville Planning Commission and the Cookeville Historic Zoning Commission.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Chris has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Chris is licensed to sell insurance in Tennessee. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to Chris and a management fee to Compass on the same pool of assets.

Chris is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Chris and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

Chris is also a real estate broker for Partners Real Estate and spends approximately 10 hours per week on this activity.

***Item 5 - Additional Compensation***

Other than stated above, Chris has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**David Kirk Stites**

**CRD# 6432834**

**of**

**Compass Advisory Partners, LLC**

480 One Eleven Place  
Cookeville, Tennessee 38506

(931) 400-0012

[www.compassadvisorypartnersllc.com](http://www.compassadvisorypartnersllc.com)

April 2, 2015

This brochure supplement provides information about David Stites, and supplements the Compass Advisory Partners, LLC ("Compass") brochure. You should have received a copy of that brochure. Please contact us at (931) 400-0012 if you did not receive Compass's brochure, or if you have any questions about the contents of this supplement.

Additional information about David is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

David K. Stites (year of birth 1975) joined Compass as a Financial Advisor in 2015. He has also served as a registered representative of FSC Securities Corporation since January 2015. He spent 5 years working in Texas before returning home to Tennessee, spending 12 years as owner and Vice President of a family construction firm before joining Compass.

David is a graduate of Abilene Christian University, where he earned a degree in financial management. He is a Cookeville native, married to his Texas sweetheart. He and his wife have 4 children.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, David has no such disciplinary information to report.



***Item 4 - Other Business Activities***

David is licensed to sell insurance in Tennessee. In providing financial planning and other related advisory services, he may recommend the purchase of products under circumstances where he would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to David and a management fee to Compass on the same pool of assets.

David is also a Registered Representative of FSC Securities Corporation, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Compass' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to David and also pay an advisory fee to Compass on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, David has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner and Chief Compliance Officer of Compass, Travis Giffey supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.