

ADV PART 2B BROCHURE SUPPLEMENT

EVERBANK WEALTH MANAGEMENT, INC.

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March 31, 2013

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.

Additional information about any investment advisor representative of EverBank Wealth Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

A. EDUCATIONAL BACKGROUND

MBA, Washington University	1981
BA, St. Olaf College	1976

B. BUSINESS BACKGROUND

Chief Executive Officer, EverBank Wealth Management, Inc.	2010–Present
Executive Vice President, EverBank; President, EverBank Direct, a division of EverBank.	2002–Present

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 4, 7, 15, 24, 53, 63

D. DISCIPLINARY INFORMATION

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

E. OTHER BUSINESS ACTIVITIES

Mr. Trotter holds a variety of positions within the EverBank family of companies. These other positions may occupy a substantial amount of Mr. Trotter’s time, and his compensation may be determined in significant part by his performance in these other positions. Mr. Trotter serves as EVP of both EverBank Financial Corporation (a savings and loan holding company of which EverBank Wealth Management, Inc. is an indirect wholly-owned subsidiary) and EverBank (a federal savings association that is a wholly-owned subsidiary of EverBank Financial Corporation); Director and President of CustomerOne Financial Network, Inc. (a holding company wholly-owned by EverBank) and Director and CEO of EverTrade Direct Brokerage, Inc. (a registered broker dealer that is a wholly-owned subsidiary of CustomerOne Financial Network, Inc.). Mr. Trotter is 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. Trotter 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

Mr. Trotter is an employee of CustomerOne Financial Network, Inc., which is a subsidiary of EverBank. As such, he earns a salary and a possible bonus from this position, as well as any compensation he receives in his capacity as CEO of EverBank Wealth Management, Inc. Any 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. Trotter is directly supervised by EverBank Wealth Management, Inc.’s President, David L. Conover, whose phone number is 904.279.7169, with respect to Mr. Trotter’s advisory activities. The President, or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President, 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. Trotter’s phone number is 314.951.1600.

A. EDUCATIONAL BACKGROUND

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

B. BUSINESS BACKGROUND

President, Chief Operating Officer, EverBank Wealth Management, Inc.	2010–Present
President and Chief Operating Officer, EverTrade Direct Brokerage, Inc.	2012–Present
Senior Vice President, Director of Advisor Services, EverBank	2004–Present

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 7, 8, 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 advisor representative may be found by accessing the SEC’s public disclosure site at 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. Mr. Conover serves as SVP, Director of Advisor Services of EverBank, a federal savings association of which EverBank Wealth Management, Inc. is an indirect wholly-owned subsidiary. EverBank wholly owns EverTrade Direct Brokerage, Inc., a registered broker dealer. Mr. Conover is the President and Chief Operating 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 President and Chief Operating Officer of EverBank Wealth Management, Inc., or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly review of client accounts. The President, 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 904.279.7169.

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, and a quarterly review of any accounts Mr. Conover handles. Ms. Haedike’s phone number is 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, 63, 24, 9/10, 53, 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 advisor representative may be found by accessing the SEC’s public disclosure site at 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 President, David L. Conover. Mr. Conover’s phone number is 904.279.7169. The President, or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President, 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

Senior Vice President, Director of Sales, EverBank..... 2003–Present
Vice President, Senior Market Strategist, EverBank Wealth Management, Inc..... 2012–Present
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.

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 advisor representative may be found by accessing the SEC's public disclosure site at 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 President, David L. Conover, whose phone number is 904.279.7169. The President of his designee(s) must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President 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

BS, The Colorado School of Mines.	1996
MS, University of Denver	2001
MBA, University of Denver	2001

B. BUSINESS BACKGROUND

Senior Vice President, Chief Investment Officer, EverBank Wealth Management, Inc.	2012–Present
Vice President, Portfolio Manager, EverBank Wealth Management, Inc.	2011–2012
Director of Investments, The UC Berkeley Endowment Management Company	2010
Associate Director of Investments, The William and Flora Hewlett Foundation	2007–2010

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Ms. Zarkovich 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:

- 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.

D. DISCIPLINARY INFORMATION

There are no legal or disciplinary events about Ms. Zarkovich to report. Public information concerning Ms. Zarkovich's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

E. OTHER BUSINESS ACTIVITIES

Ms. Zarkovich serves as an Advisor to the Investment Committee of University of North Florida Foundation ("UNFF"), the Finance Committee of the Women's Giving Alliance ("WGA"), and on the Board of Directors of The Women's Center of Jacksonville ("WCJ"). UNFF, WGA, and WCJ are 501(c)(3) not for profit organizations located in Jacksonville, FL. Ms. Zarkovich does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. She 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

Ms. Zarkovich is an employee of EverBank Wealth Management, Inc. As such, she 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

Ms. Zarkovich is directly supervised by EverBank Wealth Management, Inc.'s President, David L. Conover, whose phone number is 904.279.7169. The President, or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President, 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

Associate Portfolio Manager, EverBank Wealth Management, Inc.	2012–Present
Wealth Associate, EverBank Wealth Management, Inc.	2011–2012
Associate Investment Consultant, Fiduciary Advisors, Inc.	2008–2011

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 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:

- 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.

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 advisor representative may be found by accessing the SEC's public disclosure site at 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

Like all investment advisory associates of EverBank Wealth Management, Inc. Mr. Stolzer is supervised by its President, David L. Conover, 904.279.7169. The President or his designee(s) must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President 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

BBA, Southern Illinois University at Edwardsville 1995

B. BUSINESS BACKGROUND

Vice President, Senior Wealth Management Advisor, EverBank Wealth Management, Inc. 2010–Present
Product Manager II, EverBank 2009–Present
Financial Advisor, Merrill Lynch. 2005–2007
Associate Vice President, Manager of Financial and Portfolio Planning Services, AG Edwards 1996–2005

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 7, 66

Mr. Hogan holds the Accredited Wealth Management Advisor 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. Hogan to report. Public information concerning Mr. Hogan’s registration as an investment advisor representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

E. OTHER BUSINESS ACTIVITIES

Mr. Hogan is a Vice President and Wealth Management Advisor for EverBank Wealth Management, Inc. EverBank Wealth Management, Inc.’s affiliate, EverBank, wholly owns EverTrade Direct Brokerage, Inc., a registered broker dealer for which Mr. Hogan is a registered representative. Mr. Hogan does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. He receives no distribution or service fees from the sale of mutual funds. Mr. Hogan 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

Mr. Hogan is an employee of EverBank Wealth Management, Inc. As such, he 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. Hogan is directly supervised by EverBank Wealth Management, Inc.’s President, David L. Conover, whose phone number is 904.279.7169. The President, or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President, 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

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 Advisor 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 advisor representative may be found by accessing the SEC’s public disclosure site at 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 President, David L. Conover, whose phone number is 904.279.7169. The President, or his designee(s), must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President, 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

BS, Jacksonville State University. 1994

B. BUSINESS BACKGROUND

Vice President, Wealth Management Specialist, EverBank Wealth Management, Inc.2012-Present
Wells Fargo Advisors, Financial Advisor 2010-2012
Wells Fargo Bank, NA Vice President Manager Southeast 2001-2010

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

- Series 7, 66
- Life, Health, LTC, Variable insurance licenses
- Certified Corporate Trust Specialist

D. DISCIPLINARY INFORMATION

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

E. OTHER BUSINESS ACTIVITIES

Mr. Clark 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. Clark 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. Clark 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. Clark 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. Clark is directly supervised by EverBank Wealth Management, Inc.’s President, David L. Conover, whose phone number is 904.279.7169. The President or his designee(s) must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President 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, Finance, Lewis University 1998

B. BUSINESS BACKGROUND

Vice President, Wealth Management Specialist, EverBank Wealth Management, Inc. 2012–Present
Registered Representative, LPL Financial 2012–2012
VP, RiverNorth Capital Management, LLC 2009–2012
Managing Director, InterOcean Wealth Management 2007–2009

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

- Series 6, 63
- Life, Health Insurance licenses

Mr. Lakumb 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

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.

D. DISCIPLINARY INFORMATION

There are no legal or disciplinary events about Mr. Lakumb to report. Public information concerning Mr. Lakumb's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

E. OTHER BUSINESS ACTIVITIES

Mr. Lakumb 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. Lakumb 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. Lakumb 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. Lakumb 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

Like all investment advisory associates of EverBank Wealth Management, Inc. Mr. Lakumb is supervised by its President, David L. Conover, 904.279.7169. The President or his designee(s) must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President 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

MBA, Fordham Business School	2009
BA, St. Lawrence University	1997

B. BUSINESS BACKGROUND

Vice President, Wealth Management Advisor, EverBank Wealth Management, Inc.	2013–Present
Wealth Management Associate, EverBank Wealth Management, Inc.....	2012–2013
Product Specialist, Thomson Reuters.....	2007–2011
Senior Sales Associate, Morgan Stanley & Co.....	2000–2007

C. PROFESSIONAL DESIGNATIONS—QUALIFICATIONS AND RELATED CRITERIA

Series 65

D. DISCIPLINARY INFORMATION

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

E. OTHER BUSINESS ACTIVITIES

Mr. Hogan does not have any outside business activities. Mr. Hogan does not receive any compensation, cash or non-cash, relating to sales of securities or other investment products. Mr. Hogan 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. Hogan 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

Like all investment advisory associates of EverBank Wealth Management, Inc. Mr. Hogan is supervised by its President, David L. Conover, 904.279.7169. The President or his designee(s) must review and approve the opening of each new advisory relationship and oversee quarterly reviews of client accounts. The President 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.

EverBank Wealth Management, Inc. is an investment advisor 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 and SIPC. Investment services offered through EverBank Wealth Management, Inc.:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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