

Brochure

Form ADV Part 2A

Item 1 - Cover Page

Cahaba Wealth Management, Inc.
CRD# 151675

1075 Peachtree Street NE, Suite 2150 Atlanta, Georgia 30309 (404) 549-7678	3800 Colonnade Parkway, Suite 240 Birmingham, Alabama 35243 (205) 588-5167
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www.cahabawealth.com

September 14, 2015

This brochure provides information about the qualifications and business practices of Cahaba Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at (404) 549-7678 or brian.oneill@cahabawealth.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.

Cahaba Wealth Management, Inc. 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 Cahaba Wealth Management, Inc. also is available on the SEC's website at 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 the annual provision of 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 30, 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

Cahaba Wealth Management, Inc. ("Cahaba") was formed in 2009, and offers a comprehensive package of wealth management services to its individual and corporate clients. These services include investment management and comprehensive financial planning.

Brian P. O'Neill and George H. Wideman are the principal owners of Cahaba. Please see ***Brochure Supplements***, Exhibit A, for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of December 31, 2014, Cahaba managed \$301,195,054 on a discretionary basis, and no assets on a non-discretionary basis.

SERVICES PROVIDED

At the outset of each client relationship, Cahaba spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and broadly identifying major goals of the client.

Clients may elect to retain Cahaba to prepare a full financial plan as described below. This written report is presented to the client for consideration. In most cases, clients subsequently retain Cahaba to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain Cahaba for portfolio management services, based on all the information initially gathered, Cahaba 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 Cahaba will make 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 Services

One of the services offered by Cahaba is financial planning, described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

The primary objective of the Financial Planning services is to provide the client with a balanced financial plan creating the necessary cash flow to meet the client's living standards and sound, suitable investments for future income. Financial planning generally includes 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.

Depending on a client's particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing estate planning;
- Tax planning;
- Assessing risk and reviewing basic health and life insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

As part of the financial planning process, Cahaba also provides business succession advice, determination of long term care or disability insurance needs and evaluation of employee benefits. Cahaba may also offer limited administrative services, which include cash flow management, document and record management, and coordination of external advisers. These services are offered in conjunction with financial planning services.

Once financial planning advice is given, the client may choose to have Cahaba implement the client's financial plan and manage the investment portfolio on an ongoing basis. However, the client is under no obligation to act upon any of the recommendations made by Cahaba under a financial planning engagement and/or to engage the services of any recommended professional

Clients may also engage Cahaba to provide ongoing monitoring and continuous advice relating to the financial plan.

Comprehensive Wealth Management Services

As described above, at the beginning of a client relationship, Cahaba 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 Cahaba based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, Cahaba will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, Cahaba 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 Cahaba 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 Cahaba.

Separate Account Managers

When appropriate and in accordance with the Investment Plan for a client, Cahaba may recommend the use of 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. Cahaba will select or recommend the Manager(s) it deems most appropriate for the client. Factors that Cahaba considers in recommending/selecting Managers generally include the client’s stated investment objective(s), management style, performance, risk level, reputation, financial strength, reporting, pricing, and research.

The Manager(s) will generally be granted discretionary trading authority to provide investment supervisory services for the portfolio. Cahaba retains the authority to terminate the Manager’s relationship or to add new Managers without specific client consent. Fees paid to such Manager(s) are separate from and in addition to the fee assessed by Cahaba.

In any case, with respect to assets managed by a Manager, Cahaba’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.

Wrap Programs

From time to time and in accordance with the Investment Plan for a client, Cahaba may utilize a Separate Account Manager available in a Wrap Program. A Wrap Program is one that charges one fee (the “wrap fee”) for both the Manager’s fee and the transaction expenses incurred by the account.

Item 5 - Fees and Compensation

General Fee Information

Fees paid to Cahaba 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 Cahaba 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, Cahaba and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

Financial Planning Fees

For producing a written financial plan and rendering other financial planning advice, Cahaba charges fees according to the degree of complexity involved, the skill required in preparing, rendering and monitoring the advice and the services to be offered in connection with the financial planning process. Fees generally range between \$3,000 and \$10,000 on an annual basis and are collected in quarterly installments in advance. The fee is for one year and will be re-evaluated during the annual review.

The financial planning fee will be waived if a client also engages Cahaba to provide Comprehensive Wealth Management services in conjunction with the financial planning engagement. This fee waiver is only available for clients that engage for both services prior to the conclusion of the financial planning arrangement.

Comprehensive Wealth Management Fees

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

<u>Assets Under Management</u>	<u>Maximum Annual Fee</u>
\$0 to \$250,000	1.50%
\$250,000 - \$500,000	1.25%
\$500,000 - \$1,000,000	1.25%
\$1,000,000 and above	1.00%

There is no minimum portfolio value or annual fee for any account. Cahaba may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where Cahaba deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in arrears. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization, unless other arrangements are made, fees are normally debited directly from client account(s).

Either Cahaba 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 Cahaba from the client will be invoiced or deducted from the client's account prior to termination.

Separate Account Manager Fees

Generally, where the services of a Separate Account Manager are utilized, the Separate Account Manager fees will be charged in addition to Cahaba's fee, and will be detailed in the Management Agreement signed by the client.

Wrap Programs

When a client engages a Separate Account Manager through a wrap program, Cahaba's fee will be combined with the wrap program fee so that all advisory and transaction expenses will be assessed as one fee. Clients will be provided the Wrap Program Brochure which describes these arrangements prior to or at the time of the engagement.

Other Fees

Cahaba may recommend investments in business development companies ("BDCs") that provide alternative investment strategies. Clients invested in a BDC will pay a management fee to Cahaba and to the manager of the BDC as described in the offering documents signed by the client.

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

Cahaba 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 Cahaba has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

Cahaba serves individuals, high net worth individuals, trusts and estates. Cahaba does not generally impose a minimum portfolio value for conventional investment advisory services or a minimum fee.

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

Methods of Analysis

In accordance with the Investment Plan, Cahaba will primarily invest in mutual funds, ETFs, common stock and fixed income securities.

In making selections of individual stocks for client portfolios, Cahaba may use any of the following types of analysis:

Fundamental Analysis – involves review of the business and financial information about an issuer. Without limitation, the following factors generally will be considered:

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

Cahaba will incorporate other methods of analysis, such as:

Technical Analysis – is a type of analysis that involves evaluating recurring patterns and trends in market prices.

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.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. Cahaba will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

In the event that it is deemed suitable for an individual client, Cahaba may recommend investments in business development companies (“BDCs”) that provide alternative investment strategies. Such alternatives can include private equity and private debt, as well as non-traditional investment strategies (i.e., strategies that involve more than the traditional “buy and hold” investment approach). BDCs are generally employed for income and diversification of the portfolio.

Investment Strategies:

Cahaba’s strategic approach is to invest each portfolio in accordance with the Investment 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.

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 Cahaba 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 Cahaba manages client investment portfolios, or recommends one or more Managers, based on Cahaba'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 Cahaba or a Manager allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that Cahaba's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, Cahaba 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, Cahaba 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. There may also be liquidity constraints risks and investors may not be able to redeem their investment per the offering document's disclosures.

Equity Market Risks. Cahaba 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. Cahaba 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).

Foreign Securities Risks. Cahaba and any Manager(s) may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Options Risk. A small investment in options could have a potentially large impact on an investor's performance. The use of options involves risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid and difficult to value, and there is the risk that a hedging technique will fail if changes in the value of a derivative held by an investor do not correlate with the securities being hedged.

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 Cahaba or the integrity of Cahaba's management. Cahaba has no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Neither Cahaba nor its Management Persons have any other financial industry activities or affiliations to report.

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

Code of Ethics and Personal Trading

Cahaba has adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. Cahaba’s Code has several goals. First, the Code is designed to assist Cahaba in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, Cahaba owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with Cahaba (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 Cahaba’s associated persons. Under the Code’s Professional Standards, Cahaba expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, Cahaba associated persons are not to take inappropriate advantage of their positions in relation to Cahaba clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time Cahaba’s associated persons may invest in the same securities recommended to clients. Under its Code, Cahaba 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

Because client accounts are invested primarily in open-end mutual funds and ETFs, there is little opportunity for a conflict of interest between personal trades by Cahaba associated persons and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, Cahaba’s goal is to place client interests first.

Consistent with the foregoing, Cahaba maintains policies regarding participation in initial public offerings (“IPO”s) and private placements to comply with applicable laws and avoid conflicts with client transactions. If a Cahaba 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 Cahaba’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, Cahaba 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, Cahaba 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 Cahaba's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

Cahaba may recommend that clients establish brokerage accounts with Fidelity Brokerage Services LLC and their affiliate National Financial Services LLC ("collectively, Fidelity"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients' assets. Cahaba participates in the Fidelity Institutional Wealth Services ("FIWS") program. While there is no direct link between the investment advice Cahaba provides and participation in the FIWS program, Cahaba receives certain economic benefits from the FIWS program. These benefits may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitates trade execution (and allocation of aggregated orders for multiple client accounts), provides research, pricing information and other market data, facilitates the payment of Cahaba's fees from its clients' accounts, and assists with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of Cahaba's accounts, including accounts not held at Fidelity. Fidelity may also make available to Cahaba other services intended to help Cahaba manage and further develop its business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Fidelity may make available, arrange and/or pay for these types of services to be rendered to Cahaba by independent third parties. Fidelity may discount or waive fees it would otherwise charge for some of these services, pay all or a part of the fees of a third-party providing these services to Cahaba, and/or Fidelity may pay for travel expenses relating to participation in such training. Finally, participation in the FIWS program provides Cahaba with access to mutual funds which normally require significantly higher minimum initial investments or are normally available only to institutional investors.

The benefits received through participation in the FIWS program do not necessarily depend upon the proportion of transactions directed to Fidelity. The benefits are received by Cahaba, in part because of commission revenue generated for Fidelity by Cahaba's clients. This means that the investment activity in client accounts is beneficial to Cahaba, because Fidelity does not assess a fee to Cahaba for these services. This creates an incentive for Cahaba to continue to recommend Fidelity to its clients. While it may be possible to obtain similar custodial, execution and other services elsewhere at a lower cost, Cahaba believes that Fidelity provides an excellent combination of these services. These services are not soft dollar arrangements, but are part of the institutional platform offered by Fidelity.

Directed Brokerage

Clients may direct Cahaba to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangements that Cahaba has with Fidelity are designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of

scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing Cahaba to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with Cahaba that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Aggregated Trade Policy

Cahaba typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. However, from time to time, Cahaba may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, Cahaba will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by Cahaba or its officers, directors, or employees will be excluded first.

Item 13 - Review of Accounts

Investment Adviser Representatives review client accounts on an ongoing basis. The reviews focus on consistency of portfolio investments with the clients' investment objectives and risk tolerance. In addition, the adviser considers and tests investment constraints with portfolio holdings. These constraints include but are not limited to: time horizon, liquidity needs, tax considerations and legal/regulatory constraints and any other unique circumstances.

The adviser also reviews accounts as needed to account for changes in general economic and market conditions, analyst reports, company news and interest rate movement. New information a client makes known to us regarding changes in that client's financial situation or goals all provides important reasons for an adviser to re-evaluate the recommendations it provides to its clients.

Cahaba reviews portfolio performance on a quarterly basis to monitor consistency with appropriate benchmarks. Managed portfolios 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 Cahaba. These factors generally include, but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions.

For those clients to whom Cahaba provides separate financial planning services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of Cahaba'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, Cahaba provides a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

Item 14 - Client Referrals and Other Compensation

As noted above, Cahaba receives non-monetary benefits from Fidelity in the form of support products and services they make available to Cahaba and other independent investment advisors that have their clients maintain accounts at Fidelity. 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 Fidelity's products and services to Cahaba is based solely on our participation in the program and not in the provision of any particular investment advice. Neither Fidelity nor any other party is paid to refer clients to Cahaba, nor is Cahaba a party to any "soft dollar" arrangements.

Item 15 - Custody

Fidelity is the custodian of nearly all client accounts at Cahaba. 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 Cahaba of any questions or concerns. Clients are also asked to promptly notify Cahaba if the custodian fails to provide statements on each account held.

Additionally, Cahaba does have custody over clients' funds or securities while operating the practice of accessing non-managed client accounts with the use of personal user IDs and passwords. Primarily, Cahaba provides this as a service to financial planning clients, whereby the Adviser may access a client's 401k, other retirement account, or non-managed brokerage account using the client's personal user ID and password. When operating in this capacity, Cahaba is typically checking the balance and holdings in the accounts. In limited instances, Cahaba may also be asked to complete transactions on the client's behalf in such accounts.

From time to time and in accordance with Cahaba's agreement with clients, Cahaba 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***, Cahaba manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, Cahaba 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 Cahaba 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. Cahaba 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 Cahaba and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between Cahaba and the client.

Item 17 - Voting Client Securities

As a policy and in accordance with Cahaba's client agreement, Cahaba 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 Cahaba with questions relating to proxy procedures and proposals; however, Cahaba generally does not research particular proxy proposals.

Item 18 - Financial Information

Cahaba 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 with respect to this item.

Exhibit A

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Brian Patrick O'Neill, CFP®

CRD# 2840581

of

Cahaba Wealth Management, Inc.

1075 Peachtree Street NE,
Suite 2150
Atlanta, Georgia 30309

(404) 549-7678

www.cahabawealth.com

September 14, 2015

This brochure supplement provides information about Brian O'Neill and supplements the Cahaba Wealth Management, Inc. ("Cahaba") brochure. You should have received a copy of that brochure. Please contact us at (404) 549-7678 if you did not receive Cahaba's brochure, or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Brian Patrick O'Neill (year of birth 1972) is President and principal owner of Cahaba and also serves as the firm's Chief Compliance Officer. Prior to forming Cahaba, Brian was Senior Vice President, Investment Policy Committee, at Synovus Securities, Inc. (formerly Creative Financial Group) from 1996 to 2009.

Brian received a BA degree in Economics from Rhodes College, Memphis, Tennessee. He also obtained his CERTIFIED FINANCIAL PLANNER™ certification*.

* 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, Brian has no such disciplinary information to report.

Item 4 - Other Business Activities

Brian is not engaged in any other business activities.

Item 5 - Additional Compensation

Brian has no other income or compensation to disclose.

Item 6 - Supervision

Brian P. O'Neill is the President, and also serves as Chief Compliance Officer of Cahaba. George H. Wideman is the Vice President and Partner of Cahaba. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

As Chief Compliance Officer, Brian is responsible for providing compliance oversight to the staff. He also participates as a team member in the investment and trading processes, and may be contacted at (404) 549-7678.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

George Henry Wideman, CFP®

CRD# 2982747

3800 Colonnade Parkway, Suite 240
Birmingham, AL 35243

(205) 588-5167

of

Cahaba Wealth Management, Inc.

1075 Peachtree Street NE,
Suite 2150
Atlanta, Georgia 30309

(404) 549-7678

www.cahabawealth.com

September 14, 2015

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

Item 2 - Educational Background and Business Experience

George Henry Wideman (year of birth 1975) is Vice President and Partner of Cahaba. Prior to joining Cahaba, George was a Financial Consultant from 2000 to 2010 and Vice President from 2010 to 2012 at Synovus Securities, Inc. (formerly Creative Financial Group Ltd.).

Brian received a BS degree in Family Financial Planning from University of Alabama in 1997. He also obtained his CERTIFIED FINANCIAL PLANNER™* certification.

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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, George has no such disciplinary information to report.

Item 4 - Other Business Activities

George is not engaged in any other business activities.

Item 5 - Additional Compensation

George has no other income or compensation to disclose.

Item 6 - Supervision

Brian P. O'Neill is the President, and also serves as Chief Compliance Officer of Cahaba. George H. Wideman is the Vice President and Partner of Cahaba. Both are Portfolio Managers and serve on the investment committee.

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Form ADV Part 2B

Item 1 - Cover Page

Charles T. Anglin, CFA, CFP®

CRD# 5714502

Cahaba Wealth Management, Inc.

1075 Peachtree Street NE,
Suite 2150
Atlanta, Georgia 30309

(404) 549-7678

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This brochure supplement provides information about Charles ("Charlie") Anglin and supplements the Cahaba Wealth Management, Inc. ("Cahaba") brochure. You should have received a copy of that brochure. Please contact us at (404) 549-7678 if you did not receive Cahaba's brochure, or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Charles T. Anglin (year of birth 1985) joined Cahaba in 2013 and serves as a Financial Advisor. Prior to joining Cahaba, Charlie was a Financial Advisor with Raymond James (2013) and with Morgan Keegan & Co. (2009 – 2013).

Charlie received a bachelor's degree in Financial Planning from the University of Georgia. He holds the Chartered Financial Analyst®* designation and has also earned his CERTIFIED FINANCIAL PLANNER™** certification.

* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and

security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

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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, Charlie has no such disciplinary information to report.

Item 4 - Other Business Activities

Charlie is not engaged in any other business activities.

Item 5 - Additional Compensation

Charlie has no other income or compensation to disclose.

Item 6 - Supervision

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Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Christopher D. Conkell, CFP®

CRD# 6550214

of

Cahaba Wealth Management, Inc.

1075 Peachtree Street NE,
Suite 2150
Atlanta, Georgia 30309

(404) 549-7678

www.cahabawealth.com

September 14, 2015

This brochure supplement provides information about Christopher Conkell and supplements the Cahaba Wealth Management, Inc. ("Cahaba") brochure. You should have received a copy of that brochure. Please contact us at (404) 549-7678 if you did not receive Cahaba'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.

Item 2 - Educational Background and Business Experience

Christopher D. Conkell (year of birth 1988), a CERTIFIED FINANCIAL PLANNER™ professional, is a Financial Advisor in Cahaba's Atlanta office. Chris joined Cahaba in 2011, after interning with the firm in the summer of 2010. In his free time, Chris enjoys playing softball and attending Atlanta Braves games. He currently lives in Midtown Atlanta.

Chris graduated in 2011 from Rhodes College with a BA in Business Administration with a focus on tax and accounting. He earned his CERTIFIED FINANCIAL PLANNER™* certification in 2015.

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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, Chris has no such disciplinary information to report.

Item 4 - Other Business Activities

Chris is not engaged in any other business activities.

Item 5 - Additional Compensation

Chris has no other income or compensation to disclose.

Item 6 - Supervision

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