

Executive Money Managers, Inc.

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FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Executive Money Managers, Inc. If you have any questions about the contents of this brochure, please contact us at 770-953-1135. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Executive Money Managers, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

Executive Money Managers, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Generally, Executive Money Managers, Inc. will notify clients of material changes on an annual basis. However, where we determine that an interim notification is either meaningful or required, we will notify our clients promptly. In either case, we will notify our clients in a separate document.

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Item 4 Advisory Business

Description of Services and Fees

Executive Money Managers, Inc. is a registered investment adviser based in Marietta, GA. We are organized as a corporation under the laws of the State of Georgia. We have been providing investment advisory services since 1989. Joel Hubbard is the principal owner. Currently, we offer the following investment advisory services which are personalized to each individual client:

- Portfolio Management Services
- Advisory Consulting Services

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to Executive Money Managers, Inc. and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.

Portfolio Management Services

We offer discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. As part of our portfolio management services, we may customize an investment portfolio for you according to your risk tolerance and investing objectives. We may also invest your assets using a predefined strategy, or we may invest your assets according to one or more model portfolios developed by our firm. Once we construct an investment portfolio for you, or select a model portfolio, we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing. If you enter into non-discretionary arrangements with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

Advisory Consulting Services

Some clients may only require advice on a single aspect of the management of their financial resources. For these clients, we offer general consulting services that address only those specific areas of concern. These areas may include, but are not limited to, investment planning, retirement planning, education planning, advice on existing or potential investment products, asset allocation, and/or financial decision making/negotiation.

Wrap Fee Program(s)

We are not the sponsor of a wrap fee program. Additionally, we do not provide portfolio management services to wrap fee programs. Therefore, we do not participate in wrap fee programs in this respect.

Types of Investments

We offer advice on equity securities, warrants, corporate, municipal and government debt securities, certificates of deposit, mutual funds and options contracts on securities.

Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Assets Under Management

As of December 31, 2011, we manage \$61,053,597 in client assets on a discretionary basis.

Item 5 Fees and Compensation

Portfolio Management Services

Our fee for portfolio management services is based on a percentage of your assets we manage and is set forth in the following fee schedule:

Assets Under Management	Annual Fee
\$250,000 or less	1.00%
\$250,001 and above	0.50%

Our annual portfolio management fee is billed and payable quarterly in arrears based on the value of your account on the last day of the quarter.

If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- We send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, and the specific manner in which the fee was calculated.
- The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts dispersed from your account including the amount of the advisory fee paid directly to our firm.

You may terminate the portfolio management agreement upon written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client.

We encourage you to reconcile our invoices with the statement(s) you receive from the qualified custodian. If you find any inconsistent information between our invoice and the statement(s) you receive from the qualified custodian please call our main office number located on the cover page of this brochure.

Advisory Consulting Services

We charge an hourly fee of \$225 for advisory consulting services. The final fee, subject to negotiation, is directly dependent upon the facts and circumstances of the client's financial situation and the complexity of the financial service(s) requested. These fees are calculated and payable at the completion of each session.

Additional Fees and Expenses

You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the *Brokerage Practices* section of this brochure.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Advisory Business* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, high net worth individuals, charitable organizations and corporations or other business entities.

In general, we require a minimum of \$25,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under our management. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

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

Our Methods of Analysis and Investment Strategies

Our investment philosophy is fundamental and value-oriented. This means that we look for companies which are well-managed and fairly or under-priced in the marketplace at the time we purchase their equity securities (shares of stock) for our clients' accounts. We look for companies with strong balance sheets which help provide investors with a margin of safety. If possible, we also look for securities which offer a generous dividend yield to provide income in addition to the possibility of appreciation.

We invest in equity securities because we believe they offer the best long-run opportunity for return on our clients' investments. We invest for both long and short term (both over and under a year) but do not "trade" accounts (selling within 30 days as a standard investment methodology). Rarely, we might sell out a position within 30 days, but that would be under exceptional circumstances.

We focus on the following types of investments:

- exchange-listed securities (example: stocks listed on the New York Stock Exchange),
- securities traded over-the-counter (example: stocks traded through NASDAQ), and
- foreign issuers (example: foreign stocks who have their shares registered as American Depositary Receipts in American banks).

We review each individual portfolio at least monthly and more often if circumstances require. This review involves:

- evaluating the current composition of the portfolio in terms of individual investments and the proportion of cash to investments,
- deciding if changes are warranted based on the needs of the individual client, market conditions, and the portfolio's investments,
- positioning the portfolio to accommodate for distributions or ownership changes (such as IRA minimum required distributions, cash flow, or estate planning)
- placing orders to buy or sell. If possible, these orders are placed as "limit order/good 'til cancelled"(GTC) rather than market orders at the current price to maximize the economic benefit to our client. For example, a GTC order might be placed to sell when the price reaches \$50.00 per share in a case where the security is currently selling for \$48.00. The client would then receive \$2.00 extra per share over selling it immediately if the price rises to \$50.00. Alternatively, a GTC order to buy could be placed for \$25.00 per share in a case where the security is currently selling for \$26.50. In this instance, the client could benefit by owning the share for \$1.50 less than the current market price.

We perform research to determine the appropriate investments for your portfolio by using a number of information sources such as:

- financial newspapers, websites, newsletters and magazines,
- annual reports, prospectuses, filings with the Securities and Exchange Commission,
- company press releases, and
- research materials prepared by others.

We also attend a number of national and international investment conferences throughout the year.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the *Advisory Business* section in this brochure, we recommend many types of securities and we do not necessarily recommend one particular type of security over another. However, we may recommend other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Stocks: There are numerous ways of measuring the risk of equity securities (also known simply as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to: the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and, the overall health of the economy. In general, larger, more well established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

Options and Warrants: Options are complex securities that *involve risks and are not suitable for everyone. Option trading can be speculative in nature and carry substantial risk of loss. It is generally recommended that you only invest in options with risk capital.* An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date (the "expiration date"). The main difference between warrants and call options is that warrants are issued and guaranteed by the issuing company, whereas options are traded on an exchange and are not issued by the company. Also, the lifetime of a warrant is often measured in years, while the lifetime of a typical option is measured in months. The two types of options are calls and puts:

A call gives the holder the right to buy an asset at a certain price within a specific period of time. Calls are similar to having a long position on a stock. Buyers of calls hope that the stock will increase substantially before the option expires.

A put gives the holder the right to sell an asset at a certain price within a specific period of time. Puts are very similar to having a short position on a stock. Buyers of puts hope that the price of the stock will fall before the option expires.

Selling options is more complicated and can be even riskier.

The option trading risks pertaining to options buyers are:

- Risk of losing your entire investment in a relatively short period of time.
- The risk of losing your entire investment increases if, as expiration nears, the stock is below the strike price of the call (for a call option) or if the stock is higher than the strike price of the put (for a put option).
- European style options which do not have secondary markets on which to sell the options prior to expiration can only realize its value upon expiration.
- Specific exercise provisions of a specific option contract may create risks.

- Regulatory agencies may impose exercise restrictions, which stops you from realising value.

The option trading risks pertaining to options sellers are:

- Options sold may be exercised at any time before expiration.
- Covered Call traders forgo the right to profit when the underlying stock rises above the strike price of the call options sold and continues to risk a loss due to a decline in the underlying stock.
- Writers of Naked Calls risk unlimited losses if the underlying stock rises.
- Writers of Naked Puts risk unlimited losses if the underlying stock drops.
- Writers of naked positions run margin risks if the position goes into significant losses. Such risks may include liquidation by the broker.
- Writers of call options can lose more money than a short seller of that stock on the same rise on that underlying stock. This is an example of how the leverage in options can work against the option trader.
- Writers of Naked Calls are obligated to deliver shares of the underlying stock if those call options are exercised.
- Call options can be exercised outside of market hours such that effective remedy actions cannot be performed by the writer of those options.
- Writers of stock options are obligated under the options that they sold even if a trading market is not available or that they are unable to perform a closing transaction.
- The value of the underlying stock may surge or ditch unexpectedly, leading to automatic exercises.

Other option trading risks are:

- The complexity of some option strategies is a significant risk on its own.
- Option trading exchanges or markets and option contracts themselves are open to changes at all times.
- Options markets have the right to halt the trading of any options, thus preventing investors from realizing value.
- Risk of erroneous reporting of exercise value.
- If an options brokerage firm goes insolvent, investors trading through that firm may be affected.
- Internationally traded options have special risks due to timing across borders.

Risks that are not specific to options trading include: market risk, sector risk and individual stock risk. Option trading risks are closely related to stock risks as stock options are a derivative of stocks.

Item 9 Disciplinary Information

Executive Money Managers, Inc. has been registered and providing investment advisory services since 1989, and Joel Hubbard has been registered as an investment adviser representative since 1989. Neither our firm nor Mr. Hubbard has any reportable disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

Mr. Joel Hubbard is a founder, investor and serves on the Board of Providence Bank, a community bank located in Alpharetta, Georgia. In this capacity, Mr. Hubbard will attend Board Meetings, and will assist in making decisions regarding the overall business operations of Providence Bank. He has disclosed the relationship with Providence Bank to all clients who are also investors in that bank. The Mr. Hubbard may be compensated for these activities. The amount of time spent in this capacity varies on a monthly basis.

Arrangements with Affiliated Entities

We are affiliated with Joel Hubbard, CPA, PC through common control and ownership. If you require accounting services, we will recommend that you use Joel Hubbard, CPA, PC. Our advisory services are separate and distinct from the compensation paid to Mr. Hubbard for his accounting services.

We are affiliated with Midas Mulligan Properties, Inc. (a commercial real estate rental business) and Broad River Properties, LLC. (a pine forest plantation) through common control and ownership. Our advisory services are separate and distinct from the compensation paid to Midas Mulligan Properties, Inc. or Broad River Properties, LLC for their services.

These referral arrangements we have with our affiliated entities present a conflict of interest because we may have a financial incentive to recommend our affiliates' services. While we believe that compensation charged by our affiliates are competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use our affiliates' services and may obtain comparable services and/or lower fees through other firms.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

We participate in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers independent investment advisers services, which include custody of securities, trade execution, clearance, and settlement of transactions. We receive some benefits from TD Ameritrade through its participation in the program. Our firm and/or Associated Persons may receive benefits such as assistance with conferences and educational meetings from product sponsors.

There is no direct link between our participation in the program and the investment advice we give to clients, although we receive economic benefits through our participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by our related persons. Some of the products and services made available by TD Ameritrade through the program may benefit us but may not benefit our client accounts. These products or services may assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits we receive through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, our firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by our firm or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

We also recommend that clients in need of brokerage and custodial services utilize Charles Schwab & Co., Inc. (Schwab), registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "*Your Brokerage and Custody Costs*").

Schwab provides us with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. These services are not otherwise contingent upon us committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Advisor Services also makes available to us other products and services that benefit us but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at Schwab. Schwab's products and services that assist us in managing and administering your' accounts include software and other technology that (i) provide access to your account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of our fees from your account; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help us manage and further develop our business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment to us.

As a fiduciary, we endeavor to act in the best interests of our clients. However, our recommendation that you maintain your assets in accounts at Schwab may be based in part on benefits provided to us by the availability of some of the foregoing products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by Schwab to us, which may create a potential conflict of interest.

Executive Money Management, Inc. and its associated persons endeavor at all times to put the interest of the clients first as part of their fiduciary duty. The provision of investment advice is conducted on a Fee-Only basis and there is never any receipt of commissions, kickbacks or additional compensation on investment products which could create a potential conflict of interest.

You may be charged transaction fees involved when purchasing or selling securities through the selected broker-dealer/custodian. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer/custodian. Additionally the commission/transaction fees charged by the recommended broker-dealer/custodian may be higher or lower than those charged by other broker-dealer/custodians.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We routinely recommend that you direct our firm to execute transactions through TD Ameritrade or Charles Schwab & Co. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage.

Block Trades

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (the practice of combining multiple orders for shares of the same securities is commonly referred to as "block trading"). Accordingly, you may pay different prices for the same securities transactions than other clients pay. Furthermore, we may not be able to buy and sell the same quantities of securities for you and you may pay higher commissions, fees, and/or transaction costs than other clients.

Item 13 Review of Accounts

Joel Hubbard, President, of Executive Money Managers, Inc. will monitor your accounts on a continuous basis and will conduct account reviews at least monthly to ensure the advisory services provided to you and that the portfolio mix is consistent with your current investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We may provide you with additional or regular written reports in conjunction with account reviews. Reports we provide to you will contain performance evaluation and investment activity reports on at least an annual basis. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

Item 14 Client Referrals and Other Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Please refer to the *Brokerage Practices* section above for disclosures on research and other benefits we may receive resulting from our relationship with Charles Schwab and TD Ameritrade.

Item 15 Custody

As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy. We will also provide statements to you reflecting the amount of advisory fee deducted from your account.

You should compare our statements with the statements from your account custodian(s) to reconcile the information reflected on each statement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us directly at the telephone number on the cover page of this brochure.

Item 16 Investment Discretion

Before we can buy or sell securities on your behalf, you must first sign our discretionary management agreement, and the appropriate trading authorization forms.

You may grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security. Please refer to the *Advisory Business* section in this brochure for more information on our discretionary management services.

Item 17 Voting Client Securities

Proxy Voting

We will determine how to vote proxies based on our reasonable judgment of the vote most likely to produce favorable financial results for you. Proxy votes generally will be cast in favor of proposals that maintain or strengthen the shared interests of shareholders and management, increase shareholder value, maintain or increase shareholder influence over the issuer's board of directors and management, and maintain or increase the rights of shareholders. Generally, proxy votes will be cast against proposals having the opposite effect. However, we will consider both sides of each proxy issue. Unless we receive specific instructions from you, we will not base votes on social considerations.

In the event you wish to direct our firm on voting a particular proxy, you should contact Joel Hubbard and the Telephone Number listed on the cover of this brochure with your instruction.

Conflicts of interest between you and our firm, or a principal of our firm, regarding certain proxy issues could arise. If we determine that a material conflict of interest exists, we will take the necessary steps to resolve the conflict before voting the proxies. For example, we may disclose the existence and nature of the conflict to you, and seek direction from you as to how to vote on a particular issue; we may abstain from voting, particularly if there are conflicting interests for you (for example, where your

account(s) hold different securities in a competitive merger situation); or, we will take other necessary steps designed to ensure that a decision to vote is in your best interest and was not the product of the conflict.

We keep certain records required by applicable law in connection with our proxy voting activities. You may obtain information on how we voted proxies and/or obtain a full copy of our proxy voting policies and procedures by making a written or oral request to our firm.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance nor have we filed a bankruptcy petition at any time in the past ten years. Therefore, we are not required to include a financial statement with this brochure.

Item 19 Requirements for State-Registered Advisers

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm.

Our firm is not actively engaged in any business other than giving investment advice.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings or administrative proceedings.

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Joel Hubbard

Executive Money Managers, Inc.

4330 Blackland Way
Marietta, GA 30067

Telephone: 770-953-1135

Facsimile: 770-953-1136

May 22, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joel Hubbard that supplements the Executive Money Managers, Inc. brochure. You should have received a copy of that brochure. Please contact us at 770-953-1135 if you did not receive Executive Money Managers, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV Brochure Supplement for Joel Hubbard

Item 2 Educational Background and Business Experience

The business background information provided below is for the last five years.

Your Financial Adviser: Joel Hubbard

Year of Birth: 1949

Education:

- Georgia State University, BBA, Management, 1972.
- Georgia State University, MBA, Finance, 1976.

Business Background

- Executive Money Management, Inc., President, 11/1989 to Present.
- Midas Mulligan Properties, Inc., President, 08/1995 to Present.
- Oaktree Properties, Inc., President, 08/1991 to Present.
- Joel Hubbard, CPA, PC, CPA, 03/1988 to Present.
- Broad River Properties, LLC, General Partner, 01/2004 to Present.

Item 3 Disciplinary Information

Mr. Joel Hubbard does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Othis Business Activities

Joel Hubbard is also the owner of Joel Hubbard, CPA, P.C., a certified public accounting firm. Clients of Executive Money Managers, Inc. may also be clients of Mr. Hubbard in his separate capacity as a certified public accountant. The services provided and compensation received by Mr. Hubbard for accounting related activities are separate and distinct from any fees paid for advisory services provided through Executive Money Managers, Inc. Mr. Hubbard spends approximately 35 hours a month of his professional time in his capacity as a certified public accountant.

Joel Hubbard is an officer or general partner of Midas Mulligan Properties, Inc., Oaktree Properties, Inc., commercial real estate rental businesses, and Broad River Properties, LLC, a pine forest plantation, and he devotes approximately 15 hours a month of his professional time in these capacities. Clients of Executive Money Management, Inc. are not solicited to investment in any of these entities. Mr. Hubbard's duties as officer or general partner of these entities do not create a conflict of interest to his provision of advisory services through Executive Money Managers, Inc.

Item 5 Additional Compensation

Joel Hubbard does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as President of Executive Money Managers, Inc..

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Othis Compensation* section of Executive Money Managers, Inc.'s firm brochure for additional disclosures on this topic.

Item 6 Supervision

Joel Hubbard is the principal owner of Executive Money Managers, Inc.; therefore, supervision is not required. Joel Hubbard can be reached at 770-953-1135.

Item 7 Requirements for State Registered Advisers

Joel Hubbard does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Margaret Hubbard

Executive Money Managers, Inc.

4330 Blackland Way
Marietta, GA 30067

Telephone: 770-953-1135

Facsimile: 770-953-1136

May 22, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Margaret Hubbard that supplements the Executive Money Managers, Inc. brochure. You should have received a copy of that brochure. Please contact us at 770-953-1135 if you did not receive Executive Money Managers, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV Brochure Supplement for Margaret Hubbard

Item 2 Educational Background and Business Experience

Your Financial Adviser: Margaret Hubbard

Year of Birth: 1953

Education:

- University of Georgia, BBA, International Business, 1974
- Georgia State University, MDS, Consulting and Organizations, 1979

Business Background:

- Executive Money Management, Inc., Chief Compliance Officer, 11/1989 to Present
- Beyond Measure Consulting, Inc., 01/2003 to Present

Item 3 Disciplinary Information

Ms. Margaret Hubbard does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Margaret Hubbard does not receive any additional compensation for providing advisory services beyond the fee based compensation she receives through Executive Money Managers, Inc.

Margaret Hubbard is owner and president of Beyond Measure Consulting, Inc., a consulting business. Ms. Hubbard is also a certified public accountant registered with the Georgia Secretary of State. She devotes approximately 10% of her professional time as such. Ms. Hubbard's duties as owner of Beyond Measure Consulting, Inc. do not create a conflict of interest to her provision of advisory services through Executive Money Managers, Inc.

Item 5 Additional Compensation

Margaret Hubbard does not receive any additional compensation for providing advisory services beyond that received as a result of her capacity as Chief Compliance Officer of Executive Money Managers, Inc.

Item 6 Supervision

Joel Hubbard, President is responsible for supervising the advisory activities of Margaret Hubbard. Joel Hubbard can be reached at 770-953-1135.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Executive Money Managers, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Item 7 Requirements for State Registered Advisers

Margaret Hubbard does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Benjamin A. Eggers

Executive Money Managers, Inc.

4330 Blackland Way
Marietta, GA 30067

Telephone: 770-953-1135

Facsimile: 770-953-1136

May 22, 2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Benjamin Eggers that supplements the Executive Money Managers, Inc. brochure. You should have received a copy of that brochure. Please contact us at 770-953-1135 if you did not receive Executive Money Managers, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV Brochure Supplement for Benjamin Eggers

Item 2 Educational Background and Business Experience

Your Financial Adviser: Benjamin A. Eggers

Year of Birth: 1983

Education:

- Georgia College & State University, BBA, Accounting, 2007

Business Background:

- Executive Money Managers, Inc., Investment Adviser Representative, 02/2010- Present

Item 3 Disciplinary Information

Mr. Benjamin Eggers does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Benjamin Eggers does not receive any additional compensation for providing advisory services beyond the fee based compensation he receives through Executive Money Managers, Inc..

Benjamin Eggers is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Investment Adviser Representative of Executive Money Managers, Inc. Moreover, Mr. Eggers does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Benjamin Eggers does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Investment Adviser Representative of Executive Money Managers, Inc.

Item 6 Supervision

Joel Hubbard, President is responsible for supervising the advisory activities of Benjamin Eggers. Joel Hubbard can be reached at 770-953-1135.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Executive Money Managers, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Item 7 Requirements for State Registered Advisers

Benjamin Eggers does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.