

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

Cover Page:

Date: May 31, 2011

Name and Address of Investment Adviser:

Best, DePalma & Gummer Wealth Management LLC (dba): Buckeye Wealth Management LLC  
155 Commerce Park Drive, Ste. 2, Westerville, OH 43082  
(614) 839-2090  
Website: [www.buckeyewealth.com](http://www.buckeyewealth.com)

This brochure provides information about the qualifications and business practices of Buckeye Wealth Management LLC. If you have any questions about the contents of this brochure, please contact us at (614) 839-2090 and/or through our website [www.buckeyewealth.com](http://www.buckeyewealth.com), where personnel emails are listed. 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.

## Item 2 Material Changes

Material Changes Since Last **Annual Update** Filed 03/29/2010

### DISCRETION

Prior to this filing, Buckeye Wealth Management LLC provided a Stock Strategy service to those clients who wished to allocate a maximum of 20% of their total assets under management in a specialized stock selection program as part of their overall investment strategy.

This program was a system of research and security selection using both fundamental and technical analysis to identify common stocks with high growth potential, which program required discretionary authority from the participating client in order to perform stock trades on a timely basis to take advantage of market conditions.

At the time regulatory rulings require advisors having discretion over client accounts to submit to a “surprise” audit from an outside accounting firm at the adviser’s expense, Buckeye Wealth Management LLC opted to discontinue this Stock Strategy in order to relinquish discretionary authority over those accounts involved, as the cost of an external audit would prove prohibitive, as the adviser would have had to increase the fees to the client as a result of the federally mandated additional expense, which would have proven to be a prohibitive cost.

Account owners were contacted, the reason for the discontinuance explained; the stocks in these accounts were liquidated per client approval, and the proceeds transferred to other accounts owned by the affected clients, which accounts are managed in more traditional asset allocation model formats, as explained herein.

### LIMITED DISCRETION

Prior to this filing Buckeye Wealth Management previously had limited discretionary authority per the Management Agreement with clients in those accounts that are managed using asset allocation models consisting of a mixture of investment products (stocks, mutual funds, ETF’s for example), which need to be rebalanced from time to time as asset class weightings change due to market fluctuations. Going forward from this filing, Buckeye Wealth Management will no longer make rebalancing trades within an existing client account without first receiving client authorization to do so, even though any necessary rebalancing trade would be among existing investments within the account.

Going forward from this filing, Buckeye Wealth Management LLC maintains no discretionary authority over client accounts, limited or otherwise, and will inform all current clients of same.

Item 3 Table of Contents

Table of Contents		
<u>Item Number</u>	<u>Item</u>	<u>Page</u>
4	Advisory Business	4
5	Fees and Compensation	6
6	Performance-Based Fees	8
7	Types of Clients	9
8	Methods of Analysis, Investment Strategies and Risk of Loss	10
9	Disciplinary Information	11
10	Other Financial Industry Activities and Affiliations	12
11	Code of Ethics	13
12	Brokerage Practices	14
13	Review of Accounts	15
14	Client Referrals and Other Compensation	16
15	Custody	17
16	Investment Discretion	18
17	Voting Client Securities	19
18	Financial Information	20
19	Requirements for State-Registered Advisers	21
	Firm Brochure Supplements	22 - 43

#### Item 4 Advisory Business

Buckeye Wealth Management LLC provides investment advisory services as follows:

##### ADVISORY BUSINESS

Buckeye Wealth Management LLC, a privately held entity, was formed in February, 2007 as a result of the merger of three advisory firms that had previously been in business as sole proprietor advisors. Best Advisory Services, Capital Adviser Services, and Gummer and Associates combined their practices into Best, DePalma and Gummer Wealth Management LLC, subsequently doing business as (dba) Buckeye Wealth Management LLC after the retirement of partner George Gummer. The current principal owners are Jeffrey G. Best (50%) and Donald J. DePalma (50%).

##### Individual Account Management:

We offer investment management services for clients who wish to utilize our individualized service. Our investment service provides continuous investment advice based on client's individual objectives, needs, and risk tolerance, utilizing various security products. Of course, any client may impose restrictions on investing in certain securities or types of securities if they wish, which may preclude the use of allocation models currently in use by the adviser.

We will custom tailor an investment portfolio specifically designed for you based on the above mentioned criteria. The process begins when you complete a confidential "Client Profile", which will help us to clarify your financial objectives and goals, establish your tolerance for risk, and identify your appropriate asset allocation.

Based on the analysis of your Client Profile we will assist in the creation of an individual Investment Policy Statement ("IPS"), which identifies a target Asset Allocation Model for your portfolio, along with specific objectives. The selected Asset Allocation Model ("AAM") specifies a target asset-class ratio suited to your individual risk-tolerance, goals, and time horizon. The IPS and AAM are used by the adviser as the primary references for managing your portfolio.

As we manage your account, your actual asset-class ratio may deviate from time to time due to market swings, which may create the need to rebalance the account periodically to keep it in line with your AAM; this could necessitate revising the weightings of the various products populating your portfolio. You, the client, must authorize us in writing, by email, or by voice, before we can proceed to trade within an account for the purpose of rebalancing among asset classes, or for any other purpose, as Buckeye Wealth Management does not exercise discretion in any client account.

To help us provide accurate and timely management of your invested assets, we may ask that you establish a custodial account with a designated custodian. However, assets may be held at a number of qualified custodians, including TD Ameritrade Institutional Services and SEI Private Trust Co., which are our primary custodians for client accounts. Buckeye Wealth Management will not serve as custodian for your managed assets. You will be solely responsible for paying all custodial fees or charges, as explained in Item 5.

You may add securities or money to your account at any time, and withdraw from the account by giving proper notice to us. This prior notice allows us to make sure the appropriate securities or monies are available for withdrawal at the appropriate time. We are not responsible for accurate reporting if you fail to provide us accurate information. You must promptly submit to us in writing any material changes to your financial situation that could affect the manner in which we approach the management of your account.

#### Item 4 Advisory Business

##### Management Services:

Buckeye Wealth Management LLC offers investment management services that utilize a risk-tolerance based asset allocation strategy founded upon the following principles:

Efficient Frontier Approach - utilizes the method of combining Asset Classes into diversified Asset Mixes, which establishes the foundation for what is known as “Modern Portfolio Theory”. The Efficient Frontier traces out the portfolios that offer the greatest amount of return for given levels of risk. All portfolios on the frontier are efficient and selection of the proper portfolio depends upon the investor’s goals and risk tolerance.

We generally recommend portfolio choices that remain on this “frontier” in accord with client’s risk profile. Each client receives a specific Target Asset Allocation Model that is based on both their capacity for risk and long-term objectives.

Global Diversification - holding a diversified portfolio of assets, including large and small cap investments, as well as domestic and international investments, can reduce portfolio risk, and can maximize returns.

Unwavering Discipline – chasing the “hot” investment, or fad, historically does not deliver consistent returns over time. Consistently applying a diversified, risk-managed and efficient allocation through the ups and downs of the market historically provide better returns with less risk.

Investment Manager Specialization – selecting managers that focus on long-term market strategies in order to provide diversification while reducing volatility, expenses and tax exposure.

Risk-Calibrated Portfolios – every investor is assigned a portfolio that matches her or his specific risk-tolerance; the proportion of holdings in various asset classes is the primary determinant of long-term returns and risk.

We typically recommend investing in a mix of several different investment products, including stocks, ETF’s and, or mutual funds to fulfill client objectives. Some custodians may charge trading fees for specific mutual funds or other investment products, for which costs the client is responsible.

The minimum account size for this service is generally @ \$100,000.

##### Non-specific Portfolio:

We may occasionally engage a client with an existing portfolio that cannot be restructured into one of our models, which could be due to the portfolio being non-qualified and containing highly appreciated assets which cannot be liquidated without placing the client in a large capital gains situation; or, a client’s existing portfolio could hold specific assets of sentimental value, which the client may wish to retain; or, the portfolio may be held at an existing custodian with whom we have no trading authority, and which offers a limited number of investment options, precluding our ability to fit the portfolio within one of our customary strategies; or, there may be other reasons expressed by the client that would preclude managing the account under one of our typical allocation models.

In any of these events, we would supervise the account in a manner consistent with the client’s wishes under our Management Agreement, even though contrary to the manner in which we customarily manage accounts, or contrary to the clients measured risk-tolerance, as long as the client has authorized us, in writing, to do so and the client accepts the level of risk produced by retaining the Non-specific Portfolio.

#### Item 4 Advisory Business

##### Self-Directed Accounts:

Adviser will, on occasion, allow an investor to open a custodial account that is not supervised by Adviser, and for which no management fee is charged. The investor is solely responsible for the management of this type of account; the Adviser has no authority or responsibility for product selection, sells or buys, unless specifically asked to do so by investor. Adviser does not impart any recommendations concerning any aspect of these accounts

##### Participation or Interest in Client Transactions:

Buckeye Wealth Management and its employees may buy or sell securities identical to those recommended to our clients. It is our express policy that any person employed by us is prohibited from profiting at the expense of our clients and from competing with our clients.

The adviser does not believe these transactions present any conflict of interest because we mostly recommend mutual funds and fixed-income securities for our client portfolios. Since the price of open-end mutual funds is established by the fund's net asset value, not by purchase or sales of the funds, transactions in these mutual funds cannot influence the price clients receive in their transactions with the same mutual funds; fixed-income securities are purchased on the open market, but not in amounts substantial enough to affect market prices.

##### Services or Strategies Not Offered:

Market Timing, Day Trading, Wrap Fee Programs.

##### Assets Under Management (AUM):

AUM is the sum total of the value of investment accounts owned by clients and supervised under a management agreement with Buckeye Wealth, which accounts are residing at a custodian. As of the date of this filing, Buckeye Wealth Management LLC has approximately \$29,000,000 of non-discretionary assets and \$ 0.0 discretionary assets under management. AUM is exclusive of the value of insurance products which have been provided by the adviser.

##### Termination Policy:

We may terminate the Management Agreement with you without cause at any time by providing you with adequate written notice in order that you are able to transfer assets to another adviser in a timely manner; likewise, you may terminate the Agreement without cause by providing us with written notice, with either such cancellation becoming effective at the end of the then current billing cycle to allow time for the assets to be transitioned to the receiving custodian. If the Agreement is terminated within five (5) business days from the date of inception, all fees paid in advance will be refunded to you promptly. Should the Agreement be terminated at any other time, you will receive a pro-rata refund of any prepaid fees subject to the notice policy.

Upon termination of our management services, we will have no authority to recommend or take any action with regard to the previously managed account. The client bears sole responsibility for proper liquidation and transfer of account assets upon termination

## Item 5 Fees and Compensation

### Fees and Compensation:

Clients pay a one-time non-refundable **\$750.00** set-up charge, due at the execution of the Management Agreement, which cost covers the review of current assets, analysis of Client's risk profile and investment style, creation of Client's personal Asset Allocation Model and/or Investment Policy Statement, research of investment products appropriate for Client's risk-tolerance, and the implementation of Client's portfolio; upon payment of this set-up charge, there is no obligation that the client follow Adviser's recommendations or use Adviser's account management services.

Annual fees are negotiable but generally based on the following declining tiered schedule; fees are computed on the value of assets under management on the last trading of the end of a calendar quarter, and are deducted quarterly in advance from Client's account/s, with the initial quarterly fee prorated from the date of this agreement to the end of the initial calendar quarter. Minimum annual fee is **\$1500 (\$375 per qtr)**

Market Value Of Account	Annual Fee Percentage
\$ 0 to \$ 500,000	1.50%
500,001 to 1,000,000	1.25%
1,000,001 to 3,000,000	1.00%
2,000,001 to 5,000,000	.75%
5,000,000 - Or More	.50%

For our investment management services, we charge a fee based on a percentage of the market value of all client assets in the managed account on the last trading day of the previous advisory period. For our services, fees are charged and billed quarterly in advance, and may have annual fee minimums as specified in the Management Agreement. Fees billed in advance may also be adjusted for capital additions and withdrawals during the advisory fee period. Please refer to your Advisory Agreement to determine the manner in which fees will be billed. In any partial advisory fee cycle, the fee will be pro-rated based on the number of days the assets are under management during the particular quarterly fee period. Fees will be due and payable upon receipt of the billing notice. Our standard investment management agreement has a provision whereby the client authorizes our fees to be debited directly from client's account by the custodian unless other arrangements have been made. Management agreements are effective until terminated as provided herein, or until modified by mutual consent of client and Advisor.

The advisory fees paid to us represent fees for management of your account and are separate from any other fees and expenses charged by other parties; therefore, the fees shown in this ADV represent only the fees paid to us and do not reflect operating expenses and other costs charged by mutual funds or other investments and it is important you understand that these fees and expenses are ultimately borne by the investor. Mutual funds and other investments may charge deferred sales charges ("DSC") or short-term redemption fees on withdrawals or redemptions. We are not responsible for any DSC or short-term redemption fee charges incurred through the management of your account. A complete description of all fees and expenses are in the relevant prospectuses which are provided to the client. We are also not responsible for any transaction costs incurred while managing your account. In addition, we advise you to carefully review your custody agreement between you and your custodian as there may be custodial fees charged to you for various services or account termination fees.

### Notice:

It is impossible to predict the future, that there is risk associated with investing, and that you may lose money.

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

*Performance-Based Fees and Side-By-Side Management*

In order to preclude any possible conflict of interest in the management of client accounts, Buckeye Wealth Management does not engage in Performance-Based Fees based on a share of capital gains or capital appreciation of the assets of a client, or Side-By-Side Management of clients' accounts where multiple accounts may be managed under different fee structures.

The adviser receives no compensation from custodians, mutual fund companies, or any other entity associated with the assets being billed under the Buckeye Wealth management agreement. All mutual fund products are either no-load funds; where A-shares are recommended, these are available no-load to the client at net-asset-value (NAV). Any product offered through Buckeye Wealth Management is generally available to clients through other sources not affiliated with Buckeye Wealth.



Item 7      Types of *Clients*

Types of Clients:

Buckeye Wealth Management generally provides investment advisory services to individuals, and individuals who are enrolled in a pension or profit-sharing platform, and to trusts.

Minimum account sizes are negotiable, but are generally at \$100,000.

## Methods of Analysis, Investment Strategies and Risk of Loss:

The asset-allocation model investment strategy, as described in Item 4, has varying degrees of risk based upon the allocation model selected per the client's measured risk profile. The following allocation models are generally used, but not indicative of each and every model in use, which models carry varying degrees of risk as described in ascending order below:

<u>Allocation Model</u>	<u>Stocks to Fixed-Income Securities Ratio</u>	<u>5-Yr Standard Deviation Factor*</u>
Defensive	6% / 94 %	4.0 %
Conservative	19% / 81 %	6.2 %
Moderate	36% / 64 %	9.1 %
Core Market (Balanced)	40% / 60 %	9.3 %
Market Growth	60% / 40 %	11.2 %
Aggressive Growth	80% / 20 %	13.5 %

\*Standard deviation measures, per historical data, how average gains over a stated length of time have been affected by a specific asset-class mix. For example, a Moderate Model may have an average 5-year gain of 5.5 %, but when the standard deviation is applied to the average gain, the range of gain or loss over the time period could swing considerably; in this example the range is +1.5 % to +9.5 %. This factor gives the client a better understanding of how their account value may fluctuate with market swings over time, but does not indicate with any assurance what the future may hold in terms of gain or loss.

Standard deviation percentages may vary somewhat between those accounts that are, or are not, tax-managed. For example, the fixed-income securities in a Qualified account may be comprised of corporate bonds, where a Non-Qualified account would utilize municipal bonds for the fixed-income segment to mitigate income taxes, which may produce a lower standard deviation factor due to the use of traditionally stable municipal bonds rather than corporate bonds.

Use of one of the allocation models described above may result in different performance results than what otherwise might have been achieved had a different model been used. In addition, performance experienced by clients in the same investment category may differ depending upon variations in trading activity or cash-flows.

**Note:**

Standard deviation factors fluctuate over time based on historical data. The adviser reviews each client's risk tolerance annually to determine if their allocation model remains appropriate for their purposes.

Client allocation models may vary from the above ratios at any given time due to several factors including, but not limited to, market swings, mutual fund style-drifts, variance due to specific client circumstances.

Historical data has no bearing on future performance; adviser cannot project or guarantee performance over time, and clients should be aware that securities involve risk of loss that clients should be prepared to bear.

Item 9      Disciplinary Information

Disciplinary Information:

As of this filing, there has been no disciplinary action taken against Buckeye Wealth Management, or any management person during their association with the firm by any court of competent jurisdiction, or any federal or state regulatory agency, as described in the Securities & Exchange Commission (SEC) Uniform Requirements for the Investment Adviser Brochure.

Item 10 Other Financial Industry Activities and Affiliations

Other Financial Industry Activities and Affiliations:

Buckeye Wealth Management may enter into marketing arrangements with other advisors and financial professionals, such as CPA's, as "Solicitors" to offer our services to the public. These Solicitors may refer us clientele, for which referrals we may pay a referral fee to the Solicitor based upon a percentage of our investment management fee. We will, in connection with these arrangements, comply with Rule 206(4)-3 under The Advisers Act. The referral fee is paid pursuant to a written agreement, which is retained by both the Solicitor and us. This information is disclosed to the referred client prior to or at the time of entering into an investment management agreement with us.

Solicitors, unrelated to their solicitors' agreements with Buckeye Wealth, and not on Buckeye Wealth's recommendation, may also sell insurance, annuities, mutual funds, stocks, bonds, and/or limited partnerships to clients. These Solicitors may receive separate and typical commissions on the sale of these products from non-affiliated entities.

Advisers may, when appropriate, recommend an insurance company product to a client, and provide same through a licensed relationship. Should a client opt to purchase an insurance product from an adviser of Buckeye Wealth, it is disclosed to the client that the adviser will receive a sales commission from the insurance product provider, and that no part of that commission is paid by the client, and that any funds deposited into, or paid for, an insurance company product, will not be subject to management fees.

Should the adviser manage the assets residing in a pension or profit sharing plan, then an unaffiliated pension consultant may be used to administer the plan, for which they would receive fees paid from the plan.

Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading:

The **Code of Ethics** is predicated on the principle that the adviser owes a fiduciary duty to its clients. Accordingly, Buckeye Wealth Management's Employees must avoid activities, interests and relationships that run contrary (or appear to run contrary) to the best interests of clients. At all times, the adviser must:

- ***Place client interests ahead of adviser's*** – As a fiduciary, we must serve in its clients' best interests. In other words, our Employees may not benefit at the expense of advisory clients. This concept is particularly relevant when Employees are making personal investments in securities traded by advisory clients.
- ***Engage in personal investing that is in full compliance with ours Code of Ethics*** – Employees must review and abide by adviser's Personal Securities Transaction and Insider Trading Policies.
- ***Avoid taking advantage of your position*** – Employees must not accept investment opportunities, gifts or other gratuities from individuals seeking to conduct business with us, or on behalf of an advisory client.
- ***Maintain full compliance with the Federal Securities Laws***<sup>1</sup> – Employees must abide by the standards set forth in Rule 204A-1 under the Advisers Act.

Any questions with respect to adviser's Code of Ethics should be directed to the Compliance Officer and/or the Chief Operating Officer. As discussed in greater detail below, Employees must promptly report any violations of the Code of Ethics to the CCO. All reported Code of Ethics violations will be treated as being made on an anonymous basis.

All Employees, and any consultants closely associated with the Company, will act with competence, dignity and integrity, in an ethical manner, when dealing with clients, the public, prospects, third-party service providers and fellow Employees. The following set of principles frame the professional and ethical conduct that Buckeye Wealth Management expects from its Employees and consultants:

- Act in a diligent, ethical and respectful manner with the public, clients, prospective clients, employers, employees, colleagues in the investment profession, and other participants in the global capital markets;
- Place the integrity of the investment profession, the interests of clients, and the interests of BDG above one's own personal interests;
- Adhere to the fundamental standard that you should not take inappropriate advantage of your position;
- Avoid any actual or potential conflict of interest;
- Conduct all personal securities transactions in a manner consistent with this policy;
- Use reasonable care and exercise independent professional judgment when conducting investment analysis, making investment recommendations, taking investment actions, and engaging in other professional activities;
- Practice and encourage others to practice in a professional and ethical manner that will reflect favorably on you and the profession;
- Promote the integrity of, and uphold the rules governing, capital markets;
- Maintain and improve your professional competence and strive to maintain and improve the competence of other investment professionals.
- Comply with applicable provisions of the federal securities laws.

This is an overview of adviser's philosophy pertaining to ethics; a more detailed version appears in our current Policies & Procedures Manual, along with explanatory footnotes as applies to the definition of Federal securities laws, is maintained at the adviser's office, a copy of which is available upon request.

Item 12      Brokerage Practices

Brokerage Practices:

The adviser recommends the use of various nonaffiliated third party custodians and/or trustees for client accounts including TD Ameritrade Institutional Services and SEI Private Trust Company. We have determined that these custodians provide timely service and a fair, but not necessarily the lowest price. You may establish an account at any recommended custodian based on your specific situation. You may have accounts at other custodians. Establishment of an account with any third party custodian will not increase the investment management fee payable by you. You will be responsible for any charged fees and/or expenses, including transaction costs, for the establishment and use of custodial accounts.

Recommended custodians are selected based on reputation, experience, responsiveness, financial stability, quality of services, quality of the custodian's research, timely response to adviser service requests, reasonable cost of trading charges, and technology. Additionally, the securities available, ability for best execution consistent with integrity, and back-office capability will also be taken into consideration. It is not necessary, however, for any custodian to satisfy each of the above criteria in order to be selected, nor is cost of services the predominate factor.

Buckeye Wealth Management receives no "soft-dollar" benefits, referrals, or any other special consideration for favorable execution services from custodians.

Buckeye Wealth Management has no "Directed Brokerage" arrangements with clients.

Item 13      Review of Accounts

Review of Accounts:

Buckeye Wealth Management assigns an Investment Advisory Representative to manage and review those accounts assigned to that advisory representative; reporting is performed quarterly, at which time clients are invited to attend an in-office review to track performance, and to authorize account rebalancing per allocation model. Annual reviews serve the same purposes, with the addition of reevaluating a client's risk-tolerance and goals to determine if the current allocation model is still appropriate.

On at least a quarterly basis account statements are sent directly to the client's address of record by the respective custodian, which statements list all assets, trades, management fee deductions, and other account activity.

On a quarterly basis the advisory representative will produce and provide the client with an account summary so that the client can compare it to the account statement received from the custodian. Also provided is an asset allocation review, rebalancing and performance reports, and a fee statement showing the calculations for the fee to be billed for the following quarter.

On an annual basis clients receive a consolidated 1099 directly from the custodian, along with annualized reports from the adviser which review performance, account expenses, and allocation, along with a privacy statement, a risk-tolerance update questionnaire, and a current Form ADV.

Item 14      *Client Referrals and Other Compensation*

*Client Referrals and Other Compensation:*

As explained in Item 10 -

Buckeye Wealth Management may enter into marketing arrangements with other advisors and financial professionals, such as CPA's, as "Solicitors" to offer our services to the public. These Solicitors refer us a portion of our clientele, for which referrals we may pay a referral fee to the Solicitor based upon a percentage of our investment management fee. The adviser will, in connection with these arrangements, comply with Rule 206(4)-3 under The Advisers Act. The referral fee is paid pursuant to a written agreement, which is retained by both the Solicitor and the adviser. This information is disclosed to the referred client prior to or at the time of entering into an investment management agreement with Buckeye Wealth.



Item 15      Custody

Custody:

Buckeye Wealth Management does not accept or maintain custody of any client funds or assets.

Should a client wish to deposit securities certificates into an account under management, the adviser will prepare a letter of instruction addressed to the custodian of the account requesting such deposit, along with a prepaid FedEx or UPS overnight delivery envelope addressed to the custodian of the account; adviser will then have the client review the letter of instruction for accuracy, make copies of the letter and certificate in the presence of the client, and request that the client then place the letter and securities certificate in the envelope, seal it in our presence, and have the client take the envelope to a local FedEx or UPS postage station, precluding the adviser taking possession of the securities certificate at any time.

Item 16      Investment Discretion

Investment Discretion:

Buckeye Wealth Management does not accept or maintain discretionary authority to manage securities accounts on behalf of clients. The adviser's management agreement will specify that Buckeye Wealth does not accept such discretion, and that the client is required to authorize all trading activity, including trades made solely to rebalance an account to remain in line with the client's asset allocation model.

Item 17      Voting *Client* Securities

Voting *Client* Securities:

PROXY POLICY.

Buckeye Wealth Management does not receive proxies for securities held in your accounts; these are required to be sent directly to the account owner at their address of record. It is our policy not to vote, nor give any advice how to vote, proxies for securities held in client accounts. Proxies for securities held in client accounts will be received by the client directly from the custodian of your assets, or will be handled as otherwise agreed between you and the custodian.

Should clients have questions concerning receipt of proxy material, they can contact Buckeye Wealth and we will try to assist them in understanding how to respond to the proxy material.

Item 18 Financial Information

Financial Information:

Not applicable to Buckeye Wealth Management, as the adviser does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

Item 19 Requirements for State-Registered Advisers

Requirements for State-Registered Advisers:

Principal Executive Officers –

JEFFREY G. BEST, President & Chief Operating Officer

Formal Education After High School:

The Ohio State University – B.Sc. in Finance

25-year Business Background

Representative, Benchmark Financial Services 1986 - 1998

Owner Best Advisory Services 1998 – 2007

President & COO, Buckeye Wealth Management 2007 – Present

DONALD J. DEPALMA, Vice President & Chief Compliance Officer

Formal Education After High School:

The Ohio State University – B. Sc. in English Education

30-year Business Background

Owner, DePalma & Assoc., 1977 - 1993

President Capital Estate Services, Inc. 1993-2007

Vice President & CCO, Buckeye Wealth Management LLC 2007 – Present

Other Business Activity -

Although our principal business is to provide investment management services, executive officers, investment committee members and employees of Buckeye Wealth may occasionally recommend insurance products to meet client objectives and goals. These may include life, long-term care, health or disability insurance, and fixed annuities. Advisors may receive compensation in the form of commissions paid by insurance providers for placement of these products. The amount of time spent on these outside activities is typically minimal; insurance products are not provided directly by the adviser, but rather by the following unaffiliated business entities, or their licensed principals:

Best Advisory Services LLC, Jeffrey G. Best, President

Capital Estate Planning Services, LLC, Donald J. DePalma, President

Both these entities are located at 155 Commerce Park Drive, Westerville, OH 43082.

**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

Cover Page:

Date: March 30, 2011

Brochure Supplement for Investment Advisory Representative

**Jeffrey G. Best**

Firm Name:

Best, DePalma & Gummer Wealth Management LLC (dba): Buckeye Wealth Management LLC  
155 Commerce Park Drive, Ste. 2, Westerville, OH 43082  
(614) 839-2090

Website: [www.buckeyewealth.com](http://www.buckeyewealth.com)

This brochure supplement provides information about **Jeffrey G. Best** that supplements the Buckeye Wealth Management brochure. You should have received a copy of that brochure. Please contact Donald J DePalma, Chief Compliance Officer, if you did not receive Buckeye Wealth Management's firm brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

JEFFREY G. BEST, President & Chief Operating Officer

Formal Education After High School:

The Ohio State University – B.Sc. in Finance

Year of Birth 1959

Investment Advisory Representative

Life, Health & Variable Annuity License (Ohio)

25-year Business Background

Representative, Benchmark Financial Services 1986 - 1998

Owner Best Advisory Services 1998 – 2007

President & COO, Buckeye Wealth Management 2007 – Present

### Item 3 Disciplinary Information

As of this filing, after having been a licensed advisor since year 2000, there has been a single disciplinary action taken against Jeffrey G. Best, this being by the Ohio Division of Securities, which resulted in a 14-day suspension of his Advisory License (5/30/11 – 6/12/11), under the Division's Order #11-025 dated May 19, 2011, which Order finds violations of investment-related statutes or regulations pertaining to the sale of an unregistered security.

Clients or prospective clients who wish to view a copy of said Order will be provided a copy.



#### Item 4 Other Business Activities

Although our principal business is to provide investment management services, executive officers, investment committee members and employees of Buckeye Wealth may occasionally recommend insurance products to meet client objectives and goals. These may include life, long-term care, health or disability insurance, and fixed annuities. Advisors may receive compensation in the form of commissions paid by insurance providers for placement of these products. The amount of time spent on these outside activities is typically minimal; insurance products are not provided directly by the adviser, but rather by the following unaffiliated business entities, or their licensed principals:

Best Advisory Services LLC, Jeffrey G. Best, President  
Capital Estate Planning Services, LLC, Donald J. DePalma, President

Both these entities are located at 155 Commerce Park Drive, Westerville, OH 43082.

Item 5 Additional Compensation

None.

## Item 6 Supervision

Buckeye Wealth Management has set forth procedures for the active management of a client's investment account, which appear in the firm's Policies & Procedures Manual. The firm's compliance officer is responsible for monitoring such activity in an ongoing manner.

Supervised persons, such as Investment Adviser Representatives who work directly with clients, are monitored at several levels, all of which requirements are annually reviewed with the supervised person (SP).

Pre-engagement of client – Monitor how SP describes the firm's services, and the material used to describe same, along with the timely provision of the Form ADV Brochure and Brochure Supplements.

Engagement of client – Monitor and review documents provided to engage a new client, including but not limited to the Management Agreement, and any revisions thereto.

Maintenance of client – Monitor and review client Allocation Model and Investment Policy Statement for appropriate application to client goals and objectives. Review trading activity, client communications, and other activity that may be material to the proper management of the client's account by the periodic audit of the SP's client files.

Other areas of supervision consist of regularly monitoring the SP's outside activities, if any, personal investment accounts, if any, and trading activity within them, if any.

The Chief Compliance Officer is subject to supervision by the Chief Operating Officer.

Supervisory person:

Donald J. DePalma, Chief Compliance Officer  
Buckeye Wealth Management LLC  
(614) 839-2090

Item 7 Requirements for State-Registered Advisers

See Item 3.

**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

Cover Page:

Date: March 30, 2011

Brochure Supplement for Investment Advisory Representative

**Donald J. DePalma**

Firm Name:

Best, DePalma & Gummer Wealth Management LLC (dba): Buckeye Wealth Management LLC  
155 Commerce Park Drive, Ste. 2, Westerville, OH 43082  
(614) 839-2090

Website: [www.buckeyewealth.com](http://www.buckeyewealth.com)

This brochure supplement provides information about **Donald J. DePalma** that supplements the Buckeye Wealth Management brochure. You should have received a copy of that brochure. Please contact Donald J DePalma, Chief Compliance Officer, if you did not receive Buckeye Wealth Management's firm brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

DONALD J. DEPALMA, Vice President & Chief Compliance Officer

Formal Education After High School:

The Ohio State University – B. Sc. in English Education

Investment Advisory Representative

Life, Health & Variable Annuity License (Ohio)

30-year Business Background

Owner, DePalma & Assoc., 1977 - 1993

President Capital Estate Services, Inc. 1993-2007

Vice President & CCO, Buckeye Wealth Management LLC 2007 – Present

Item 3 Disciplinary Information

As of this filing, there has been no disciplinary action taken against Donald J. DePalma by any court of competent jurisdiction, or any federal or state regulatory agency, as described in the Securities & Exchange Commission (SEC) Uniform Requirements for the Investment Adviser Brochure and Brochure Supplements.

#### Item 4 Other Business Activities

Although our principal business is to provide investment management services, executive officers, investment committee members and employees of Buckeye Wealth may occasionally recommend insurance products to meet client objectives and goals. These may include life, long-term care, health or disability insurance, and fixed annuities. Advisors may receive compensation in the form of commissions paid by insurance providers for placement of these products. The amount of time spent on these outside activities is typically minimal; insurance products are not provided directly by the adviser, but rather by the following unaffiliated business entities, or their licensed principals:

Best Advisory Services LLC, Jeffrey G. Best, President  
Capital Estate Planning Services, LLC, Donald J. DePalma, President

Both these entities are located at 155 Commerce Park Drive, Westerville, OH 43082.



Item 5 Additional Compensation

None.

## Item 6 Supervision

Buckeye Wealth Management has set forth procedures for the active management of a client's investment account, which appear in the firm's Policies & Procedures Manual. The firm's compliance officer is responsible for monitoring such activity in an ongoing manner.

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Other areas of supervision consist of regularly monitoring the SP's outside activities, if any, personal investment accounts, if any, and trading activity within them, if any.

The Chief Compliance Officer is subject to supervision by the Chief Operating Officer.

Supervisory person:

Donald J. DePalma, Chief Compliance Officer  
Buckeye Wealth Management LLC  
(614) 839-2090

Alternate supervisory person:

Jeffrey G. Best, Chief Operating Officer  
Buckeye Wealth Management  
(614) 839-2090

Item 7 Requirements for State-Registered Advisers

See Item 3.

**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

Cover Page:

Date: March 30, 2011

Brochure Supplement for Investment Advisory Representative

**Eric J Robbins**

Firm Name:

Best, DePalma & Gummer Wealth Management LLC (dba): Buckeye Wealth Management LLC  
155 Commerce Park Drive, Ste. 2, Westerville, OH 43082  
(614) 839-2090

Website: [www.buckeyewealth.com](http://www.buckeyewealth.com)

This brochure supplement provides information about **Eric J. Robbins** that supplements the Buckeye Wealth Management brochure. You should have received a copy of that brochure. Please contact Donald J DePalma, Chief Compliance Officer, if you did not receive Buckeye Wealth Management's firm brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

Eric J. Robbins, Investment Advisory Representative

Formal Education After High School:

The Ohio State University – B. A. in English

Investment Advisory Representative

19-year Business Background

Owner, Advent Resource Management 1992-2003

Investment Advisory Representative, Best Advisory Services 2003- 2007

Investment Advisory Representative, Buckeye Wealth Management 2007- Present

### Item 3 Disciplinary Information

As of this filing, there has been no disciplinary action taken against Eric J Robbins by any court of competent jurisdiction, or any federal or state regulatory agency, as described in the Securities & Exchange Commission (SEC) Uniform Requirements for the Investment Adviser Brochure and Brochure Supplements.

#### Item 4 Other Business Activities

##### Other Business Activities:

Eric J. Robbins is an officer and partner in **InsurLease**, which company is engaged in securing financing for equipment leasing for other companies or individuals, through various financial lenders. Mr. Robbins is not the primary operator of InsurLease, spending a small percentage of time involved in the business, which is run primarily by his partner in that business entity.

There are not currently any advisory clients of Buckeye Wealth Management who are also clients of InsurLease.

Should there ever be any crossover of clients between Buckeye Wealth and InsurLease, any aspect of that relationship that could be construed as a conflict of interest as pertains to the client's advisory interests will be reviewed by the Chief Compliance Officer of Buckeye Wealth, and any such conflict will be disclosed to the client.

InsurLease is located at 155 Commerce Park Drive, Ste. 2A, Westerville, OH 43082

Item 5 Additional Compensation

None.



## Item 6 Supervision

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Supervisory person:

Donald J. DePalma, Chief Compliance Officer  
Buckeye Wealth Management LLC  
(614) 839-2090

Alternate supervisory person:

Jeffrey G. Best, Chief Operating Officer  
Buckeye Wealth Management  
(614) 839-2090

Item 7 Requirements for State-Registered Advisers

See Item 3.