

Investment Adviser Brochure Supplement Part 2B

Chad Richmond Justice

Collaborative Wealth Management, Inc.
1525 International Parkway, Suite 1001
Lake Mary, FL 32746
Phone: (407) 792-3336
www.collaborativewealth.com

This brochure supplement provides information about Chad Justice that supplements the Collaborative Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive Collaborative Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

March 31, 2014

Item 2 – Educational Background and Business Experience

Chad Justice was born in 1982. He received a Bachelors Business Administration degree from Baylor University in 2004.

Mr. Justice has earned and maintains various professional designations. The designations and minimum qualification requirements follow:

Accredited Asset Management Specialist (AAMS®) 2005

This designation is offered by the College for Financial Planning. Candidates participate in a program that applies investment concepts to real-world situations of asset management. Candidates must pass an examination and agree to abide by a code of ethics.

Successful applicants earn the right to use the AAMS designation for two years, after which they must complete 16 hours of continuing education and pay a fee to continue using the designation. The AAMS program is developed in conjunction with some of the nation's top investment firms. Candidates study case studies based on real-life scenarios designed to prepare them to be effective in the real world and build lasting relationships with clients.

Certified Fund Specialist® (CFS®) 2006

Coursework

Students are given 12 months to complete the program. There are four requirements for certification:

- Pass three examinations with a score of at least 70%
- Complete a one page set of facts based on a hypothetical client
- Complete a registration form and student questionnaire
- Sign a code of ethics

Work Experience or Bachelor's Degree

Candidates must have at least 2,000 hours of work experience in the financial services industry or a Bachelor's Degree from an accredited college or university.

Continuing Education

Designees must earn 30 hours of continuing education every 2 years.

Business Experience

Firm Name and Title

Dates

Collaborative Wealth Management, Inc., CEO

09/2006 to present

LPL Financial, Registered Principal

09/2006 to present

IDS Life Insurance Company, Insurance Agent

04/2004 to 08/2006

Ameriprise Financial, Registered Representative

04/2004 to 08/2006

Item 3 – Disciplinary Information

Mr. Justice does not have any legal or disciplinary events to disclose. Mr. Justice is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Mr. Justice is a registered principal and investment adviser representative of LPL Financial a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), the Securities Investor Protection Corporation ("SIPC") and a registered investment adviser. Mr. Justice is also an insurance agent appointed with various insurance companies.

In these capacities Mr. Justice may recommend securities, insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Justice is affiliated. Thus, a potential conflict of interest may exist between the interests of Mr. Justice and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Justice or affect any transactions through Mr. Justice if they decide to follow the recommendations.

Item 5 – Additional Compensation

Please refer to Item 4 - Other Business Activities above.

Item 6 – Supervision

Mr. Justice is an officer of the Adviser and does not have a supervisor.

Item 7 — Requirements for State-Registered Advisers

Mr. Justice has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Mr. Justice has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Justice has not been the subject of any bankruptcy petition.

Investment Adviser Brochure Supplement Part 2B

Michael P. Henderson

Collaborative Wealth Management, Inc.
1525 International Parkway, Suite 1001
Lake Mary, FL 32746
Phone: (407) 792-3336
www.collaborativewealth.com

This brochure supplement provides information about Michael P. Henderson that supplements the Collaborative Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive Collaborative Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

April 30, 2015

Item 2 – Educational Background and Business Experience

Michael P. Henderson was born in 1962. Mr. Henderson does not have a college degree. Mr. Henderson has earned and maintains a professional designation. The designation and minimum qualification requirements follow:

Certified Financial Planner™ (CFP®) 2007

Coursework

To earn the certification recipients must complete courses that cover integrated financial planning topics such as:

- General principles of financial planning
- Insurance planning and risk management
- Employee benefits planning
- Investment planning
- Income tax planning
- Retirement planning
- Estate planning

Education

In addition to completing the course-work an applicant must have a bachelor's degree, its equivalent or an advanced degree so long as it is from an accredited college or university. This is a requirement for certification but is not a requirement to take the examination.

Work Experience

Applicants must supervise, directly support, teach or personally deliver all or part of the personal financial planning process to a client.

Qualifying experience must fit within one or more of the six primary elements of the personal financial planning process described below:

- Establishing and Defining the Relationship with the Client – This includes explaining the issues and concepts related to the personal financial planning process, and clearly specifying the services the individual or firm will provide and the associated responsibilities.
- Gathering Client Data Including Goals – This includes interviewing or questioning the client about various aspects of their financial resources, obligations and expectations. It also involves helping to determine the client's goals, needs and priorities, assessing the client's values and attitudes and determining time horizons and risk tolerance.

- Analyzing and Evaluating the Client's Financial Status – This involves analyzing and evaluating client data such as current cash flow needs, risk management, investments, taxes, retirement, employee benefits, estate planning, and special needs.
- Developing and Presenting Financial Planning Recommendations and/or Alternatives – This process includes presenting and reviewing recommendations, working to ensure that the plan meets the goals and expectations of the client, and revising the recommendations as necessary.
- Implementing the Financial Planning Recommendations – This involves helping the client put the financial planning recommendations into action and may include coordinating with other professionals, such as accountants, attorneys, real estate agents, stockbrokers and insurance agents.
- Monitoring the Financial Planning Recommendations – This involves discussing with the client any changes in their personal circumstances, evaluating changing tax laws, and making recommendations based on new or changing conditions.

Applicants have five years from the date they pass the examination to satisfy the Bachelor's Degree and work experience requirements.

Standards of Professional Conduct

Applicants are required to meet the CFP Board's *Candidate Fitness Standards*, which describe conduct that: 1) is unacceptable and will always bar an individual from becoming certified; or 2) is presumed to be unacceptable and will bar an individual from becoming certified unless the individual successfully petitions the CFP Board.

Before being authorized to use the CFP® certification marks, applicants and holders of the certificate must disclose any criminal, civil, self-regulatory organization or governmental agency inquiry, investigation or proceeding involvement. Applicants and holders must also acknowledge the right of the CFP Board to enforce its *Standards of Professional Conduct*.

Continuing Education

- Certificants are required to complete 30 hours of CE every two-year period ending the last day of the CFP® certificant's renewal month.
- 2 hours from a CFP Board-approved program on CFP Board's Code of Ethics and Professional Responsibility (Code of Ethics) and/or Financial Planning Practice Standards.
- 28 hours from one or more of the accepted subject topics

Business Experience

| Firm Name and Title | Dates |
|--|--------------------|
| Collaborative Wealth Management, Inc., Investment Adviser Representative | 04/2015 to present |
| LPL Financial, Registered Representative | 03/2009 to present |
| Independent Financial Partners, Investment Adviser Representative | 09/2011 to 05/2015 |
| Merrill Lynch, Registered Representative, Investment Adviser Representative | 04/2005 to 03/2009 |
| American Express Financial Advisors, Registered Representative , Investment Adviser Representative | 06/1999 to 04/2005 |

Item 3 – Disciplinary Information

Mr. Henderson does not have any legal or disciplinary events to disclose. Mr. Henderson is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Mr. Henderson is a registered representative of LPL Financial a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Mr. Henderson is also an insurance agent appointed with various insurance companies.

In these capacities Mr. Henderson may recommend securities, insurance, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Henderson is affiliated. Thus, a potential conflict of interest may exist between the interests of Mr. Henderson and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Henderson or affect any transactions through Mr. Henderson if they decide to follow the recommendations.

Item 5 – Additional Compensation

Please refer to Item 4 - Other Business Activities above.

Item 6 – Supervision

Mr. Henderson's supervisor is Chad Justice, CEO. Clients may contact Mr. Justice at (407) 792-3336.

Item 7 — Requirements for State-Registered Advisers

Mr. Henderson has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Mr. Henderson has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Henderson has not been the subject of any bankruptcy petition.

Investment Adviser Brochure Supplement Part 2B

Sharon Elizabeth Hunt

Collaborative Wealth Management, Inc.
950 South Winter Park Drive
Suite 107
Casselberry, FL 32707
Phone: (407) 260-9655
www.collaborativewealth.com

This brochure supplement provides information about Sharon Elizabeth Hunt that supplements the Collaborative Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive Collaborative Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

November 21, 2014

Item 2 – Educational Background and Business Experience

Sharon Elizabeth Hunt was born in 1946. Ms. Hunt has not received a college degree.

Business Experience

| Firm Name and Title | Dates |
|--|--------------------|
| Collaborative Wealth Management, Inc., Investment Adviser Representative | 10/2014 to present |
| LPL Financial, Registered Representative/Investment Adviser Representative | 03/1995 to present |

Item 3 – Disciplinary Information

Ms. Hunt does not have any legal or disciplinary events to disclose. Ms. Hunt is not the subject of any pending legal, disciplinary or administrative proceedings.

Item 4 – Other Business Activities

Ms. Hunt is a registered representative and investment adviser representative of LPL Financial a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), the Securities Investor Protection Corporation ("SIPC") and a registered investment adviser. Ms. Hunt is also an insurance agent appointed with various insurance companies.

In these capacities Ms. Hunt may recommend securities, insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Ms. Hunt is affiliated. Thus, a potential conflict of interest may exist between the interests of Ms. Hunt and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Ms. Hunt or affect any transactions through Ms. Hunt if they decide to follow the recommendations.

Item 5 – Additional Compensation

Please refer to Item 4 - Other Business Activities above.

Item 6 – Supervision

Ms. Hunt's supervisor is Chad Justice, CEO. Clients may contact Mr. Justice at (407) 792-3336.

Item 7 — Requirements for State-Registered Advisers

Ms. Hunt has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Ms. Hunt has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Hunt has not been the subject of any bankruptcy petition.