

Calibrated Capital Management LLC

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(Please call us prior to sending a fax)

December 24, 2014

Form ADV Part 2A Brochure

This Brochure provides information about the qualifications and business practices of Calibrated Capital Management LLC (“CCM”). If you have any questions about the contents of this Brochure, please contact us at (407) 697 - 0878. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Calibrated Capital Management LLC is a registered investment adviser. An "investment adviser" means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or as to the advisability of investing in, purchasing, or selling securities, or who, for compensation and as part of a regular business, issues or promulgates analyses or reports concerning securities. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about Calibrated Capital Management LLC is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

The purpose of this page is to inform you of any material changes since the previous version of this Brochure.

As of December 2014, we no longer offer Financial Planning and Portfolio Management Services to clients. We now offer Consulting Services for Businesses, Foundations and Charities. As such, on December 24, 2014, we revised our entire Form ADV Part 2A Brochure to remove all reference to Asset Management, Discretion, Methods of Analysis, Investment Strategies and Brokerage Practices.

We review and update our Brochure at least annually to make sure that it remains current.

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Item 4 - Advisory Business

Calibrated Capital Management LLC is a registered investment adviser based in Windermere, Florida. We are a limited liability company under the laws of the State of Florida. We have been providing investment advisory services since 2011. Kirk Simmons Bradach is the Managing Member, Chief Executive Officer and Chief Compliance Officer of the firm.

You may see the term, Associated Person, used throughout this Brochure. As used in this Brochure, this term refers to anyone from our firm who is an officer, employee, and all individuals providing investment advice on behalf of our firm. Where required, such persons are properly registered as investment adviser representatives.

Currently, we offer various consulting services, with a primary focus on Businesses, Foundations and Charities. As part of this service, our Associated Persons gather financial data, outline goals, identify problems, assess risk tolerance and define investment objectives based on the individual needs of the client. Areas for discussion and planning may focus on general business matters, charitable giving strategies, cash flow management, employee benefits, and/or succession planning. This data is gathered prior to the preparation of a written financial plan or to provide ongoing consulting services. Services may also include the review and analysis of specific issues and advice as contracted. Clients are always free to accept or reject our recommendations.

Plans are based on our clients' financial situation and the financial information provided to our firm. Clients must notify us promptly, should their financial situation, goals, objectives, or needs change. Additionally, our investment advice should not be construed as legal or tax advice. Clients are encouraged to consult an attorney or tax professional regarding their specific legal or tax situation.

Assets Under Management

Due to the nature of our advisory services, we do not have discretionary or non discretionary assets under management.

Item 5 - Fees and Compensation

We charge an hourly fee of up to \$400 for consulting services. Fees are negotiable and are based upon the complexity of the work requested, the professional level of the Associated Person providing the service, and the geographic location of the client. The Consulting Agreement signed by our firm and the client will set forth the terms and conditions of the engagement, describe the scope of the services to be provided and the portion of the fee that is due from the client. Generally, the fee will be quoted upon the execution of the client advisory agreement with half of the fee due upon the signing of the Agreement and the balance due upon completion of contracted services.

Fees for the consulting and business planning are negotiable. Initial meeting fee charges may be waived at the sole discretion of the Associated Person.

Either party may terminate the Agreement by written notice to the other. In the event the client terminates CCM's consulting services, the balance of CCM's unearned fees (if any) shall be refunded to the client.

Additional Fees and Expenses

CCM's fees may be negotiable based on the complexity of client goals and objectives, and level of services rendered. As described above, the fees are charged as described and are not based on a share of capital gains of the funds of an advisory client.

All conflicts of interest between you and our firm, and the Associated Persons of our firm, are outlined in this Disclosure Brochure. If additional conflicts arise in the future, we will notify you in writing or supply you with an updated Disclosure Brochure.

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

CCM and its Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

Item 7 - Types of Clients

We offer investment advisory services to U.S. based and foreign Charities, Foundations and other business entities.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

We only provide business planning and general consulting services. We do not provide portfolio management services. As such, we do not conduct securities analysis or employ investment strategies.

Investing in securities involves risk of loss that clients should be prepared to bear.

The below statements do not disclose all of the risks and other significant aspects of investing in financial markets. You should fully understand the nature of the contractual relationship(s) into which you are entering and the extent of your exposure to risk. Certain investing strategies may not be suitable for many members of the public. You should carefully consider whether the strategies employed will be appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances.

General Investment Risk: All investments come with the risk of loss. Investing involves substantial risks,

including complete possible loss of principal plus other losses and may not be suitable for many members of the public. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk and you should familiarize yourself with the risks involved in the particular market instruments you intend to invest in.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political and economic developments, and government, economic or monetary policies.

Interest Rate Risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise when interest rates fall, and their prices fall when interest rates rise. Longer term debt securities are usually more sensitive to interest rate changes.

Foreign Exchange Risk: Foreign investments may be affected favorably or unfavorably by exchange control regulations or changes in the exchange rates. Changes in currency exchange rates may influence the share value, the dividends or interest earned and the gains and losses realized. Exchange rates between currencies are determined by supply and demand in the currency exchange markets, the international balance of payments, governmental intervention, speculation and other economic and political conditions. If the currency in which a security is denominated appreciates against the US Dollar, the value of the security will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the security.

Item 9 - Disciplinary Information

Kirk Bradach and CCM do not have any disciplinary disclosures to report in this section. All disciplinary disclosures are reported under Item 19 below.

Item 10 - Other Financial Industry Activities or Affiliations

Our firm and our management persons conduct financial industry relationships on an independent and unaffiliated basis. This practice minimizes any material client advisory business conflicts of interest.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

CCM has adopted a Code of Ethics (the "Code") to address investment advisory conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes CCM's policies and procedures developed to protect clients' interests in relation to the following topics:

- The duty at all times to place the interests of clients first;
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the Code.
- The responsibility to avoid any actual or potential conflict of interest or misuse of an employee's position of trust and responsibility;
- The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is kept confidential; and
- The principle that independence in the investment decision-making process is paramount.

A copy of CCM's Code of Ethics is available upon request to Kirk Bradach, Chief Compliance Officer, at (407) 697 - 0878.

Personal Trading Practices

At times CCM and/or its Advisory Representatives may take positions in the same securities as clients, which may pose a conflict of interest with clients. CCM and its Advisory Representatives will generally be "last in" and "last out" for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Front running (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Item 12 - Brokerage Practices

Due to the nature of our business, we do not recommend brokers or dealers to clients. Additionally, we do not receive Client referrals from broker-dealers and custodians.

Item 13 - Review of Accounts

Portfolio Management Account Reviews

A financial plan is a snapshot in time and no ongoing reviews are conducted. We recommend clients engage us on an annual basis to update their plan.

Clients will receive consolidated reports and statements directly from their account custodian(s) on at least a quarterly basis.

Item 14 - Client Referrals and Other Compensation

We do not receive economic benefits from third parties in exchange for providing investment advice or other advisory services to our clients.

We and our related persons do not compensate, either directly or indirectly, any person or entity who is not our supervised person for client referrals.

Item 15 - Custody

CCM does not have custody of client funds.

Clients will receive account statements at least quarterly from their qualified custodian. Clients are urged to review their custodial account statements for accuracy.

Item 16 - Investment Discretion

CCM does not take discretion over client accounts.

Item 17 - Voting Client Securities

Proxy Voting

CCM does not vote proxies or give any advice about how to vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from their account custodian.

Item 18 - Financial Information

We are required in this Item to provide you with certain financial information or disclosures about CCM's financial condition. CCM does not require the prepayment of over \$500, six or more months in

advance. Additionally, CCM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 - Requirements of State-Registered Advisers

Principal Executive Officers and Management Persons

Kirk Simmons Bradach

Year of Birth: 1957

Kirk Bradach began a career in insurance related services with Metropolitan Life Insurance Company in 1990. Since then he has been at various times the President of a regional Broker Dealer whose focus was insurance related products (1998-2004), and a Divisional Vice President of AXA (2007-2009). Mr. Bradach has an earned B.A. from Trinity College, Indiana.

Outside Business Activities

Kirk Bradach is not engaged in any investment-related business activities outside of CCM, nor does he have any applications pending to register or become associated with any broker-dealer or other investment-related firm. Mr. Bradach does not receive any commissions, bonuses, or other compensation based on the sale of securities or other investment products and does not engage in any other business activity that provides a substantial source of income or consumes a substantial portion of his time.

Performance Based Fees

CCM and the firm's Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding certain legal or disciplinary events involving the firm or its management persons. In March 2011, Mr. Bradach was involved in an arbitration claim filed with FINRA's Arbitration Department (Case # 11-00549). The claim alleged Mr. Bradach made investment recommendation which were inconsistent with the client's goals and objectives. Without admitting fault or liability, the matter was settled for \$280,000 of which Mr. Bradach contributed \$30,000.

Other Relationships or Arrangements With Issuers of Securities

CCM and the firm's Associated Persons do not have any relationships or arrangements with any issuer of securities.

Miscellaneous

Confidentiality

CCM views protecting its customers' private information as a top priority and, pursuant to the

requirements of the Gramm-Leach-Bliley Act, the firm has instituted policies and procedures to ensure that customer information is kept private and secure.

CCM does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client account, CCM may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.

CCM restricts internal access to nonpublic personal information about its clients to those employees who need to know that information in order to provide products or services to the client. CCM maintains physical and procedural safeguards that comply with state and federal standards to guard a client's nonpublic personal information and ensure its integrity and confidentiality. As emphasized above, it has always been and will always be the firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the firm's policy not to share information unless required to process a transaction, at the request of the client, or as required by law.

A copy of the firm's privacy policy notice will be provided to each client prior to, or contemporaneously with, the execution of the Advisory Agreement. Thereafter, the firm will deliver a copy of the current privacy policy notice to its clients on an annual basis. If you have any questions on this policy, please contact Kirk Bradach, Chief Compliance Officer, at (407) 697 - 0878.

Kirk Simmons Bradach

Managing Member / Investment Adviser Representative

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December 24, 2014

Form ADV Part 2B – Brochure Supplement

This Brochure Supplement provides information about Kirk Bradach that supplements the Calibrated Capital Management LLC's ("CCM") Brochure. You should have received a copy of that Brochure. Please contact our office at (407) 697 - 0878 if you did not receive Calibrated Capital Management LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kirk Bradach is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Bradach's CRD number is 2208901.

Item 2 - Educational Background and Business Experience

Kirk Simmons Bradach

Year of Birth: 1957

Kirk Bradach began a career in insurance related services with Metropolitan Life Insurance Company in 1990. Since then he has been at various times the President of a regional Broker Dealer whose focus was insurance related products (1998-2004), and a Divisional Vice President of AXA (2007-2009). Mr. Bradach has an earned B.A. from Trinity College, Indiana.

Item 3 - Disciplinary Information

Kirk Bradach and CCM do not have any disciplinary disclosures to report in this section. All disciplinary disclosures are reported under Item 19 of Form ADV Part 2A Brochure above.

Item 4 - Other Business Activities

Mr. Bradach is not engaged in any reportable outside business activities.

Item 5 - Additional Compensation

Mr. Bradach does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Item 6 - Supervision

Mr. Bradach is an investment adviser representative of CCM. In this role, Mr. Bradach provides investment advisory services to clients..

CCM has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Bradach adheres himself to CCM's Code of Ethics and compliance manual as mandated. Clients may contact Mr. Bradach at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of CCM's Code of Ethics.

Additionally, CCM is subject to regulatory oversight by various agencies. These agencies require registration by CCM and its employees. As a registered entity, CCM is subject to examinations by

regulators, which may be announced or unannounced. CCM is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Item 7 - Requirements for State-Registered Advisers

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding certain legal or disciplinary events involving the firm or its management persons. In March 2011, Mr. Bradach was involved in an arbitration claim filed with FINRA's Arbitration Department (Case # 11-00549). The claim alleged Mr. Bradach made investment recommendation which were inconsistent with the client's goals and objectives. Without admitting fault or liability, the matter was settled for \$280,000 of which Mr. Bradach contributed \$30,000.

Bankruptcy Petition

Mr. Bradach filed for a Chapter 7 bankruptcy petition in Grand Rapids, Michigan, in October of 1990. The filing was discharged in March of 1991.