



March 31, 2011

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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750 Holiday Drive
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412-921-2970
Fax: 412-921-2773

Toll Free: 877-745-1700

Email: info@jfswa.com | www.jfswa.com

This Brochure Supplement provides information about Anthony S. Burt that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony S. Burt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Anthony S. Burt

Birth Year: 1983

Education: Slippery Rock University, Slippery Rock, PA – B.A.

Professional Credentials:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The mission of the Certified Financial Planner Board of Standards, Inc. (CFP Board) is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning.

CFP® practitioners have met rigorous examination, experience, and ethics requirements.

CFP Board's CFP® certification process consists of initial requirements in the areas of Education, Examination, Experience and Ethics (known as "the four Es").

Prerequisites for certification include a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and completion of a CFP Board-registered education program.

To receive the CFP® certification, a candidate must:

- Pass the CFP® certification examination;
- Meet the experience requirement of at least three years of qualifying full-time work experience;
- Pass the *Fitness Standards for Candidates and Registrants* and background check;
- Pay a one-time initial certification application fee of \$100 for the background check;
- Pay a certification fee of \$360 every two years; and
- Receive authorization to use the Marks.

CFP® practitioners must meet the following three renewal requirements every two years:

- Complete a certification application;
- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Certified Investment Management Analyst™ (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an

AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

Business: JFS Wealth Advisers, LLC
Advisor – 2010 - Present

JFS Wealth Advisers, LLC
Advisor Associate – 2008 - 2010

JFS Wealth Advisers, LLC
Advisor Support – 2006 - 2008

Note: JFS Wealth Advisers, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Anthony S. Burt.

Item 4- Other Business Activities

Anthony S. Burt does not have any other business activities.

Item 5- Additional Compensation

Anthony S. Burt does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

Investment decisions for clients are made by each client's Lead Advisor. However, JFS' Lead Advisors share common firm investment strategies. JFS investment strategy decisions are made by members of the Investment Committee. JFS' Investment Committee is led by Robert C. Jazwinski. The Investment Committee also includes Karen L. Chikosky and Ron Wyatt with research and support contributed by Anthony S. Burt. The Investment Committee meets regularly and reviews and updates JFS' investment strategies no less than quarterly. Investments are evaluated independently as well as in the context of clients' existing holdings and sector exposures.



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This Brochure Supplement provides information about Karen L. Chikosky that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Karen L. Chikosky is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Karen L. Chikosky

Birth Year: 1949

Education: University of Colorado, Colorado Springs, CO – B.A.

Professional Credentials:

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- Pass the *Fitness Standards for Candidates and Registrants* and background check;
- Pay a one-time initial certification application fee of \$100 for the background check;
- Pay a certification fee of \$360 every two years; and
- Receive authorization to use the Marks.

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- Complete a certification application;
- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Business: JFS Wealth Advisers, LLC
Principal, Lead Advisor – 2002 - Present

JFS Wealth Advisers, LLC
Lead Advisor – 2000 - 2002



Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Karen L. Chikosky.

Item 4- Other Business Activities

Karen L. Chikosky does not have any other business activities.

Item 5- Additional Compensation

Karen L. Chikosky does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

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This Brochure Supplement provides information about Barry P. Cox that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Barry P. Cox is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Barry P. Cox

Birth Year: 1978

Education: Robert Morris University, Pittsburgh, PA – M.S.T.
Slippery Rock University, Slippery Rock, PA – B.A.

Professional Credentials:

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.


In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice.

Business: JFS Wealth Advisers, LLC
Lead Tax Advisor – 2010 - Present

JFS Wealth Advisors, LLC
Accountant – 2000 - 2010



Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Barry P. Cox.

Item 4- Other Business Activities

Barry P. Cox does not have any other business activities.

Item 5- Additional Compensation

Barry P. Cox does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

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This Brochure Supplement provides information about Gary A. Dalessandro that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Gary A. Dalessandro is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Gary A. Dalessandro

Birth Year: 1959

Education: Clarion University, Clarion, PA – B.A.

Professional Credentials:

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

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Business: JFS Wealth Advisors, LLC
Principal, Tax & Estate Planning Specialist – 2010 - Present

JFS Wealth Advisors, LLC
Principal, Senior Accountant, Lead Advisor – 2002 - 2010

JFS Wealth Advisors, LLC
Senior Accountant, Lead Advisor – 1998 - 2002

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.


Item 3- Disciplinary Information

There are no legal or disciplinary events for Gary A. Dalessandro.

Item 4- Other Business Activities

Gary A. Dalessandro does not have any other business activities.

Item 5- Additional Compensation



Gary A. Dalessandro does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

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This Brochure Supplement provides information about Janelle M. Fumerola that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Janelle M. Fumerola is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Janelle M. Fumerola

Birth Year: 1974

Education: Hiram College, Hiram, OH – B.A.

Professional Credentials:

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- Pay a certification fee of \$360 every two years; and
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- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Business: JFS Wealth Advisers, LLC
Principal, Lead Advisor – 2010 - Present

JFS Wealth Advisers, LLC
Lead Advisor – 2005 - 2010



JFS Wealth Advisors, LLC
Advisor Support – 2002 - 2005

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this “Business” section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Janelle M. Fumerola.

Item 4- Other Business Activities

Janelle M. Fumerola does not have any other business activities.

Item 5- Additional Compensation

Janelle M. Fumerola does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

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Additional information about Robert C. Jazwinski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert C. Jazwinski

Birth Year: 1955

Education: Youngstown State University, Youngstown, OH – M.B.A.
Westminster College, New Wilmington, PA – B.A.

Professional Credentials:

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

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Business: JFS Wealth Advisers, LLC
President, Managing Principal – 1986 - Present

Note: JFS Wealth Advisers, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Robert C. Jazwinski.

Item 4- Other Business Activities


Robert C. Jazwinski does not have any other business activities.

Item 5- Additional Compensation

Robert C. Jazwinski does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

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This Brochure Supplement provides information about Mark B. Johnston that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark B. Johnston is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mark B. Johnston

Birth Year: 1978

Education: Westminster College, New Wilmington, PA – B.A.

Professional Credentials:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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Business: JFS Wealth Advisers, LLC
Lead Advisor – 2010 - Present

JFS Wealth Advisers, LLC
Support Advisor – 2007 - 2010



Washington Federal Bank
Investment Advisor Representative – 2002 - 2007

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this “Business” section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Mark B. Johnston.

Item 4- Other Business Activities

Mark B. Johnston is a licensed insurance agent. Mark serves in this capacity for a related person, JFS Risk Management, LLC. Mark does not receive commissions related to his role with JFS Risk Management, LLC. However, there may be an indirect benefit to JFS Wealth Advisors, LLC for such business activities.

Item 5- Additional Compensation

Mark B. Johnston does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

Investment decisions for clients are made by each client’s Lead Advisor. However, JFS’ Lead Advisors share common firm investment strategies. JFS investment strategy decisions are made by members of the Investment Committee. JFS’ Investment Committee is led by Robert C. Jazwinski. The Investment Committee also includes Karen L. Chikosky and Ron Wyatt with research and support contributed by Anthony S. Burt. The Investment Committee meets regularly and reviews and updates JFS’ investment strategies no less than quarterly. Investments are evaluated independently as well as in the context of clients’ existing holdings and sector exposures.



March 31, 2011

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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412-921-2970
Fax: 412-921-2773

Toll Free: 877-745-1700

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This Brochure Supplement provides information about Amanda L. Marcello that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Amanda L. Marcello is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Amanda L. Marcello

Birth Year: 1980

Education: Youngstown State University, Youngstown, OH – B.A.

Professional Credentials:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The mission of the Certified Financial Planner Board of Standards, Inc. (CFP Board) is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning.

CFP® practitioners have met rigorous examination, experience, and ethics requirements.

CFP Board's CFP® certification process consists of initial requirements in the areas of Education, Examination, Experience and Ethics (known as "the four Es").

Prerequisites for certification include a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and completion of a CFP Board-registered education program.

To receive the CFP® certification, a candidate must:


- Pass the CFP® certification examination;
- Meet the experience requirement of at least three years of qualifying full-time work experience;
- Pass the *Fitness Standards for Candidates and Registrants* and background check;
- Pay a one-time initial certification application fee of \$100 for the background check;
- Pay a certification fee of \$360 every two years; and
- Receive authorization to use the Marks.

CFP® practitioners must meet the following three renewal requirements every two years:

- Complete a certification application;
- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Business: JFS Wealth Advisers, LLC
Lead Advisor – 2010 - Present

JFS Wealth Advisers, LLC
Support Advisor – 2007 - 2010



JFS Wealth Advisors, LLC
Advisor Support – 2002 - 2007

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this “Business” section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Amanda L. Marcello.

Item 4- Other Business Activities

Amanda L. Marcello does not have any other business activities.

Item 5- Additional Compensation

Amanda L. Marcello does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

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This Brochure Supplement provides information about Stephanie J. Rossi that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Stephanie J. Rossi is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Stephanie J. Rossi

Birth Year: 1967

Education: Grove City College, Grove City, PA – B.A.

Professional Credentials:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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CFP® practitioners have met rigorous examination, experience, and ethics requirements.

CFP Board's CFP® certification process consists of initial requirements in the areas of Education, Examination, Experience and Ethics (known as "the four Es").

Prerequisites for certification include a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and completion of a CFP Board-registered education program.

To receive the CFP® certification, a candidate must:


- Pass the CFP® certification examination;
- Meet the experience requirement of at least three years of qualifying full-time work experience;
- Pass the *Fitness Standards for Candidates and Registrants* and background check;
- Pay a one-time initial certification application fee of \$100 for the background check;
- Pay a certification fee of \$360 every two years; and
- Receive authorization to use the Marks.

CFP® practitioners must meet the following three renewal requirements every two years:

- Complete a certification application;
- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Business: JFS Wealth Advisers, LLC
Managing Principal, Lead Advisor – 2010 - Present

JFS Wealth Advisers, LLC
Principal, Lead Advisor – 2002 - 2010



JFS Wealth Advisors, LLC
Lead Advisor – 1994 - 2002

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this “Business” section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Stephanie J. Rossi.

Item 4- Other Business Activities

Stephanie J. Rossi does not have any other business activities.

Item 5- Additional Compensation

Stephanie J. Rossi does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

Investment decisions for clients are made by each client’s Lead Advisor. However, JFS’ Lead Advisors share common firm investment strategies. JFS investment strategy decisions are made by members of the Investment Committee. JFS’ Investment Committee is led by Robert C. Jazwinski. The Investment Committee also includes Karen L. Chikosky and Ron Wyatt with research and support contributed by Anthony S. Burt. The Investment Committee meets regularly and reviews and updates JFS’ investment strategies no less than quarterly. Investments are evaluated independently as well as in the context of clients’ existing holdings and sector exposures.



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This Brochure Supplement provides information about Deborah A. Stiger that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

Additional information about Deborah A. Stiger is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Deborah A. Stiger

Birth Year: 1960

Education: The Pennsylvania State University, State College, PA – B.A.

Professional Credentials:

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice.

Chartered Retirement Plans SpecialistSM (CRPS[®])

The CRPS[®] Program is specifically targeted at professionals who design, install and maintain retirement plans for the business community.

The College for Financial Planning[®] awards the CHARTERED RETIREMENT PLANS SPECIALISTSM and CRPS[®] designation to students who:

- Successfully complete the program;
- Pass the final examination; and

- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Conferment of the designation is contingent upon the College for Financial Planning®'s review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics form within six month of passing the final exam. Failure to complete and submit the form within this timeframe may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS® designation by:

- Completing 16 hours of continuing education;
- Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- Paying a biennial renewal fee of \$75.

Business: JFS Wealth Advisors, LLC
Principal, Business Retirement Plan Specialist – 2010 - Present

JFS Wealth Advisors, LLC
Principal, Lead Advisor, Accountant – 2002 – 2010

JFS Wealth Advisors, LLC
Senior Accountant, Lead Advisor – 1996 - 2002

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this "Business" section.


Item 3- Disciplinary Information

There are no legal or disciplinary events for Deborah A. Stiger.

Item 4- Other Business Activities

Deborah A. Stiger does not have any other business activities.

Item 5- Additional Compensation



Deborah A. Stiger does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

Investment decisions for clients are made by each client's Lead Advisor. However, JFS' Lead Advisors share common firm investment strategies. JFS investment strategy decisions are made by members of the Investment Committee. JFS' Investment Committee is led by Robert C. Jazwinski. The Investment Committee also includes Karen L. Chikosky and Ron Wyatt with research and support contributed by Anthony S. Burt. The Investment Committee meets regularly and reviews and updates JFS' investment strategies no less than quarterly. Investments are evaluated independently as well as in the context of clients' existing holdings and sector exposures.



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This Brochure Supplement provides information about Ron Wyatt that supplements the Brochure of JFS Wealth Advisors, LLC ("JFS"). You should have received a copy of that Brochure. Please contact Laura Blaire, Chief Compliance Officer, by phone at 724-962-3200 or 1-877-745-1700 or by email at lblaire@jfswa.com if you did not receive JFS' Brochure or if you have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

Ron Wyatt

Birth Year: 1964

Education: University of Pittsburgh, Johnstown, PA – B.A.

Professional Credentials:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The mission of the Certified Financial Planner Board of Standards, Inc. (CFP Board) is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning.

CFP® practitioners have met rigorous examination, experience, and ethics requirements.

CFP Board's CFP® certification process consists of initial requirements in the areas of Education, Examination, Experience and Ethics (known as "the four Es").

Prerequisites for certification include a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and completion of a CFP Board-registered education program.

To receive the CFP® certification, a candidate must:

- Pass the CFP® certification examination;
- Meet the experience requirement of at least three years of qualifying full-time work experience;
- Pass the *Fitness Standards for Candidates and Registrants* and background check;
- Pay a one-time initial certification application fee of \$100 for the background check;
- Pay a certification fee of \$360 every two years; and
- Receive authorization to use the Marks.

CFP® practitioners must meet the following three renewal requirements every two years:

- Complete a certification application;
- Pay a \$360 certification fee; and
- Complete 30 hours of continuing education of which two hours must be from a CFP Board-approved program on CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics)* and/or *Financial Planning Practice Standards (Practice Standards)*.

Certified Investment Management Analyst™ (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an

AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

Chartered Financial Consultant® (ChFC®)

The American College's Chartered Financial Consultant® designation provides comprehensive coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning.

Prerequisites for the ChFC® designation include three years of full-time business experience (within the last five years preceding the date of the award).

To receive the ChFC® designation, a candidate must:

- Successfully complete all courses in the selected program;
- Meet experience requirements and ethics standards; and
- Agree to comply with The American College Code of Ethics and Procedures.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program, which requires 30 hours of continuing education every two years.

Certified Retirement Counselor® (CRC®)

The Certified Retirement Counselor® (CRC) certification was created to advance recognition among retirement planning professionals and the general public of the need for a retirement-specific certification program that demonstrates a mastery of subject matter and commitment to the retirement planning profession, a code of ethics, and continuing education.

InFRE awards the Certified Retirement Counselor® and CRC® certification to students who:

- Pass the certification examination;
- Meet the eligibility requirements of the Board of Standards and Policy Development;
- Meet the education and experience requirements for completion of a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and a minimum of two years relevant retirement-related professional experience (within the past seven years).
- Pass a complete background check upon meeting education and experience requirements.
- Complete an initial Certificate Holder's Statement indicating adherence to the CRC® Code of Ethics and annual continuing education requirements.

InFRE must receive the Certificate Holder's Statement within three months of notification of passing the exam or the candidate must retest.

Continued use of the CRC® certification is subject to ongoing renewal requirements. Individuals must renew their right to continue using the CRC® certification annually by:

- Completing 15 hours of continuing education; and
- Paying an annual renewal fee of \$100.

Business: JFS Wealth Advisers, LLC
Managing Principal, Retirement Planning Specialist – 2009 - Present

Wachovia Securities, LLC
Financial Advisor – 2003 - 2009

Wachovia Securities, Inc.
Financial Advisor – 2002 - 2003

Note: JFS Wealth Advisors, LLC refers also to any predecessor firms applicable during the employment period(s) listed in this “Business” section.

Item 3- Disciplinary Information

There are no legal or disciplinary events for Ron Wyatt.

Item 4- Other Business Activities

Ron Wyatt is a licensed insurance agent. Ron serves in this capacity for a related person, JFS Risk Management, LLC. Ron does not receive commissions related to his role with JFS Risk Management, LLC. However, there may be an indirect benefit to JFS Wealth Advisors, LLC for such business activities.

Item 5- Additional Compensation

Ron Wyatt does not receive any additional compensation from any other person or entity, and does not receive a bonus that is based on the number or amount of new accounts, sales or client referrals.

Item 6 - Supervision

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