

Means Wealth Management Registered Investment Advisor

Form ADV Part 2A
(the Brochure)
And
Form ADV Part 2B
(the Brochure Supplement)

802 Stillwater Ave.
Bangor, ME 04401
207-947-6763
www.meanswealth.com

Updated: March 28, 2016

This Brochure provides information about our qualifications and business practices. If you have any questions about the contents of this Brochure, please contact us at 207-947-6763 and/or info@meansinvestment.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Means Wealth Management is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Additional information about Means Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov.

**Means Wealth Management
Advisory Brochure
Summary of Material Changes**

This item discusses specific material changes that are made to the Brochure and provides clients with a summary of such changes. This Brochure was last updated March 28, 2016 to update our custody disclosure and our assets under management.

Pursuant to SEC and State of Maine Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Our fiscal year end is December 31.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested free of charge by contacting John Dudley, Chief Compliance Officer at 207-947-6763 or john.dudley@meanswealth.com. Our Brochure is also available at no charge on our web site www.meanswealth.com.

Additional information about Means Wealth Management is available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Means Wealth Management who are registered, or are required to be registered, as Investment Advisor Representatives of Means Wealth Management.

Table of Contents

| | |
|--|-----|
| Cover Page..... | i |
| Material Changes..... | ii |
| Table of Contents | iii |
| Advisory Business | 1 |
| Fees and Compensation..... | 2 |
| Performance-Based Fees and Side-By-Side Management | 3 |
| Disciplinary Information | 5 |
| Other Financial Industry Activities and Affiliations | 5 |
| Code of Ethics | 5 |
| Brokerage Practices | 6 |
| Review of Accounts | 7 |
| Client Referrals and Other Compensation | 8 |
| Account Reporting | 8 |
| Voting Client Securities | 9 |
| Financial Information..... | 9 |
| Brochure Supplement | 11 |

Advisory Business

Means Wealth Management (Means, also Advisor), a Registered Investment Advisor since June 23, 2010, provides investment advisory services through a partnership with National Financial Services, LLC (NFS) and Envestnet Asset Management (Envestnet). Means Wealth Management is the business name of Means Wealth Management which is wholly owned by its President, Paul B. Means and Vice President, Zachary P. Means.

Means provides investment advisory services through individually managed accounts where its Investment Advisor Representatives provide services to include:

- Assessment of the Client's investment needs and objectives;
- Development of an asset allocation strategy designed to meet the Client's objectives;
- Recommendations on suitable style allocations;
- Identification of appropriate investment vehicles suitable to the Client's goals;
- Evaluation of investment vehicles meeting style and allocation criteria;
- Engagement of investment vehicles on behalf of the Client;
- Ongoing monitoring of individual account performance;
- Review of Client accounts to ensure adherence to policy guidelines and asset allocation;
- Online and/or paper reporting of Client account(s) performance and progress; and
- Fully integrated back office support systems, including custody, trade execution, performance reporting and confirmation and statement generation, through Means, NFS and Envestnet.

We work with the Client to compile pertinent financial and demographic information to develop an investment program that will meet the Client's goals and objectives.

Advisor Portfolio Management – We provide portfolio modeling and diagnostic tools, enabling Advisor and Investment Advisor Representatives to act as portfolio managers and manage portfolios for their Clients. Portfolio Management includes Performance Reporting and Risk Tolerance determination and recommended Asset Allocation. Investment advisory services are comprised of Client profiling, strategic asset allocation, style allocation, research and evaluation of investments and asset managers, ongoing monitoring of manager and investment performance, account rebalancing to include adding, deleting or replacing investments, account reporting, clearing, execution and other operational and administrative services.

Third Party Managers – We may offer access to Third Party Managers. Third Party Managers have fees in addition to those fees that we charge. Investment advisory services are comprised of client profiling, research and evaluation of third party managers, ongoing monitoring of investment performance, account reporting, clearing, execution and other operational and administrative services.

Investment Advice - We offer general investment advice for a negotiable fee. The fee may be hourly or set as negotiated. The services to be performed and the negotiated fee will be detailed in the Investment Advisory Services Agreement. Fees will be due upon completion of the services detailed in the agreement.

As of March 28, 2016 we had \$162,529,777.61 in Client assets under management on a discretionary basis.

Fees and Compensation

Advisory Fees charged are calculated as an annual percentage of assets based on the market value of the account at the end of the quarter. Advisory Fees are charged on a quarterly basis in advance and prorated to the end of the quarter upon inception of the account. The level of the Advisory Fee may vary with the amount of assets under management and the particular investment styles and investment options chosen or recommended. Clients may receive comparable services from other sources for fees that are lower or higher than those that we charge.

If there is insufficient cash in the Accounts at the time the Advisory Fee is to be debited from the Accounts, the Client understands and acknowledges that we may sell an amount of Account Assets to generate sufficient cash to pay the Advisory Fee. This may create a taxable gain or tax loss for the Client. If Program Assets are illiquid and we determine that the sale of Account Assets to pay the Advisory Fee is not feasible, Client will be invoiced for the Advisory Fee for the month. The Client agrees to pay this invoice within ten (10) days of receipt. Clients with multiple accounts may designate a single account to be billed for the Advisory Fee for all accounts. If this Agreement is terminated and all Account Assets are withdrawn from the Program prior to the end of a month, the pro rata portion of the Advisory Fee will be reimbursed to Client.

The standard fee schedule for Investment Advisory Services is as follows:

Fee Schedule

| Amount Invested | Fee |
|---|------------|
| \$100,000-\$500,000 | 1.60% |
| Next \$500,000 | 1.25% |
| Above\$1,000,000 | 1.00% |
| All accounts under \$100,000 will receive the standard fee of 2%. Fees shown here are inclusive of all equity, exchange traded fund and mutual fund transaction fees. | |

Other Issues Relating to Fees

The cost of investment advisory services provided may be more or less than the cost of purchasing similar services separately. Among the factors impacting the relative cost of the program to a particular Client include the size of the account; the type of account (*i.e.*, equity or fixed income); the size of the assets devoted to a particular strategy; and the services selected.

In the event that 12b-1 fees are charged by mutual funds selected as investment options, said fees will be credited back to the client account by the custodian.

Other costs that may be assessed and that are not part of those outlined above include minimum ticket charges for equities, ETFs and certain mutual fund transactions, dealer mark-ups, electronic fund and wire transfers, spreads paid to market-makers, and exchange fees, among others.

Potential Conflicts

Means Wealth Management offers securities National Financial Services, LLC. The cost to Advisory clients for individual investments provided through the Programs may be more or less than the cost to brokerage clients for the same underlying investments. As a broker, we may occasionally buy or sell securities to or from brokerage clients. Our employees or related persons may have accounts with investment managers that we recommend to clients as part of our investment programs. They may also own securities through brokerage accounts. This means that employees or related persons may buy or sell securities that clients also own in their accounts. Investment decisions made for our personnel may not be made at the same time or in the same manner as those made for clients. Our employees are at all times bound by our Code of Ethics to act in clients' best interests. Please see further discussion of our Code of Ethics on beginning on page 10 of this brochure.

Performance-Based Fees and Side-By-Side Management

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Types of Clients

We may provide portfolio management services to individuals, high net worth individuals, trusts, estates, corporations and other business entities. There is a minimum relationship size of \$100,000 which may be waived at our discretion.

Methods of Analysis, Investment Strategies and Risk of Loss

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

Means Wealth Management makes use of custom and/or model portfolios with respect to the advisory services offered to Clients. These portfolios may be provided by firm Advisory personnel or by a third party.

Prospective investors in Means Wealth Management managed portfolios are questioned as to their risk tolerance, goals and objectives. Based upon this assessment, an investment profile for the Client will be identified. The Investment Advisor Representative (IAR), after evaluating the Client information, will place the Client's investment assets into a custom portfolio, model portfolio or third party offering specifically designed to meet the identified profile. Model portfolios are templates, which are usually altered slightly to fit the individual situation.

Changes in a Client's investment profile require a new assessment with evidence of Client and Advisor review and approval. Client will inform Advisor, in writing on a timely basis, of any material changes in Client's financial situation and/or investment objectives which may require a change to Client's investment profile.

Since Client portfolios are individually designed and managed, Means Wealth Management must exercise care in the use of models for constructing and operating these portfolios. Too much standardization removes the individual element and creates a risk that the accounts being managed to the model portfolios will be aggregated and treated by the SEC as a mutual fund (see below).

The IAR must have a rationale for changes in each individually managed account portfolio. This is particularly important where a change is made to one or more portfolios, but not consistently throughout all portfolios. In all instances the IAR has an obligation to act in the best interests of the Client.

With respect to asset allocation and portfolio construction, we use demographic and financial information provided by the Client to assess the Client's risk profile and investment objectives in determining an appropriate plan for the Client's assets. We use commercially available analytical tools and optimization software applications to develop asset allocation strategies. Factors used as inputs in the asset allocation process include historical rates of risk and return on various asset classes, correlation across asset classes, and risk premiums, among others.

Regarding asset management and investment vehicle evaluation, we utilize commercially available research tools. Among the types of information analyzed are historical performance, investment philosophy, investment style, historical volatility and correlation across asset classes.

Before offering services provided by independent third party managers to Clients, we review the philosophy of portfolio, managerial competence and experience, performance statistics and performance summary to ensure the objectives of the manager align with Client needs. At least annually, we will review this information to determine if the offering is still suitable for our Clients.

We may recommend third party managers to Clients with a variety of investment strategies. Some strategies may be high-risk strategies. Such strategies usually have the potential for substantial returns; however, there are correspondingly significant risks involved in the strategies. Such strategies are not intended for all investors. Clients who choose to follow high-risk strategies should be aware that there is the possibility of significant losses up to and including the possibility of the loss of all assets placed in the strategies we recommend. We recommend that Clients diversify their investments and do not place all of their investments in high-risk investment strategies.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the advisor or the integrity of the advisor's management. Means Wealth Management has no information applicable to this Item.

Other Financial Industry Activities and Affiliations

Means Wealth Management is also a FINRA registered securities broker/dealer. Approximately 30% of the firm's time is spent as a broker/dealer. Approximately 68% of our time is spent providing advisory services. We are also a licensed insurance agent. Approximately 2% of our time is spent on insurance products sales and service.

Code of Ethics

Our employees may purchase or sell securities that are recommended to, or purchased or sold for, clients. Investment decisions made for our personnel may not be made at the same time or in the same manner as those made for clients. Personal securities transactions by our employees are subject to our Code of Ethics which requires our employees at all times to act in our clients' best interests and to avoid even the appearance of conflicts of interest. The Code of Ethics includes various reporting disclosure and approval requirements, described in summary below. Means designed these requirements to prevent or mitigate actual or potential conflicts of interest with clients. The Code of Ethics applies not only to transactions by the individual employee, but also to transactions for accounts in which such person or the person's spouse, minor

children or other dependents residing in the same household have an interest. Compliance with the Code of Ethics is a condition of employment.

In accordance with Securities and Exchange Commission rules relating to record keeping by investment advisors, We requires prompt reports of all Reportable Securities transactions. Means further requires that all brokerage account relationships be disclosed, that Means receive duplicate confirmations of transactions and custodial account statements, and annual certifications of compliance with the Code of Ethics from all access persons. Transactions in U.S. government securities, bank acceptances, bank certificates of deposit, commercial paper, high quality short-term instruments, including repurchase agreements, index-based futures/options, options/futures on treasury notes and bills or currency options/futures, shares of open-end mutual funds, exchange-traded funds and commodities are excluded from the reporting requirements.

The responsibilities of Means' Chief Compliance Officer (or designee) include overseeing the regular monitoring and verification of compliance of covered persons with the requirements of the Code of Ethics, and reporting material violations to Means' senior management. Covered transactions of the Chief Compliance Officer will be approved by another officer (or designee) of Means. In addition to reporting and record keeping requirements, the Code of Ethics imposes various substantive and procedural restrictions on Reportable Securities transactions. The Chief Compliance Officer also may recommend to management the imposition of more severe sanctions, including suspension of personal investing privileges, or termination of employment, in the case of certain types of violations.

Our Code of Ethics will be furnished to clients or prospective clients upon request.

Brokerage Practices

Means Wealth Management offers securities through National Financial Services, LLC, (NFS) a FINRA registered securities broker/dealer. The overall cost to Advisory Clients for individual investments provided may be more or less than the cost to brokerage Clients for the same underlying investments. Where separate commissions may be charged for certain equity, ETF and/or mutual fund transactions that are adjuncts to model management, such commissions will be set at an amount we deem reasonable.

Client authorizes us to designate NFS to provide trade execution and custodial services with respect to Advisory Assets. Services provided by NFS in this capacity are governed by a separate agreement between Client and NFS. Not all advisors require Clients to direct brokerage services. We do not receive additional compensation, including research or other soft dollar benefits, for such direction.

Client acknowledges that by authorizing us to direct brokerage, Client may not receive the benefit of the lowest trade price then available for any particular transaction for

their Accounts. In effecting brokerage transactions, we may consider not only available prices and commission rates (including the fact that certain transactions effected through NFS are included in the Advisory Fee), but also other relevant factors such as execution capabilities, research and other services provided by the broker-dealer. We will have the authority to effect transactions for the Accounts with or through another broker, dealer or bank if we, believe that best execution of transactions may be obtained through such other broker, dealer or bank, including any broker-dealer that is affiliated with us. Client agrees to furnish any such broker, dealer or bank such authorizations as any of them or we may request to implement the provisions of this Agreement. Client acknowledges that IWS does not provide investment advice or investment advisory services in connection with this agreement.

When we deem a transaction to be in the best interests of the Client as well as other Clients, to the extent permitted by applicable law and regulation, we are permitted to aggregate multiple Client orders to obtain what is believed will be the most favorable price and/or lower execution costs at the time of execution.

We will not be responsible for any action or inaction taken by any broker, dealer or bank or any loss incurred by reason of any action or inaction of any broker, dealer or bank.

Client authorizes us to instruct all brokers, dealers and banks that effect transactions for or with the Accounts to forward confirmations of transactions for Client's Accounts to us.

Review of Accounts

We provide account reviews (either on an individual basis or in aggregate) to all accounts participating in our asset management Programs. Reviews are conducted to ensure conformity to investment policy guidelines, established asset allocation strategies and the stated needs of and objectives of the individual client. We will contact client at least annually to determine whether there have been any changes in Client's financial situation or investment objectives, and whether client wishes to impose any reasonable restrictions on the management of Client's account. We utilize the performance reporting service provided by Envestnet to monitor individual account performance for custom managed accounts and model portfolio performance for the Programs in aggregate. Performance reporting provided by Envestnet is calculated according to industry standards and is applied to each account or combination of several related accounts for a household's or family's assets or to groups of accounts in each asset allocation model for internal composite purposes.

Clients receiving general investment advice for a negotiated hourly or set fee will receive reviews as agreed upon in the Advisory Services Agreement. These reviews will be

provided by the Investment Advisor Representative (IAR) and will be of a nature dictated by the scope of the agreed upon services.

Clients receiving general investment advice for a negotiated hourly or set fee will receive reports as agreed upon in the Advisory Services Agreement. These reports will be provided by the Investment Advisor Representative (IAR) and will be of a nature dictated by the scope of the agreed upon services. These reports will generally include an aggregated portfolio allocation and performance summary.

Client Referrals and Other Compensation

We do not receive compensation or other economic benefit from anyone that is not a client for providing client services.

We do not provide compensation or other economic benefit to any third party for client referrals.

Account Reporting

Client will receive a monthly statement providing a detailed list of holdings with valuations and account activity from the Custodian and clearing firm, National Financial Services (NFS). Additionally Envestnet will make available, generally updated on a daily basis (dependent on successful reconciliation with the Custodian's records), the following information for each Program Client account: (i) account holdings and performance information, (ii) account transactions, (iii) contributions and withdrawals and (iv) current market value of the account.

Within five days of the fifteenth day of the month following each calendar quarter Envestnet will make available for electronic delivery a quarterly statement that includes a description of all activity in each Program Client's account(s) during the previous quarter, including all of the following: (i) an asset summary and performance section, (ii) comparative indices, (iii) all transactions made on behalf of the account(s), (iv) all contributions and withdrawals made by the Program Client, (v) all fees charged to the Accounts, the asset value of the Accounts for Program Fee calculation purposes and the Program Fee calculation, and (vi) information indicating the market value of the account(s) at the beginning and end of the period, as well as the cost, market value and estimated annual income of each of the Program assets. We have contracted with NFS to obtain and deliver these quarterly statements on our behalf. The quarterly statement will also include a statement to the effect that Client should contact us if there have been any changes in Client's financial situation or investment objectives, if Client wishes to impose reasonable restrictions on the management of Client's account or if Client

wishes to reasonably modify existing restrictions and such statement will explain to Client the means by which contact with us may be made.

Investment Discretion

Clients participating in the MAS Programs are required to grant full discretionary investment authority to us and Envestnet to invest, reinvest, sell, exchange and otherwise deal with Program MAS assets in their discretion, including without limitation the authority to select, allocate and reallocate the Program Assets in client's accounts to different sub-Managers and to delegate such discretion to such sub-Managers. Each client's account is managed on the basis of the client's individual financial situation. Each client has the opportunity to select the account's investment objective and impose reasonable restrictions on the management of assets in the account. In addition, clients will be contacted annually and notified quarterly, in order to confirm the accuracy of information regarding this client.

Custody

We have custody of client funds and securities under the terms of SEC Rule 206(4)-2 (the custody rule). As of March 28, 2016 we had custody of client funds and securities in the amount of \$1,930,169.33.

Voting Client Securities

As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. We may provide advice to clients regarding the clients' voting of proxies.

Financial Information

Registered investment advisors are required in this item to provide you with certain financial information or disclosures about the advisors' financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients. We have never been the subject of a bankruptcy proceeding.

Investment Committee

Our investment committee consists of Paul Means, John Dudley, Zachary Means, David Cust and Ryan Willette.

Requirements for State-Registered Advisors

Paul B. Means, President

Paul is a 39 year securities industry veteran, having first joined the firm in 1971. A graduate of the University of Maine, he holds FINRA Series 00, 1, 27, 53 and 63 securities designations. Paul was born on October 20, 1948.

John R. Dudley, Vice President, Chief Compliance Officer

John joined the firm as Operations Manager and Chief Compliance Officer in 2001. John studied Business Administration at the University of Maine and holds FINRA Series 7, 24 and 66 registrations. He was born February 28, 1960.

Zachary P. Means, Vice President

Zach came to Means in July 2009. Zach holds a Masters degree in Marketing Analytics from Bentley College's McCallum Graduate School. He holds FINRA Series 7, 63 and 65 securities designations. Zach was born February 1, 1984.

David A. Cust, Financial Advisor

David joined the firm in May of 2006. He earned a Bachelors degree in Public Accounting from Husson University and holds FINRA Series 4, 7, 63 and 65 registrations. Dave was born October 13, 1963.

Wesley E. Leighton, Jr., Financial Advisor

Wes joined Means in March of 2015. He retired from the Federal Aviation Administration in 2013 following a 31 year career as an Air Traffic Controller. Wes studied Business Administration at the University of Maine and completed FAA Air Traffic Control training. Wes holds FINRA Series 4, 7 and 66 registrations as well as Maine Life and Variable Annuities licenses. Wes was born on October 23, 1957.

Ryan P. Willette, Vice President, Chief Development Officer

Ryan brought his significant industry experience in high net worth private banking to Means in June of 2015. He holds a Masters in Business Administration from Keller School of Management in addition to a Bachelor's degree from the University of Maine. Ryan has FINRA Series 6, 7, 63 and 65 registrations as well as Maine Life and Variable Annuities licenses. Ryan's date of birth is December 25, 1980.

Brochure Supplement

Paul B. Means, President

Updated: March 28, 2016

This Brochure Supplement provides information about Paul B. Means that supplements the Means Wealth Management Brochure. Please contact our Chief Compliance Officer, John Dudley if you have any questions about the contents of this supplement. Additional information about Paul is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Paul is a 45 year securities industry veteran, having first joined the firm in 1971. A graduate of the University of Maine, Paul holds FINRA Series 00, 1, 27, 53 and 63 securities designations. Paul was born on October 20, 1948.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Paul is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Additional Compensation

Paul receives no additional compensation for advisory services from non-clients.

Supervision

All activity in Paul's client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the Chief Compliance Officer, John Dudley. John may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

John R. Dudley, Chief Compliance Officer

Updated: March 28, 2016

This Brochure Supplement provides information about John R. Dudley that supplements the Means Wealth Management Brochure. Please contact our President, Paul Means if you have any questions about the contents of this supplement. Additional information about John is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

John joined the firm as Operations Manager and Chief Compliance Officer in 2001. John studied Business Administration at the University of Maine and holds FINRA Series 7, 24 and 66 securities designations. He was born February 28, 1960.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

John has no other business activities which would be applicable to this item.

Additional Compensation

John is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Supervision

All activity in John's client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the President, Paul Means and/or Vice President, Zach Means. They may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Zachary P. Means, Financial Advisor

Updated: March 28, 2016

This Brochure Supplement provides information about Zachary P. Means that supplements the Means Wealth Management Brochure. Please contact our Chief Compliance Officer, John Dudley if you have any questions about the contents of this supplement. Additional information about Zach is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Zach came to Means in July 2009. Prior to joining the firm Zach worked for Maine Printing Company of Portland, Maine from February 2008 to June 2009. Before that he was a full time student. Zach holds a Masters degree in Marketing Analytics from Bentley College's McCallum Graduate School. He holds FINRA Series 7, 63 and 65 designations. Zach was born February 1, 1984.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Zach is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Additional Compensation

Zach receives no additional compensation for advisory services from non-clients.

Supervision

All activity in Zach's client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the Chief Compliance Officer, John Dudley. John may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

David A. Cust, Financial Advisor

Updated: March 28, 2016

This Brochure Supplement provides information about David A. Cust that supplements the Means Wealth Management Brochure. Please contact our Chief Compliance Officer, John Dudley if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

David joined the firm in May of 2006. He earned a Bachelors degree in Public Accounting from Husson University and holds FINRA Series 4, 7, 63 and 65 registrations. Dave was born October 13, 1963.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Dave is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Additional Compensation

Dave receives no additional compensation for advisory services from non-clients.

Supervision

All activity in Dave's client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the Chief Compliance Officer, John Dudley. John may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Wesley E. Leighton, Jr., Financial Advisor

Updated: March 28, 2016

This Brochure Supplement provides information about Wesley E. Leighton, Jr. that supplements the Means Wealth Management Brochure. Please contact our Chief Compliance Officer, John Dudley if you have any questions about the contents of this supplement. Additional information about Wes is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Wes joined Means in March of 2015. Wes studied Business Administration at the University of Maine and completed FAA Air Traffic Control training. Wes holds FINRA Series 4, 7 and 66 registrations as well as Maine Life and Variable Annuities licenses. Wes was born on October 23, 1957.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Wes is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Additional Compensation

Wes receives no additional compensation for advisory services from non-Clients.

Supervision

All activity in Wes' Client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the Chief Compliance Officer, John Dudley. John may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Ryan P. Willette, Vice President

Updated: March 28, 2016

This Brochure Supplement provides information about Ryan P. Willette that supplements the Means Wealth Management Brochure. Please contact our Chief Compliance Officer, John Dudley if you have any questions about the contents of this supplement. Additional information about Ryan is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Ryan brought his significant industry experience in high net worth private banking to Means in June of 2015. He holds a Masters in Business Administration from Keller School of Management in addition to a Bachelors degree from the University of Maine. Ryan has FINRA Series 6, 7, 63 and 65 registrations as well as Maine Life and Variable Annuities licenses. Ryan's date of birth is December 25, 1980.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Ryan is also a Registered Representative of Means Wealth Management. Please review the section titled Potential Conflicts on page 7 of Part 2A of this document.

Additional Compensation

Ryan receives no additional compensation for advisory services from non-Clients.

Supervision

All activity in Ryan's Client accounts, including the New Account forms, suitability determination, model management and trading activity is supervised by the Chief Compliance Officer, John Dudley. John may be reached at this office.

Requirements for State-Registered Advisors

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.