

# ADV PART 2B BROCHURE SUPPLEMENT

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## EVERBANK WEALTH MANAGEMENT, INC.

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[everbank.com/wealth](http://everbank.com/wealth)

March 24, 2017

SEC File Number 801-71589

This brochure supplement provides information about supervised persons of EverBank Wealth Management, Inc. and supplements the EverBank Wealth Management, Inc. brochure. You should have received a copy of that brochure. If you did not receive an EverBank Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement, please contact us at [ewmcompliance@everbank.com](mailto:ewmcompliance@everbank.com).

Additional information about any investment adviser representative of EverBank Wealth Management, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**A. EDUCATIONAL BACKGROUND**

BS, Rider University .....	1978
ABA Graduate Trust School, Northwestern University .....	1982

**B. BUSINESS BACKGROUND**

Chief Executive Officer, President, Chief Operating Officer, EverBank Wealth Management, Inc. ....	2013–Present
Chief Executive Officer, President, Chief Operating Officer, EverTrade Direct Brokerage, Inc. ....	2013–Present
President, Chief Operating Officer, EverBank Wealth Management, Inc. ....	2010–2013
President, Chief Operating Officer, EverTrade Direct Brokerage, Inc. ....	2012–2013
Senior Vice President, Director of Adviser Services, EverBank .....	2004–2015

**C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA**

Series 7, 8, 24, 63, 66

**D. DISCIPLINARY INFORMATION**

There are no legal or disciplinary events about Mr. Conover to report. Public information concerning Mr. Conover’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**E. OTHER BUSINESS ACTIVITIES**

Mr. Conover holds certain other positions within the EverBank family of companies. These other positions may occupy a certain amount of Mr. Conover’s time, and his compensation may be determined in part by his performance in these other positions. EverBank wholly owns EverTrade Direct Brokerage, Inc., a registered broker dealer. Mr. Conover is the Chief Executive Officer of EverTrade Direct Brokerage, Inc. He does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Conover receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family’s values, including how to deal with any conflict of interest.

**F. ADDITIONAL COMPENSATION**

As an employee of EverBank, Mr. Conover earns a salary and a possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

**G. SUPERVISION**

Mr. Conover, in his capacity as Chief Executive Officer of EverBank Wealth Management, Inc., or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client’s investment strategy or in the concentration of a client’s assets is appropriate for and has been reviewed with the client. Mr. Conover’s phone number is 1.904.623.7169.

Christine Haedike, Chief Compliance Office of EverBank Wealth Management, Inc., will supervise Mr. Conover’s investment adviser activities. This will include, but is not limited to, a review regarding any new accounts Mr. Conover opens. Ms. Haedike’s phone number is 1.314.951.1646.

**A. EDUCATIONAL BACKGROUND**

BS, The University of Illinois ..... 1988

**B. BUSINESS BACKGROUND**

Senior Vice President, Chief Compliance Officer, EverBank Wealth Management, Inc..... 2011–Present

Senior Vice President, Chief Compliance Officer, EverTrade Direct Brokerage, Inc. .... 2011–Present

Senior Vice President, Director of Internal Audit, First Allied Securities, Inc. .... 2010–2011

Executive Vice President, Chief Compliance Officer, First Allied Advisory Services ..... 2006–2010

Executive Vice President, Chief Compliance Officer, FFP Securities, Inc. .... 2003–2010

**C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA**

- Series 7, 8, 24, 53, 63, 65
- Life, Health, Variable Insurance licenses

**D. DISCIPLINARY INFORMATION**

There are no legal or disciplinary events about Ms. Haedike to report. Public information concerning Ms. Haedike’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**E. OTHER BUSINESS ACTIVITIES**

Ms. Haedike serves as SVP, Chief Compliance Officer of EverTrade Direct Brokerage, Inc., an affiliated broker/dealer. She is also a registered representative of EverTrade Direct Brokerage, Inc. She does not receive any compensation, cash or noncash, relating to sales of securities or other investment products. Ms. Haedike receives no distribution or service fees from the sale of mutual funds. She is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family’s values, including how to deal with any conflict of interest.

**F. ADDITIONAL COMPENSATION**

As an employee of EverBank, Ms. Haedike earns a salary and possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

**G. SUPERVISION**

Ms. Haedike, as Chief Compliance Officer of EverBank Wealth Management, Inc., is directly supervised by its CEO, David L. Conover. Mr. Conover’s phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client’s investment strategy or in the concentration of a client’s assets is appropriate for and has been reviewed with the client.

A. EDUCATIONAL BACKGROUND

BSBA, Washington University ..... 1987

B. BUSINESS BACKGROUND

Vice President, Senior Market Strategist, EverBank Wealth Management, Inc. .... 2012–Present  
Senior Vice President, President of World Markets, EverBank. .... 2015–Present  
Senior Vice President, Director of Sales, EverBank. .... 2003–2014  
Chief Operating Officer, Coachman Homes ..... 1998–2003  
Vice President, Mercantile Bank ..... 1997–1998  
Vice President, International Markets, Mark Twain Bank ..... 1989–1997

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 7, 63

Mr. Gaffney holds the professional designation of Chartered Financial Analyst®. The Chartered Financial Analyst (CFA) charter is a graduate-level investment credential established in 1962 and awarded by CFA Institute—the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as member; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code Ethics and Standards of Professional Conduct.

CFA® Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforce through an active professional conduct program, require CFA charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Current Knowledge and Continuing Education

The three levels of the CFA Program test a proficiency with a range of fundamental and investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

#### **D. DISCIPLINARY INFORMATION**

There are no legal or disciplinary events about Mr. Gaffney to report. Public information concerning Mr. Gaffney's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **E. OTHER BUSINESS ACTIVITIES**

Mr. Gaffney is also a registered representative of EverTrade Direct Brokerage, Inc. He does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Gaffney receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation code of conduct that define the business procedures and practices that reflect the EverBank corporate family's values, including how to deal with any conflict of interest.

#### **F. ADDITIONAL COMPENSATION**

As an employee of EverBank, Mr. Gaffney earns a salary and a possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

#### **G. SUPERVISION**

Mr. Gaffney is directly supervised by EverBank Wealth Management, Inc.'s CEO, David L. Conover, whose phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client's investment strategy or in the concentration of a client's assets is appropriate for and has been reviewed with the client.

**A. EDUCATIONAL BACKGROUND**

BSBA, Finance, University of Missouri – St. Louis . . . . .	2008
MBA, Finance, University of Missouri – St. Louis. . . . .	2010

**B. BUSINESS BACKGROUND**

Vice President, Portfolio Manager, EverBank Wealth Management, Inc.. . . . .	2015–Present
AVP Portfolio Manager, EverBank Wealth Management, Inc. . . . .	2012–2015
Wealth Associate, EverBank Wealth Management, Inc. . . . .	2011–2012
Associate Investment Consultant, Fiduciary Advisers, Inc.. . . . .	2008–2011

**C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA**

Series 7, 65

Mr. Stolzer holds the professional designation of Chartered Financial Analyst®. The Chartered Financial Analyst (CFA) charter is a graduate-level investment credential established in 1962 and awarded by CFA Institute—the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as member; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code Ethics and Standards of Professional Conduct.

**CFA® Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, requires CFA charterholders to:

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- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

**Global Recognition**

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**Current Knowledge and Continuing Education**

The three levels of the CFA Program test a proficiency with a range of fundamental and investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

#### **D. DISCIPLINARY INFORMATION**

There are no legal or disciplinary events about Mr. Stolzer to report. Public information concerning Mr. Stolzer's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **E. OTHER BUSINESS ACTIVITIES**

Mr. Stolzer does not have any outside business activities. Mr. Stolzer does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Stolzer receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family's values, including how to deal with any conflict of interest.

#### **F. ADDITIONAL COMPENSATION**

As an employee of EverBank, Mr. Stolzer earns a salary and possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

#### **G. SUPERVISION**

Mr. Stolzer is directly supervised by EverBank Wealth Management, Inc.'s CEO, David L. Conover, whose phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client's investment strategy or in the concentration of a client's assets is appropriate for and has been reviewed with the client.

**A. EDUCATIONAL BACKGROUND**

BA, Michigan State University .....	2006
MS, University of Denver .....	2006

**B. BUSINESS BACKGROUND**

Associate Portfolio Manager, EverBank Wealth Management, Inc. ....	2016–Present
Brokerage Specialist, EverTrade Direct Brokerage, Inc. ....	2012–Present
Alternative Investment Operations Analyst, Wells Fargo Advisors. ....	2011–2012
Charles Schwab Investment Advisory, Managed Account Trader. ....	2010–2011
Charles Schwab & Co, Sr. Active Trader Associate. ....	2006–2010

**C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA**

Series 4, 7, 24, 63, 66

**D. DISCIPLINARY INFORMATION**

There are no legal or disciplinary events about Mr. Chernoff to report. Public information concerning Mr. Chernoff’s registration as an investment advisor representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**E. OTHER BUSINESS ACTIVITIES**

Mr. Chernoff does not have any outside business activities. Mr. Chernoff does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Chernoff receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family’s values, including how to deal with any conflict of interest.

**F. ADDITIONAL COMPENSATION**

As an employee of EverBank, Mr. Chernoff earns a salary and possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

**G. SUPERVISION**

Mr. Chernoff is directly supervised by EverBank Wealth Management, Inc.’s CEO, David L. Conover, whose phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client’s investment strategy or in the concentration of a client’s assets is appropriate and has been reviewed with the client.



A. EDUCATIONAL BACKGROUND

BBA, The Florida Atlantic University ..... 1992

B. BUSINESS BACKGROUND

Vice President, Wealth Management Specialist, EverBank Wealth Management, Inc. .... 2011–Present  
Vice President, Branch Manager, Charles Schwab and Co. .... 2005–2010

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 7, 9, 10, 63, 65

Mr. Martorell holds the Accredited Wealth Management Adviser designation (AWMA®). Individuals who hold the AWMA designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct. Designees renew their designation by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

D. DISCIPLINARY INFORMATION

There are no legal or disciplinary events about Mr. Martorell to report. Public information concerning Mr. Martorell’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

E. OTHER BUSINESS ACTIVITIES

Mr. Martorell is also a registered representative of EverTrade Direct Brokerage, Inc. He does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Martorell receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family’s values, including how to deal with any conflict of interest.

F. ADDITIONAL COMPENSATION

As an employee of EverBank, Mr. Martorell earns a salary and possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors. Mr. Martorell will be eligible to receive a percentage of gross investment management fees charged to a client for the first two years after the account is established.

G. SUPERVISION

Mr. Martorell is directly supervised by EverBank Wealth Management, Inc.’s CEO, David L. Conover, whose phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client’s investment strategy or in the concentration of a client’s assets is appropriate for and has been reviewed with the client.

A. EDUCATIONAL BACKGROUND

BA, Empire State College . . . . . 2008

B. BUSINESS BACKGROUND

Wealth Management Advisor, EverBank Wealth Management, Inc. . . . . 2015–Present

Brokerage Specialist, EverTrade Direct Brokerage, Inc. . . . . 2015–Present

World Markets/EverTrade New Accounts Manager, EverBank . . . . . 2013–2015

New Accounts Senior Associate, EverBank . . . . . 2012–2013

High School Teacher, St. John the Baptist Diocesan High School. . . . . 2005–2011

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 99, 7, 24, 66

D. DISCIPLINARY INFORMATION

There are no legal or disciplinary events about Mr. Herr to report. Public information concerning Mr. Herr’s registration as an investment advisor representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

E. OTHER BUSINESS ACTIVITIES

Mr. Herr does not have any outside business activities. Mr. Herr does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Herr receives no distribution or service fees from the sale of mutual funds. He is subject to the EverBank Wealth Management, Inc. Code of Ethics and the EverBank Financial Corporation Code of Conduct that define the business procedures and practices that reflect the EverBank corporate family’s values, including how to deal with any conflict of interest.

F. ADDITIONAL COMPENSATION

As an employee of EverBank, Mr. Herr earns a salary and possible bonus. A bonus may be earned based on a variety of factors including division revenue growth and profitability, as well as personal contributions and other subjective factors.

G. SUPERVISION

Mr. Herr is directly supervised by EverBank Wealth Management, Inc.’s CEO, David L. Conover, whose phone number is 1.904.623.7169. The CEO, or his designee(s), must review and approve the opening of each new advisory relationship. The CEO, or his designee(s), is also responsible for ensuring that any significant change in a client’s investment strategy or in the concentration of a client’s assets is appropriate and has been reviewed with the client.

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EverBank Wealth Management, Inc. is an investment adviser registered with the Securities and Exchange Commission. It is not a bank. EverBank Wealth Management, Inc. may recommend or make available products and services offered by its parent company, EverBank, a member of the FDIC, and EverBank's subsidiary, EverTrade Direct Brokerage, Inc., a broker dealer registered with the Securities and Exchange Commission and a member of FINRA ([www.finra.org](http://www.finra.org)) and SIPC ([www.sipc.org](http://www.sipc.org)). Investment services offered through EverBank Wealth Management, Inc.:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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Foreign investing involves special risks such as currency, economic, political and social instability in addition to varying accounting and disclosure standards. Be sure you understand these risks prior to investing.