

Form ADV: Part 2(B) Supplement Brochure

Revised: 03.31.2016

This brochure supplement provides information about John Oliver that supplements the Chapin Davis Asset Management FORM ADV Brochure. You received a copy of that brochure when you opened your account with Chapin Davis Asset Management. Please contact Chapin Davis Asset Management, at (800) 222-3246 if you would like another copy of the client disclosure brochure or if you have any questions about the contents of this supplement. The information in this supplement has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any State Security authority.

Additional information about John Oliver is available on the Securities and Exchange Commission's ("SEC") website at www.adviserinfo.sec.gov.

Business Address:

Chapin Davis Asset Management
2 Village Square, Suite 200
Baltimore, MD 21210
(800) 222-3246

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Educational, Background and Business Experience

Year of birth: 1970

Level of post-secondary education:

John Oliver received a B.A. in Finance from the University of Baltimore in Maryland.

Business Experience:

1996/12-Present – Chapin Davis Asset Management, Investment Adviser Representative
2001/08-Present – Chapin Davis Investments, Registered Representative
1993/01-2001/08- Peremel & Co., Registered Representative

Professional Designations:

John Oliver holds no professional designations.

Disciplinary Action

Chapin Davis Asset Management discloses facts regarding any legal or disciplinary events that it deems to be material to a client considering John Oliver to act as their Investment Advisor Representative. Chapin Davis Asset Management is not aware of any events applicable to this item. FINRA's Brokercheck® <http://www.brokercheck.finra.org> may have additional information regarding the disciplinary history of John Oliver that is not included in this brochure supplement.

Other Business Activities

In addition to being an Investment Advisor Representative with Chapin Davis Asset Management, John Oliver is also a Registered Representative at Chapin Davis Investments, a Broker/Dealer. John Oliver spends more than 10% of his time acting in both capacity. As an Investment Advisor Representative and Registered Representative, John Oliver can offer clients both advisory programs and services and non-advisory programs. This may present a conflict of interest. However, as an Investment Advisor Representative of Chapin Davis Asset Management, John Oliver has a responsibility to make recommendations that are in the best interest of each customer.

Additional Compensation

Product companies (including our affiliates) with which we have agreements work with Chapin Davis Asset Management and our financial advisors to provide education and other support to help distribute their products. These companies may pay for training and education events, seminars or other similar events for employees, financial advisors, clients and prospective clients. They may also reimburse entertainment. A financial advisor may also receive a service fee, expense reimbursement, or other payments from other companies. These service fees, as well as incentive programs and cash and/or noncash compensation, all are strictly regulated by the SEC and Financial Industry Regulatory Authority, as well as Chapin Davis Asset Management internal compliance policies.

Your Financial Advisor may also engage in the sale of insurance products as a licensed agent or broker of Chapin Davis Insurance. In your Financial Advisors' capacity as a registered representative of a broker dealer, or as a licensed insurance agent or broker, your financial advisor will receive brokerage and insurance commissions for these services.

Supervision

Investment Advisor Representatives' activities are supervised by registered principals in their office of supervisory jurisdiction and individuals therein, including any or all of the following Investment Advisor Representatives' direct registered principals, central supervision personnel who report to the Chief Compliance Officer of Chapin Davis Asset Management.

Supervisor:	Stephanie N. Elliott
Title:	COO & CCO
Phone number:	(800) 222-3246

The Securities and Exchange Commission requires all investment advisory firms to disclose information on a Brochure Supplement about financial advisors who meet with clients and formulate investment advice for them. You may interact with others at Chapin Davis Asset Management where delivery of a Brochure Supplement is not required. If you have any questions please contact you're the compliance department at Chapin Davis Asset Management. The designated supervisor reviews the following information related to John Oliver:

- Client account activity.
- Communications with clients.
- New Account opening.
- Personal investment accounts.

Additional Information

Chapin Davis Asset Management allows Investment Advisor Representative to work jointly with other Chapin Davis Asset Management Investment Advisor Representatives to provide advisory services to clients. In these cases, the client will receive a Form ADV Part 2B Brochure Supplement for each Investment Advisor Representative who provides advisory services to clients.

Types of Risk

Various types of risks are involved when investing in securities. Economic risks, market risks, currency risks, inflation risks, liquidity risk and credit risks are example of these type of risks your account may be subject to. You should not invest in any program if you are not prepared to bear potential loss.