



Form ADV Part 2B Brochure Supplement

Adam C. Fisher, CRPC®
CRD# 5231886

Wealth Navigation Advisors

1148 W. Legacy Crossing Blvd, Suite 300
Centerville, UT 84014
801-335-8200

January 2017

This Brochure Supplement provides information about Adam C. Fisher that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer

Birth Year: 1977

Education:

Adam Fisher attended Weber State University and has earned the designation of a Chartered Retirement Planning Counselor® through the College for Financial Planning in 2009.

Business Background (five years):

06/2006 to present: Wealth Navigation Advisors, CEO, Co-Founder and Chief Compliance Officer

03/2009 to present: Arete Wealth Management, LLC, Registered Representative

Item 3: Disciplinary Information

Adam C. Fisher has not been a party to a criminal or civil action in a domestic, foreign or military court, been a party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority or been a party to a self-regulatory proceeding.

Item 4: Other Business Activities

Adam C. Fisher's other business activities include the following: City Creek Capital, LLC, non-managing member; Axis Family Holdings LLC; Member; North Slope Outdoors LLC, Manager; City Creek Capital LLC, Member; SCP Fund I LP, Member; Walker Legacy LLC, Member; WN Insurance Group LLC, Manager. WN Holdings LLC, Manager.

Item 5: Additional Compensation

Adam Fisher may receive compensation regarding the above-mentioned activities in Item 4. In addition, Adam Fisher may receive compensation as a registered representative of Arete Wealth Management, LLC.

Item 6: Supervision

Adam C. Fisher is the Managing Partner and Chief Compliance Officer of Wealth Navigation Advisors; therefore, he is responsible for his own supervision and that of all other investment adviser representatives of Wealth Navigation Advisors. Adam C. Fisher ensures the firm is adhering to applicable laws, regulations and firm policies. He can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of Adam C. Fisher's integrity or the investment advisory services provided by Adam C. Fisher through the Advisor. Specifically, Adam C. Fisher has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

Adam C. Fisher has not been the subject of a bankruptcy petition.



Form ADV Part 2B Brochure Supplement

Kenneth Beau Ogzewalla
CRD# 5092910

Wealth Navigation Advisors

1148 W. Legacy Crossing Blvd, Suite 300
Centerville, UT 84014
801-335-8200

January 2017

This Brochure Supplement provides information about K. Beau Ogzewalla that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Kenneth Beau Ogzewalla, Investment Advisor Representative

Birth Year: 1981

Education:

K. Beau Ogzewalla attended Columbia College and is currently in the process of completing his ChFC designation through the American College for Financial Planning.

Business Background (five years):

09/2007 to present: Wealth Navigation Advisors, Investment Advisor Representative

03/2009 to present: Arete Wealth Management, LLC, Registered Representative

Item 3: Disciplinary Information

K. Beau Ogzewalla has not been a party to a criminal or civil action in a domestic, foreign or military court, been a party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority or been a party to a self-regulatory proceeding.

Item 4: Other Business Activities

K. Beau Ogzewalla's other business activities include the following: City Creek Capital, LLC, non-managing member; Suisse Family Holdings LLC, Manager; Suisse Capital Management LLC, Manager; Vertigo Holdings LLC, BAM Holdings, LLC, Manager; North 4th, LLC, Manager; NT6, LLC, Manager; North 4th 2, LLC, Manager; WN Insurance Group LLC, Agent, Lone Fox Holdings LLC, Manager; Cache Asset Management, Manager; Strata Holdings LLC, Member.

Item 5: Additional Compensation

K. Beau Ogzewalla may receive compensation regarding the above-mentioned activities in Item 4. In addition, K. Beau Ogzewalla may receive compensation as a registered representative of Arete Wealth Management, LLC.

Item 6: Supervision

K. Beau Ogzewalla is supervised by Adam C. Fisher. Adam C. Fisher reviews K. Beau Ogzewalla's work through frequent office interactions. He also monitors K. Beau Ogzewalla's activities through client relationship and portfolio management systems. Adam C. Fisher can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of K. Beau Ogzewalla's integrity or the investment advisory services provided by K. Beau Ogzewalla through the Advisor. Specifically, K. Beau Ogzewalla has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

K. Beau Ogzewalla has not been the subject of a bankruptcy petition.



Form ADV Part 2B Brochure Supplement

Joseph Scott Cannon, CFP®
CRD# 4512257

Wealth Navigation Advisors

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January 2017

This Brochure Supplement provides information about J. Scott Cannon that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Joseph Scott Cannon, Investment Advisor Representative

Birth Year: 1978

Education:

J. Scott Cannon graduated from Weber State University in 2004 and has held his CFP designation since 2008.

Business Background (five years):

11/2013 to present: Wealth Navigation Advisors, Investment Advisor Representative

11/2013 to present: Arete Wealth Management, LLC, Registered Representative

11/2001 - 10/2013: Northwestern Mutual Life Insurance Company, Agent

04/2002 - 10/2013: Northwestern Mutual Investment Services Company, Registered Representative

05/2010 – 10/2013: Northwestern Mutual Wealth Management Company, Representative

08/2008 – 10/2013; Northwestern Mutual Investment Services, Financial Advisor

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

Item 3: Disciplinary Information

J. Scott Cannon was a representative for Northwestern Mutual Investment Services, LLC prior to his employment with Wealth Navigation. During the time he was with Northwestern he had one client state they did not sign a specific non-variable annuity insurance form. Once notified of the discrepancy, he provided the details of the day in which the client signed the form in his presence. The complaint was resolved and no further action was taken.

Item 4: Other Business Activities

J. Scott Cannon’s other business activities include the following: WN Insurance Group: Insurance; Agent; JSC Investments, Owner.

Item 5: Additional Compensation

J. Scott Cannon may receive compensation regarding the above-mentioned activities in Item 4. In addition, J. Scott Cannon may receive compensation as a registered representative of Arete Wealth Management, LLC.

Item 6: Supervision

J. Scott Cannon is supervised by Adam C. Fisher. Adam C. Fisher reviews J. Scott Cannon's work through frequent office interactions. He also monitors J. Scott Cannon's activities through client relationship and portfolio management systems. Adam C. Fisher can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of J. Scott Cannon's integrity or the investment advisory services provided by J. Scott Cannon through the Advisor. Specifically, J. Scott Cannon has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

J. Scott Cannon has not been the subject of a bankruptcy petition.



Form ADV Part 2B Brochure Supplement

Michael Scott Jones
CRD# 4966708

Wealth Navigation Advisors

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January 2017

This Brochure Supplement provides information about M. Scott Jones that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Michael Scott Jones, Director of Operations, Investment Advisor Representative

Birth Year: 1979

Education:

M. Scott Jones earned a Bachelor of Arts Degree in Economics from the University of Utah.

Business Background (five years):

01/2015 to present: Wealth Navigation Advisors, Director of Operations, Investment Advisor Representative

02/2015 to present: Arete Wealth Management, LLC, Registered Representative

09/2006 – 01/2015: Goldman and Sachs Company, Vice President

Item 3: Disciplinary Information

M. Scott Jones has not been a party to a criminal or civil action in a domestic, foreign or military court, been a party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority or been a party to a self-regulatory proceeding.

Item 4: Other Business Activities

M. Scott Jones does not have any other business activities.

Item 5: Additional Compensation

M. Scott Jones may receive compensation as a registered representative of Arete Wealth Management, LLC.

Item 6: Supervision

M. Scott Jones is supervised by Adam C. Fisher. Adam C. Fisher reviews M. Scott Jones' work through frequent office interactions. He also monitors M. Jones' activities through client relationship and portfolio management systems. Adam C. Fisher can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of M. Scott Jones' integrity or the investment advisory services provided by M. Scott Jones through the Advisor. Specifically, M. Scott Jones has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

M. Scott Jones has not been the subject of a bankruptcy petition.



Form ADV Part 2B Brochure Supplement

Jason R. Wilde
CRD# 6205441

Wealth Navigation Advisors

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January 2017

This Brochure Supplement provides information about Jason Wilde that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Jason R. Wilde, Investment Advisor Representative

Birth Year: 1988

Education:

Jason Wilde earned both a Bachelors and Masters of Accounting from Brigham Young University in 2012.

Business Background (five years):

12/2015 to present: Wealth Navigation Advisors, Investment Advisor Representative

04/2014 to present: Dartmouth Consulting and Insurance, Accountant

04/2014 - 12/2015: Halifax Capital Advisors, Investment Advisor Representative

05/2013 – 04/2014: Wealth Navigation Advisors, Associate

01/2013 – 04/2013: Ernst and Young, Intern

10/2011 - 01/2013; Nice Guys Lending Services, General Manager

Item 3: Disciplinary Information

Jason Wilde has not been a party to a criminal or civil action in a domestic, foreign or military court, been a party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority or been a party to a self-regulatory proceeding.

Item 4: Other Business Activities

Jason Wilde's other business activities include the following: Dartmouth Consulting and Insurance, Accountant.

Item 5: Additional Compensation

Jason Wilde may receive compensation regarding the above-mentioned activities in Item 4.

Item 6: Supervision

Jason Wilde is supervised by Adam C. Fisher. Adam C. Fisher reviews Jason Wilde's work through frequent office interactions. He also monitors Jason Wilde's activities through client relationship and portfolio management systems. Adam C. Fisher can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of Jason Wilde's integrity or the investment advisory services provided by Jason Wilde

through the Advisor. Specifically, Jason Wilde has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

Jason Wilde has not been the subject of a bankruptcy petition.



Form ADV Part 2B Brochure Supplement

Dennis Shane McMillan

CRD# 5126963

Wealth Navigation Advisors

1148 W. Legacy Crossing Blvd, Suite 300

Centerville, UT 84014

801-335-8200

January 2017

This Brochure Supplement provides information about D. Shane McMillan that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact Adam C. Fisher, CEO, Co-Founder and Chief Compliance Officer, if you did not receive Wealth Navigation Advisors' Brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Dennis Shane McMillan, Investment Advisor Representative

Birth Year: 1969

Education:

D. Shane McMillan attends the University of Utah and is pursuing a degree in the Consumer and Family Studies program.

Business Background (five years):

01/2016 to present: Wealth Navigation Advisors, Investment Advisor Representative

01/2016 to present: Arete Wealth Management, LLC, Registered Representative

01/2007 to present: First Frontier Financial, Owner

09/2011 – 08/2015: Signator Investors, Inc., Registered Representative

10/2009 - 09/2011: Geneos Wealth Management, Inc., Registered Representative

Item 3: Disciplinary Information

D. Shane McMillan was a registered representative with Cambridge Investment Research, Inc. prior to joining Wealth Navigation Advisors. During the time he was with Cambridge he did have a written complaint filed. The client alleged that he failed to rollover the death benefit from a variable annuity following the death of a spouse and instead extended the policy. After review, Cambridge later denied the clients claim for any damages based on the clients written authorization for the account to be transferred as it was. No further action has been taken.

Item 4: Other Business Activities

D. Shane McMillan's other business activities include the following: First Frontier Financial, owner; Insurance Agent for various insurance companies.

Item 5: Additional Compensation

D. Shane McMillan may receive compensation regarding the above-mentioned activities in Item 4.D. In addition, Shane McMillan may receive compensation as a registered representative of Arete Wealth Management, LLC.

Item 6: Supervision

D. Shane McMillan is supervised by Adam C. Fisher. Adam C. Fisher reviews D. Shane McMillan's work through frequent office interactions. He also monitors D. Shane McMillan's activities through client relationship and portfolio management systems. Adam C. Fisher can be contacted at the number listed on this brochure.

Item 7: Requirements for State-Registered Advisers

There is no material information or facts regarding other events that would be material to your evaluation of D. Shane McMillan's integrity or the investment advisory services provided by D. Shane McMillan through the Advisor. Specifically, D. Shane McMillan has not been involved in any one of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

D. Shane McMillan has not been the subject of a bankruptcy petition.