

## Item 1 Cover Page

A.

**Timothy William Chase**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

Contact: Timothy Chase, Chief Compliance Officer  
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Towson, Maryland 21204  
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B.

**This Brochure Supplement provides information about Timothy William Chase that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Timothy William Chase was born in 1963. Mr. Chase graduated from Towson State University in 1985, with a degree in Accounting and Finance. Mr. Chase has been a Partner and the Chief Compliance Officer of WMS Partners, LLC since July of 1992.

Mr. Chase has held the designation of Certified Financial Planner (CFP®) since 1989. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are

required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Chase has held the designation of Personal Financial Specialist ("PFS") since 1989. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Mr. Chase has held the designation of Certified Public Accountant ("CPA") since 1988. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Chase has held the designation of Chartered Life Underwriter (CLU®) since 1994. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

**Martin Joseph Eby**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

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**This Brochure Supplement provides information about Martin Joseph Eby that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Martin Joseph Eby was born in 1960. Mr. Eby graduated from Loyola College in 1982, with a degree in Business Administration. Mr. Eby has been a Partner of WMS Partners, LLC since July of 1993.

Mr. Eby has held the designation of Certified Financial Planner (CFP®) since 1987. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass

an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**David Mark Citron**

**WMS Partners, LLC**

**Brochure Supplement  
Dated 03/27/2016**

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**This Brochure Supplement provides information about David Mark Citron that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

David Mark Citron was born in 1960. Mr. Citron graduated from University of Maryland in 1982, with a degree in Finance. Mr. Citron has been a Partner of WMS Partners, LLC since April of 2002.

Mr. Citron has held the designation of Chartered Financial Analyst (CFA<sup>®</sup>) since 1996. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA<sup>®</sup>, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48



months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Robert Sterling Killebrew, Jr.**

WMS Partners, LLC

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**This Brochure Supplement provides information about Robert Sterling Killebrew, Jr. that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert Sterling Killebrew, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Robert Sterling Killebrew, Jr. was born in 1939. Mr. Killebrew graduated from Yale University in 1961, with a degree in History and from The Wharton School of Business at the University of Pennsylvania in 1964, with a Master's in Business Administration degree with a major in Finance. Mr. Killebrew has been a Partner of WMS Partners, LLC since May of 2009. From March 2003 to May 2009, Mr. Killebrew was a Senior Vice President and Wealth Advisor with Morgan Stanley & Company, Inc.

Mr. Killebrew has held the designation of Chartered Financial Analyst (CFA<sup>®</sup>) since 1972. CFA<sup>®</sup> designates an international professional certificate that is offered by the CFA Institute.



Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Noreen Anne Frost**

**WMS Partners, LLC**

**Brochure Supplement  
Dated 03/25/2016**

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**This Brochure Supplement provides information about Noreen Anne Frost that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Noreen Anne Frost was born in 1953. Ms. Frost graduated from John Hopkins University in 1975, with a Bachelor of Arts degree in Social & Behavioral Sciences, received from George Washington University in 1981, her Master's degree in American History/Historic Preservation and graduated from Loyola College in 1983, with a Masters of Business Administration degree in Finance. Ms. Frost has been a Partner of WMS Partners, LLC since May of 2009. From April 2003 to May 2009 Ms. Frost was a Wealth Advisor and Senior Consultant of Morgan Stanley & Company, Inc.

Ms. Frost has held the designation of Chartered Financial Analyst (CFA®) since 1986. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Jeffrey Brian Vain**

WMS Partners, LLC

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Dated 03/25/2016

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**This Brochure Supplement provides information about Jeffrey Brian Vain that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Jeffrey Brian Vain was born in 1973. Mr. Vain graduated from Villa Julie College in 1995, with a Bachelor of Science degree in Computer Accounting. Mr. Vain has been a Senior Manager of WMS Partners, LLC since April of 2004, and was promoted to Partner in January 2011.

Mr. Vain has held the designation of Certified Public Accountant ("CPA") since 1997. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of

experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Vain has held the designation of Personal Financial Specialist ("PFS") since 2010. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

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## Item 1 Cover Page

A.

**Pace Roy Kessenich**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

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B.

**This Brochure Supplement provides information about Pace Roy Kessenich that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Pace Roy Kessenich was born in 1959. Mr. Kessenich graduated from The U. S. Naval Academy in 1982, with a degree in Mathematics, received from Rensselaer Polytechnic Institute in 1988, a Master's degree in Industrial & Management Engineering, and graduated from Columbia University in 2000, with a Master's in Business Administration with a concentration in Finance. Mr. Kessenich has been an investment adviser representative of WMS Partners, LLC since May of 2007 and was promoted to Partner in January 2012. From May 2005 to April 2007, Mr. Kessenich was a financial advisor at UBS Financial Services.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Paul Anthony Speargas**

WMS Partners, LLC

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Dated 03/25/2016

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**This Brochure Supplement provides information about Paul Anthony Speargas that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Paul Anthony Speargas was born in 1974. Mr. Speargas graduated from Loyola College in 1996, with a degree in History and in 1996 earned his Master's in Business Administration with a concentration in Finance. Mr. Speargas has been a Senior Client Advisor of WMS Partners, LLC since March of 2008, and was promoted to Partner in January 2011. From February 2003 to March 2008, Mr. Speargas was a Senior Portfolio Manager at Mercantile Investment and Wealth Management.

Mr. Speargas has held the designation of Chartered Financial Analyst (CFA®) since 2001 CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

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- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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## Item 1 Cover Page

A.

**Philip Edwin Sachs**

WMS Partners, LLC

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Dated 03/25/2016

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**This Brochure Supplement provides information about Philip Edwin Sachs that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Philip Edwin Sachs was born in 1945. Mr. Sachs received his Bachelor of Science degree in Business Administration with a concentration in Finance and Marketing from Washington University in St. Louis in 1967. Mr. Sachs joined WMS Partners, LLC as a Partner in June 2011. Prior to joining WMS Partners, Mr. Sachs was Senior Vice President of Exeter Wealth Management at Morgan Stanley Smith Barney from June 2009 to June 2011 and a financial advisor at Citigroup Global Markets Inc., from February 2006 to June 2011. Mr. Sachs has over 46 years of investment management experience, with 29 of those years spent at Morgan Stanley

Smith Barney and its predecessors (Legg Mason) where he was President and CEO of Legg Mason Capital Management (LMCM) which he founded in 1982.

### **Item 3 Disciplinary Information**

None.

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

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- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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A.

**Bryan Michael Lopez**

WMS Partners, LLC

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[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Bryan Michael Lopez that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Bryan Michael Lopez was born in 1982. Mr. Lopez graduated from the University of Pennsylvania in 2004 with a Bachelor of Science degree in Economics with concentrations in Finance and Accounting from the Wharton School, as well as a Bachelor of Arts in International Studies from the University's College of Arts & Sciences. Mr. Lopez has been an investment advisor representative of WMS Partners, LLC since June 2004, was promoted to Partner in January 2012, served as Chief Operations Officer between October 2013 and January 2016, and began his role as Chief Financial Officer in February 2016.

Mr. Lopez has held the designation of Chartered Financial Analyst (CFA®) since 2008. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

**Lesa Lea Crosser**

**WMS Partners, LLC**

**Brochure Supplement  
Dated 03/25/2016**

**Contact: Timothy Chase, Chief Compliance Officer  
Towson City Center  
1 Olympic Place, 8th Floor  
Towson, Maryland 21204  
[www.wms-partners.com](http://www.wms-partners.com)**

B.

**This Brochure Supplement provides information about Lesa Lea Crosser that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Lesa Lea Crosser was born in 1965. Ms. Crosser has been a Portfolio Manager with WMS Partners since 2011. Prior to that, she was an investment adviser with RBC Wealth Management from April 2009 and with Citigroup Global Markets and its predecessor (Legg Mason) from July 2000. Ms. Crosser has over sixteen years of experience in the financial services industry and completed a state securities law exam in 2005.

Ms. Crosser obtained her Accredited Wealth Management Advisor designation in 2016. Individuals who hold the AWMA<sup>®</sup> designation have completed a course of study encompassing

wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

### **Christopher Gaudet Frink**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

Contact: Timothy Chase, Chief Compliance Officer  
Towson City Center  
1 Olympic Place, 8th Floor  
Towson, Maryland 21204  
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B.

**This Brochure Supplement provides information about Christopher Gaudet Frink that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Christopher Gaudet Frink was born in 1970. Mr. Frink graduated from Towson State University with a Bachelor of Science degree and from the University of Maryland with a Master of Business Administration degree. Mr. Frink is a Chartered Financial Analyst (CFA) charter holder. Mr. Frink joined WMS Partners in March of 2013 as a Senior Client Advisor. Prior to joining WMS, he was Chief Investment Officer and Portfolio Manager for Diversified Investments Management from November 2010. From March of 2003 until November 2010, Mr. Frink was a Principal and Portfolio Manager for Legg Mason Investment Counsel and Trust.

Mr. Frink has held the designation of Chartered Financial Analyst (CFA®) since 1999. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.



## Item 1 Cover Page

A.

**Jeffrey Leigh Hill**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

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B.

**This Brochure Supplement provides information about Jeffrey Leigh Hill that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Jeffrey Leigh Hill was born in 1985. Mr. Hill graduated from the University of Maryland with a Bachelor of Science degree in Finance. Mr. Hill joined WMS Partners, LLC in 2009 as a Financial Planning Associate. He completed a state securities exam and became a Client Advisor in 2013. Mr. Hill was promoted to Senior Client Advisor, and became a Partner in January 2014. Prior to joining WMS Partners, Mr. Hill was an analyst with a Registered Investment Advisor in Timonium.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

**Chad Joseph Norfolk**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

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1 Olympic Place, 8th Floor  
Towson, Maryland 21204  
[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Chad Joseph Norfolk that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Chad Joseph Norfolk was born in 1974. Mr. Norfolk graduated from Towson State University in 1996 earning a degree in Business Administration with a concentration in Marketing. Mr. Norfolk is a Partner and Senior Client Advisor at WMS Partners and joined the firm in January 2014. From July 2006 to January 2014 Mr. Norfolk was a Principal and COO with FAI Wealth Management. Prior to that, he was a Principal and Vice President with Geier Asset Management.

Mr. Norfolk has held the designation of Certified Financial Planner (CFP®) since 2004. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Norfolk has held the designation of Accredited Investment Fiduciary (AIF®) since 2013. The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics. In order to maintain the AIF Designation, the individual must annually renew their affirmation of the Code of Ethics and complete six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Mr. Norfolk was promoted to Chief Operations Officer in February 2016.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). WMS's Chief Compliance Officer, Timothy Chase, is

primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

WMS | PARTNER

## Item 1 Cover Page

A.

**Gary Robert Anderson**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

Contact: Timothy Chase, Chief Compliance Officer  
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Towson, Maryland 21204  
[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Gary Robert Anderson that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Gary Robert Anderson was born in 1946. Mr. Anderson graduated from Lehigh University with a Bachelor of Science Degree in Business Administration, earned a J.D. with honors from the University Of Maryland School Of Law, and is a member of the Maryland Bar Association (MSBA). Mr. Anderson joined WMS Partners, LLC as a Senior Advisor in July 2014. Prior to that, Mr. Anderson was a Principal with Glass Jacobson Investment Advisors, LLC from 2008 until 2014, and GRA Financial Advisors, LLC from 2002 until 2008.



Mr. Anderson has held the designation of Certified Public Accountant (“CPA”) since 1970. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Anderson has held the designation of Personal Financial Specialist (“PFS”) since 2009. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s *Code of Professional Conduct*, and is encouraged to follow AICPA’s *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Mr. Anderson has held the designation of Accredited Investment Fiduciary (AIF®) since 2012. The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics. In order to maintain the AIF Designation, the individual must annually renew their affirmation of the Code of Ethics and complete six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

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

None.

#### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

**Gregory Edward Blake**

WMS Partners, LLC

Brochure Supplement  
Dated 03/25/2016

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Towson City Center  
1 Olympic Place, 8th Floor  
Towson, Maryland 21204  
[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Gregory Edward Blake that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Gregory Edward Blake was born in 1971. Mr. Blake graduated from The U. S. Naval Academy with a Bachelor of Science Degree in Economics and passed a state securities law exam in 2007. Mr. Blake joined WMS Partners, LLC as a Senior Client Advisor and Director of Client Development in November 2014. Prior to that, he was a Director at Convergent Wealth Advisors in Washington, DC from 2011 until 2014, and Vice President with Sanford C. Bernstein and Co., LLC from 2007 until 2011.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A

**Eric Matthew Bland**

WMS Partners, LLC

Brochure Supplement  
Dated 03/11/2016

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Towson, Maryland 21204  
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B.

**This Brochure Supplement provides information about Eric Matthew Bland that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Eric Matthew Bland was born in 1985. Mr. Bland graduated from University of Delaware with dual Bachelor of Science Degrees in Marketing and Finance in May of 2007, and a Master's degree in Business Administration for Finance from Wilmington University in 2011. Mr. Bland joined WMS Partners, LLC as a Portfolio Manager in December 2015. Prior to that, he was a Senior Client Analyst at Marquette Associates from May 2014 through November 2015, a Portfolio Manager for Christiana Trust from May 2007 through April 2015, and an Account Manager for Bank of America from January 2003 through May of 2007.

Mr. Bland has held the designation of Chartered Financial Analyst (CFA®) since 2015. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.



## Item 1 Cover Page

A.

### **SAMUEL PORTER CALLARD**

WMS Partners, LLC

Brochure Supplement  
Dated 02/15/2017

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Towson City Center  
1 Olympic Place, 8th Floor  
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[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Samuel Porter Callard that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Samuel Porter Callard was born in 1974. Mr. Callard graduated from Haverford College with a Bachelor of Arts degree, majoring in Religion and History of Art. He earned a J.D. from the Boston University School of Law, graduating cum laude, and he is a member of the New York State Bar. Mr. Callard joined WMS Partners, LLC as a Senior Client Advisor in August 2016. Prior to that, Mr. Callard was Vice President at Matheys Lane Capital Management, L.P., a multi-family office, from April 2010 to July 2016, and an attorney in the Investment Management practice at the law firm of Seward & Kissel LLP in New York City from September 2006 to April 2010.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

### **LAUREN POE WATSON**

WMS Partners, LLC

Brochure Supplement  
Dated 02/15/2017

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B.

**This Brochure Supplement provides information about Lauren Poe Watson that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Lauren Poe Watson was born in 1982. Ms. Watson graduated from Coastal Carolina University in December 2003, with a Bachelor of Science in Business Administration. Ms. Watson received a Graduate Certificate in Accounting from Devry University in October 2010 and a Master's degree in Accounting and Financial Management from Devry University in June 2013. Ms. Watson has been a Client Advisor for WMS Partners, LLC since October 2015.

Ms. Watson has held the designation of Certified Financial Planner (CFP®) since 2015. The CFP® designation identifies individuals who have completed the mandatory examination,

education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Ms. Watson has held the designation of Certified Public Accountant ("CPA") since 2014. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

## Item 6 Supervision

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.

## Item 1 Cover Page

A.

### **GOSIA KRAKOWIAK ELASHMAWY**

WMS Partners, LLC

Brochure Supplement  
Dated 02/15/2017

Contact: Timothy Chase, Chief Compliance Officer  
Towson City Center  
1 Olympic Place, 8th Floor  
Towson, Maryland 21204  
[www.wms-partners.com](http://www.wms-partners.com)

B.

**This Brochure Supplement provides information about Gosia Krakowiak Elashmawy that supplements the WMS Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy Chase, Chief Compliance Officer, if you did *not* receive WMS Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Gosia Krakowiak Elashmawy was born in 1986. Mrs. Elashmawy graduated from Johns Hopkins University in May of 2012 with a Bachelor of Science Degree in Business. Mrs. Elashmawy has worked with WMS Partners, LLC since February 2011, and is currently a Client Advisor.

Mrs. Elashmawy has held the designation of Certified Financial Planner (CFP®) since 2016. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must



have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

WMS provides investment advisory and supervisory services in accordance with WMS's policies and procedures manual. The primary purpose of WMS's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). WMS's Chief Compliance Officer, Timothy Chase, is primarily responsible for the implementation of WMS's policies and procedures and overseeing the activities of WMS's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WMS have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WMS's supervision or compliance practices, please contact Mr. Chase at (410) 337-7575.