



## 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

September 2017

This Brochure Supplement provides information about Adam C. Fisher that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact M. Scott Jones, Director of Operations 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](http://www.adviserinfo.sec.gov).

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

Adam C. Fisher, CEO and Co-Founder

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 and Co-Founder

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 abides by all of Wealth Navigation's policies and procedures while engaging in other business activities. Adam's other business activities include the following:

City Creek Capital LLC: Adam is a non-managing member of City Creek Capital LLC. The time spent on this activity is approximately 1 hour per month and he may receive compensation as disclosed on Wealth Navigation's Form ADV part 2A Brochure. City Creek Capital is no longer being offered to clients for new investment although there may be legacy positions in existing client accounts.

Axis Family Holdings LLC and WN Holdings LLC: Adam is a member of Axis Family Holdings LLC and the manager of WN Holdings LLC. These are both holding companies with no actively operated business related.

North Slope Outdoors LLC: Adam is the manager of North Slope Outdoors LLC. Time spent on this activity is approximately 1 hour per month. No conflicts of interest exist with this business activity.

SCP Fund I LP: Adam is a non-managing member of SCP Fund I LP. No time is spent on this activity as it is completely passive and he may receive compensation as disclosed on Wealth Navigation's Form ADV part 2A Brochure. All SCP related funds are closed and are no longer being offered to clients for new investment although there may be legacy positions in existing client accounts.

WN Insurance Group LLC: Adam is the manager of WN Insurance Group LLC. The time spent on this activity is approximately 10 hours per month. Wealth Navigation clients may purchase fixed insurance and all commissions are routed through this entity. As such, Adam may receive compensation as disclosed on Wealth Navigation's Form ADV part 2A Brochure. This presents a conflict of interest because Mr. Fisher may have incentive to recommend insurance products to you for the purpose of generating commissions. However, you are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Fisher or any other person affiliated with Wealth Navigation.

Wasatch Retirement Group LLC: Adam is the manager of Wasatch Retirement Group LLC. Time spent on this activity is approximately 8 hours a month and no compensation is received by Adam for this activity.

WRG Insurance LLC: Adam is the manager of WRG Insurance LLC. The time spent on this activity is approximately 8 hours per month. Clients may purchase fixed and term life insurance as well as Medicare Advantage Plans and all commissions are routed through this entity. As such, Adam may receive compensation as disclosed on Wealth Navigation's Form ADV part 2A Brochure. This presents a conflict of interest because Mr. Fisher may have incentive to recommend insurance products to you for the purpose of generating commissions. However, you are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Fisher or any other person affiliated with Wealth Navigation.

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

Adam Fisher may receive compensation regarding the above-mentioned activities in Item 4. In addition, Adam Fisher may receive compensation by offering securities as a registered representative of Arete Wealth Management, LLC. Such offerings are dependent on a variety of factors including specific product requirements and other benefits to the client. However, you are under no obligation, contractually or otherwise, to purchase these offerings through Mr. Fisher or any other person affiliated with Wealth Navigation.

#### **Item 6: Supervision**

Adam C. Fisher is the CEO and Co-Founder of Wealth Navigation Advisors. He is supervised by M. Scott Jones, Director of Operations and Chief Compliance Officer. M. Scott Jones reviews Adam's work through frequent office interactions. He also monitors Adam's activities through client relationship and portfolio management systems. M. Scott Jones 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

September 2017

This Brochure Supplement provides information about K. Beau Ogzewalla that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact M. Scott Jones, Director of Operations 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](http://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. K. Beau Ogzewalla abides by all of Wealth Navigation's policies and procedures while engaging in other business activities.

**Item 6: Supervision**

K. Beau Ogzewalla is supervised by M. Scott Jones. M. Scott Jones 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. M. Scott Jones 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

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

January 2017

This Brochure Supplement provides information about J. Scott Cannon that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact M. Scott Jones, Director of Operations 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](http://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. J. Scott Cannon abides by all of Wealth Navigation's policies and procedures while engaging in other business activities.

**Item 6: Supervision**

J. Scott Cannon is supervised by M. Scott Jones. M. Scott Jones 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. M. Scott Jones 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

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

January 2017

This Brochure Supplement provides information about M. Scott Jones that supplements Wealth Navigation Advisors' Form ADV Part 2A Brochure. Please contact M. Scott Jones, Director of Operations 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](http://www.adviserinfo.sec.gov).

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

Michael Scott Jones, Director of Operations, Chief Compliance Officer and 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, Chief Compliance Officer and Investment Advisor Representative

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

09/2006 – 01/2015: Goldman and Sachs & Co., 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. M. Scott Jones abides by all of Wealth Navigation's policies and procedures while engaging in other business activities.

**Item 6: Supervision**

M. Scott Jones abides by all of the policies and procedures of Wealth Navigation as Chief Compliance Officer. Additionally, Adam C. Fisher as CEO and Co-Founder, reviews M. Scott Jones' work through frequent office interactions.

**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

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 M. Scott Jones, Director of Operations 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](http://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. In addition, Shane McMillan may receive compensation as a registered representative of Arete Wealth Management, LLC. D. Shane McMillan abides by all of Wealth Navigation's policies and procedures while engaging in other business activities.

**Item 6: Supervision**

D. Shane McMillan is supervised by M. Scott Jones. M. Scott Jones 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. M. Scott Jones 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.