

**BROCHURE SUPPLEMENT**  
**ITEM 1: COVER SHEET**

**Michelle H. Tucker**

**Tucker Wealth Management, Inc.**

820 Mililani Street, Suite 401

Honolulu, HI 96813

(808) 791-1444

April 29, 2012

This Brochure Supplement provides information about Michelle H. Tucker that supplements the Tucker Wealth Management, Inc. Brochure. You should have received a copy of that Brochure. Please contact Michelle Tucker, President at (808) 791-1444 or michelle@sterlingandtucker.com if you did not receive Tucker Wealth Management, Inc.'s Brochure or if you have any questions about the content of this supplement.

Additional information about Michelle H. Tucker is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michelle H. Tucker was born in 1955. She received a BBA in Accounting from University of Hawaii in 1977 and a JD from William S. Richardson School of Law in 1981.

**Employment Background**

Employment Dates:	05/2007 - Present
Firm Name:	Tucker Wealth Management, Inc. (fka Golden Years Retirement Specialists, Inc.)
Type of Business:	Investment Advisor
Job Title & Duties:	President. Financial Planning and Investment Advice.
Employment Dates:	6/2008 - Present
Firm Name:	Memorial Planning, LLC
Type of Business:	Funeral Planning
Job Title:	Managing Member

### **Employment Background (continued)**

Employment Dates: 1/1991 - Present  
Firm Name: Sterling & Tucker  
Type of Business: Law Firm  
Job Title & Duties: Partner, Attorney

Employment Dates: 1/1991 - Present  
Firm Name: Sterling & Tucker, Inc.  
Type of Business: CPA Firm  
Job Title & Duties: President, CPA

Employment Dates: 11/2001 - 07/2007  
Firm Name: WealthCare Financial Services of Hawaii, Inc.  
(fka Michelle H. Tucker Advisory Services, Inc.)  
Type of Business: Investment Advisor  
Job Title & Duties: President. Financial Planning and Investment Advice.

### **ITEM 3: DISCIPLINARY INFORMATION**

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Michelle H. Tucker is also a partner of Sterling & Tucker, a law firm and the President of Sterling & Tucker, Inc., a CPA firm. Ms. Tucker expects to spend approximately 25% and 10% respectively in those capacities. Clients of the law and accountancy firms may also become clients of TWM. There is no obligation, however, for those clients to do so, or for clients of TWM to use services provided by the law or accountancy firms.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Tucker does not receive any economic benefit from any non-client for providing advisory services.

### **ITEM 6: SUPERVISION**

Ms. Tucker, President, is the owner and sole person providing investment advice on our behalf. Her telephone number is (808) 791-1444.

## ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Investment advisors who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above.

Ms. Tucker has not filed for personal bankruptcy and has no disciplinary information to report.