
BROCHURE SUPPLEMENT

John Posey, CFP®, FIC

WEALTH ADVISORS NETWORK, INC.

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This Brochure Supplement provides information about John Posey, CFP®, FIC that supplements the Wealth Advisors Network, Inc. Brochure document. You should have received a copy of that Brochure with this Supplement. Please contact Jeni Samples at the phone number above if you did not receive Wealth Advisors Network, Inc.'s ("we" "our" "us" "the firm") Brochure or if you have any questions about the contents of this Brochure Supplement. Please note that while we are a registered investment advisor or "RIA" with the Securities & Exchange Commission (SEC), this registration does not imply any particular level of skill or training.

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

Education and Business Experience

EDUCATION

University of Nebraska – Lincoln, graduated 2005, BS

EMPLOYMENT

American General Financial Services, 2005-2006

Thrivent Financial, 2006-2007

Wealth Advisors Network, Inc. 2007-present – Investment Advisor Representative

1st Global Insurance Services, Inc 2007-present – Insurance Agent

1st Global Capital Corp. 2007-present – Registered Representative

LICENSES AND PROFESSIONAL DESIGNATIONS HELD

FINRA Series 7 General Securities Representative (7/2006)

FINRA Series 66 (7/2006)

John Posey holds the following certifications, designations and professional licenses:

1. Certified Financial Planner® (2/2010)

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, administered in 10 hours over a two-day period, 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.

2. FIC Fraternal Insurance Counselor (2007)

- The FIC is sponsored by the Fraternal Field Managers' Association (FFMA). It is awarded after successfully completing four courses regarding fraternal benefit societies, and the fundamentals of the life insurance business, ethics in the industry, and individual and family marketplaces, as well as the total needs program concept, and business insurance and estate planning marketplaces. FFMA also requires an individual to work for at least 12 consecutive months with a fraternal benefit society that is a member of the National Fraternal Congress of America (NFCA) and the FFMA.

Disciplinary Information

John Posey has had no material legal or disciplinary events in his past.

Other Business Activities and Additional Compensation

John is a licensed insurance agent and can offer various insurance products for which he may earn a commission. WAN is a licensed insurance agency. John is a registered representative of 1st Global Capital Corp., a registered broker-dealer, Member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through the Advisory Representatives. However, if they choose to implement their plan, commissions may be earned in addition to any fees paid for advisory services. Commissions may be higher or lower at 1st Global than at other broker-dealers. John may have a conflict of interest in having clients purchase securities and or insurance related products through 1st Global in that the higher their production with 1st Global the greater opportunity for obtaining a higher payout on commissions earned. Further, John is restricted to only offering those products and services that have been reviewed and approved for offering to the public through 1st Global Capital Corp. Most trades will be referred to 1st Global Capital Corp for execution. John may earn reasonable and customary commission and/or 12b-1 fees on the sale of insurance, advisory or securities products to clients. The commission will be outlined in the product's prospectus or offering document or described in detail before the products is sold.

1st Global Capital Corp. and its affiliated firm 1st Global Advisors, Inc. have a clearing relationship with National Financial Services, LLC., member SIPC. NFS, LLC will execute trades in client accounts at the direction of John. Trades will be referred to 1st Global Capital Corp., a broker-dealer for execution. Clients are advised that a conflict of interest exists since the broker-dealer may receive compensation on the transactions.

John may buy or sell for himself securities he also recommends to clients.

Supervision

John Posey is an employee of Wealth Advisors Network, Inc., and his advisory services are accordingly self-supervised through a program administered by the Chief Compliance Officer. Advisory activities are supervised in several ways at various stages of the client relationship. Prior to implementation, the client's paperwork is reviewed to ensure the account is being established in accordance with the client's stated objectives and risk tolerance. Subsequent transactions are reviewed through manual reviews to ensure they are suitable. The account will be monitored on a periodic basis to ensure it is being managed in accordance with the client's stated objectives and tolerance for risk and has not drifted too far from the original asset allocation.