

Form ADV Part 2A: *Firm Brochure*

Item 1 – Cover Page

Jackson Roskelley Wealth Advisors, Inc.

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Date of Brochure: March 2017

This brochure provides information about the qualifications and business practices of Jackson Roskelley Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact Robert Jackson or Jared Roskelley at (480) 609-1055 or at info@jfawealth.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.

Additional information about Jackson Roskelley Wealth Advisors, Inc. is also available on the Internet at www.adviserinfo.sec.gov. You can view firm information on this website by searching for Jackson Roskelley Wealth Advisors, Inc.'s name or by using the firm's CRD number: 116530.

*Registration as an investment advisor does not imply a certain level of skill or training.

Item 2 – Material Changes

Since the last annual amendment was filed in March 2016 we have made the following material changes to this brochure.

In April 2016, several of the supervised persons of Jackson Roskelley Wealth Advisors, Inc. initiated a new relationship with Raymond James Financial Services, Inc. and Raymond James Financial Services Advisors, Inc. Additional information can be found in Item 5 and Item 10 of this brochure.

We have increased the standard hourly fee charged for our financial planning services from \$180 per hour to \$250. The hourly rate charged for support staff has also increased from \$45 to \$100 per hour. See Item 5 for more information about our financial planning fee arrangements. David Dobrusin is no longer affiliated with our firm and we have therefore removed reference to his accounting practice from Item 10 of this brochure.

Item 10 has been updated to explain that as of April 2016, Robert Jackson and Jared Roskelley have stopped participating in Continuity Partners Group, LLC (“CPG”) and are currently negotiating a formal separation agreement. Please refer to Item 10 for more information.

We will ensure that you receive a summary of material changes, if any, to this and subsequent disclosure brochures within 120 days after our fiscal year ends. Our fiscal year ends on December 31 so you will receive the summary of material changes, if any, no later than April 30 each year. At that time we will also offer a copy of the most current disclosure brochure. We may also provide other ongoing disclosure information about material changes as necessary.

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Item 4 – Advisory Business

Jackson Roskelley Wealth Advisors, Inc. (“Advisor” or “we”) is an investment advisor registered with State of Arizona since June 2002, having previously done business as Bankers Investment Services and Bankers Financial Services, Inc. We are a corporation formed under the laws of the State of Arizona and our owners are Robert L. Jackson and Jared B. Roskelley.

General Description of Primary Advisory Services

We offer personalized investment advisory services including financial planning services. The following are brief descriptions of our primary services. A detailed description of all services is provided in **Item 5, Fees and Compensation**, so that clients and prospective clients (“client” or “you”) can review the services and description of fees more thoroughly.

Financial Planning Services

Financial planning can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning and other areas. The role of a financial planner is to find ways to help clients understand their overall financial situation and help them set financial objectives. These services do not involve actively managing client accounts. Instead, full planning services focus on a client’s overall financial situation. Modular planning services and consultations focus on specific areas of client concern.

Limits Advice to Certain Types of Investments.

We reserve the right to offer advice on any investment product that may be suitable for each client’s specific circumstances, needs, goals and objectives. Please refer to **Item 8, Methods of Analysis, Investment Strategies and Risk of Loss** for more information. When using some of the advisory services described in this Disclosure Brochure, we introduce clients to investment managers who provide discretionary management of individual portfolios of equity and/or fixed income securities.

Tailor Advisory Services to Individual Needs of Clients

Our services are always provided based on your specific needs. You have the ability to impose restrictions on your accounts, including specific investment selections and sectors. However, we will not enter into an investment advisor relationship with a prospective client whose investment objectives may be considered incompatible with our investment philosophy or strategies or where the prospective client seeks to impose unduly restrictive investment guidelines.

Wrap-Fee Program versus Portfolio Management Program

In traditional management programs, advisory services are provided for a fee but transaction services are billed separately on a per-transaction basis. In wrap-fee programs, advisory services and transaction services are provided for one fee. We do not act as a portfolio manager of or sponsor wrap fee programs. Investment Advisor Representatives (IARs) of JRWA are also IARs with Raymond James Financial Services Advisors, Inc. (RJFSA). RJFSA offers a wrap fee program through Raymond James and Associates (RJA), the entity offering custody and clearing services.

Client Assets Managed by Advisor

As a financial planning-only firm, we do not manage client assets through Jackson Roskelley Wealth Advisors, Inc. IARs of JRWA do have assets under management through their affiliation with RJFSA.

Item 5 – Fees and Compensation

In addition to the information provide in **Item 4, Advisory Business**, this section provides details regarding our services along with descriptions of each service's fees and compensation arrangements.

Financial Planning Services

Financial Plans

We offer financial planning services in the form of financial plans that can be either full or modular. Our initial consultation is free of charge. If you decide to engage us for financial planning services, we enter into a Financial Planning Agreement disclosing the length of the relationship, the services to be provided and the terms of the advisory fee.

We develop a financial plan based on information and documentation provided by you. Information gathered includes, but is not limited to, your financial objectives, risk tolerance, financial resources, family situation and future financial goals. You are asked to provide documents necessary to perform the requested services, such as your tax returns, current retirement account statements, insurance information, etc. We rely on the information provided by you. Therefore, it is very important that the information you provide is complete and accurate. Neither we nor our investment advisor representatives (“representatives”) are responsible for verifying the information you supply. You are responsible for informing us of any material changes relating to your financial situation or personal information that could impact our analysis or recommendations relative to the services you request.

Once all documents and information have been gathered and analyzed, we prepare either a full or modular financial planning strategy (as you request) using eMoney Advisor, a web-based financial and wealth planning system. You are provided with a unique user name and password that allows you to monitor your plan, view balances; view previously created plans and “what if” scenarios and store/view important papers and documents. Access to site is available for as long as a financial planning relationship exists. The following are some, but not necessarily all, of the topics that can be included in your requested plan:

- **Income Planning and Cash Flow Analysis.** We provide income projection forecasts and develop and review a personal balance sheet from the financial information you provide.
- **Risk Assessment and Risk Management.** We review and make recommendations regarding your existing insurance (i.e., life, disability, medical, property and long-term care) for accuracy and adequacy of coverage.
- **Tax Planning.** We provide estimates of income tax liability based on tax information gathered from you and assumptions we develop based on that information.
- **Estate Planning.** We provide guidance regarding use of legal documents as well as the titling and transfer of personal assets. We may provide estimates of potential estate tax liability and strategies to minimize or pay for estate taxes or other transfer taxes.
- **Asset Allocation and Investment Analysis.** We review your current portfolio for risk and return in comparison to generally accepted asset allocations developed by third party research firms such as Ibbotson and/or Morningstar. We may provide a probability analysis or Monte Carlo simulation to compare the performance and success of a portfolio against index-based asset classes incorporating the timing of such investments.

Included in your plan and/or as part of our discussion with you is an explanation of the risks involved with each recommended strategy and discussions about contingency options or alternative strategies. Although we strive to provide accurate estimates, we do not prepare tax returns and we are not licensed as an accounting firm. In addition, we are not licensed to practice law. You are urged to work closely with your attorney, accountant or other professionals regarding you financial and personal situation. We encourage you to confirm all estimates with your tax professional and seek licensed legal counsel for creating and implementing any legal documents. At your request, we may recommend local accountants

and/or attorneys to assist you with these services. We do not receive any referral or other fee when providing these recommendations.

As previously stated, the initial consultation with us is provided free of charge. If you sign a Financial Planning Agreement with us for either full or modular financial planning services, fees are charged at either a fixed or hourly rate. Full services are usually charged a fixed fee that does not exceed \$10,000 and depends on the complexity of your situation, the actual services requested, additional advisory services provided to you and your history and relationship with us.

Modular services focus on specific areas of concern to you and are charged at an hourly rate up to \$250 per hour. When billed hourly, we provide you with an estimate of the hours needed to complete the planning services. If more time is needed than the original estimate, we contact you for permission to continue with the additional work needed. You are charged for the actual hours expended on the requested plan.

In addition, staff time for non-advisory services (i.e., data entry, paperwork processing, data follow-up, etc.) is billed at \$100 per hour. One-half of the fixed fee is due at the time the Financial Planning Agreement is signed with the remainder due upon presentation of the plan. Hourly fees are due upon completion of the requested services. We provide you with a billing statement detailing the fees paid by and due from you.

On-Going Services

You can also contract for on-going financial planning services that continue for a one-year period unless terminated sooner by either of us. During this time, you can contact us concerning any topic of interest or concern to you, including a review and update of any previously prepared financial plan. In addition, we can help monitor the performance of our recommendations during this time. Fees for on-going financial planning services start at \$150 per year, billed quarterly in advance and due upon receipt of our billing statement. This minimum fee may be waived at the discretion of our representatives when they consider other advisory services provided by us. Fees are negotiable based upon the complexity of your situation and the requested and anticipated services provided during the engagement period. In addition to having access to eMoney and the online document vault, you are also entitled to utilize up to 2 hours of our representatives' time.

Termination of Services

Financial planning services terminate upon presentation of the plan or completion of the consultations unless on-going services are contracted for. Either party can terminate services by providing written notice to the other party at least three days before the effective termination date. If the agreement is terminated within five business days of signing the Financial Planning Agreement, services are terminated without penalty and we refund all prepaid fees. After that, you are responsible for our time expended on the requested services, which is billed at \$180 per hour. If on-going services are terminated, unused fees are refunded to you on a prorated basis. We provide a billing statement to you detailing the fees charged, any refund due to you or any additional fee due from you.

Commission and Fee Offset

Our representatives are also registered representatives of Raymond James Financial Services, Inc. (RJFS), an introducing broker/dealer and member FINRA/SIPC clearing through Raymond James and Associates, Inc. (RJA) a full service broker/dealer and member of the New York Stock Exchange. In addition, they are dually licensed as investment advisor representatives with "Raymond James Financial Services Advisors, Inc. (RJFSA)", an SEC registered investment advisor. Advisor is not a related entity of either RJFS or RJFSA, although RJFS and RJFSA are related entities. These are potential conflicts of interest. Through RJFS, our representatives could implement securities transactions and receive commissions in their separate capacities as registered representatives. Through RJFSA, our representatives could provide other advisory services and receive advisory fees. Therefore you could

receive advisory services from one individual acting as an investment advisor on behalf of two separate registered investment advisors. If our representatives provide advisory services through RJFSA, you are given RJFSA's Disclosure Brochure describing the services provided, fees charged and other information. You are encouraged to read and review the Disclosure Brochures for both Advisor and RJFSA and direct questions to our representative.

Our representative could also earn ongoing fees as a result of you electing to implement their recommendations using the asset management services described elsewhere in this Disclosure Brochure.

In addition, our representatives are independently licensed as insurance agents. If you elect to follow our recommendations regarding insurance products, and select one of our representatives to implement the recommendations, they could receive commissions. This is a potential conflict of interest since the representative could earn advisory fees as an investment advisor representative and could also earn commissions on insurance products sold as an independently licensed insurance agent.

Because our representatives could receive commissions and/or additional advisory fees in their separate capacities, we may waive or reduce the fees charged for financial planning services. The advisory fees we charge, and any reduction or waiver of the fees, is disclosed to you prior to any services being provided. Please see **Item 10, Other Financial Activities and Affiliations**, and **Item 12, Brokerage Practices**, for additional discussion on these conflicts of interest.

Seminars

We offer periodic seminars to existing clients, prospective clients and the public. Seminars are educational and informational in nature and no customized or individualized advice is given. There is no charge for attending the seminars.

Newsletters

We offer free periodic newsletters sent via U.S. mail and e-mail to existing and prospective clients. The newsletters are informational and educational in nature and no individualized or customized advice is given.

Additional Compensation

You have sole discretion about whether or not to contract for our services. In addition, you have sole discretion about whether or not to implement any financial planning recommendations made by our representatives. If you do decide to implement the recommendations, you are responsible for taking any actions or implementing any transactions required and you are free to select any broker/dealer and/or insurance agent.

Advisory and Securities Services

As previously discussed, our representatives are also licensed as investment advisor representatives with RJFSA and may provide other advisory services through RJFSA. They earn advisory fees when providing these services through RJFSA. This is a conflict of interest. As also previously discussed, our representatives are registered representatives of RJFS and can receive commissions for selling securities products. As a registered representative, they may sell mutual funds and receive 12(b)-1 fees in addition to commissions. This is also a conflict of interest. The 12(b)-1 fees, named after a section of the *Investment Company Act of 1940*, are annual marketing or distribution fees and considered an operational or administrative expense. The fees are included as a part of the mutual fund's total expense ratio and paid from fund assets. Therefore, the fees come indirectly from your account. Every mutual fund prospectus includes a description of the funds fees and expenses. Receiving 12(b)-1 fees

represents an incentive for a registered representative to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is also a potential conflict of interest. Our representatives only recommend mutual funds to you if those funds are suitable for you and appropriate to help fulfill your objectives.

The fees charged by us for advisory services are separate and distinct from any fees or commissions charge for implementing our advice. Commissions and fees charged by RJFS, RJFSA and by us may be higher or lower than at other broker/dealers and investment advisors. Our representatives who are also registered representatives may have a conflict of interest if you purchase securities through RJFS because the higher their production with RJFS the greater potential for obtaining a higher pay-out on commissions they earn. Further, registered representatives are restricted to only offering those products and services that have been reviewed and approved for offering to the public by RJFS and for which RJFS and its clearing firm, RJA, have obtained a selling agreement. Additionally, restrictions may be placed by RJFSA on the programs that can be offered.

Insurance Services

In addition, our representatives are independently licensed as insurance agents and sell insurance products to any client. They can earn commissions when selling insurance products in this separate capacity. This is a potential conflict of interest, since any commissions earned could be in addition to advisory fees earned in their capacity as an investment advisor representative.

At times, we may recommend that you implement our recommendations relating to insurance products with insurance companies or agencies or through independent insurance agents that are not affiliated with us. When doing so, the insurance company, agency or agent may share the commission earned for the purchase of an insurance product with one of our representatives who is also insurance licensed. This situation presents a conflict of interest. If you purchase an insurance product through the recommended company, agency or agent, we could receive fees for the advice provided and our representative could receive commissions in their separate capacities as insurance agents. You are not obligated in any manner to implement our advice through any of the insurance companies, agencies or independent agents recommended by us.

Expense Reimbursements

From time to time, we may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made. We endeavor at all times to put your interests first as a part of our fiduciary duty. However, you should be aware that receiving additional compensation through nominal sales awards, expense reimbursements, etc. creates a conflict of interest that may impact our judgment when making advisory recommendations.

Comparable Services

We believe our fees for advisory services are reasonable with respect to the services provided and the fees charged by other investment advisors offering similar services. However, lower fees for comparable services may be available from other sources.

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

Performance-based fees are defined as fees based on a share of capital gains on or capital appreciation of the assets held in a client's account. We do not provide asset management services and do not receive performance-based fees.

Item 7 – Types of Clients

We provide investment advice to the following types of clients:

- Individuals (including high-net worth individuals)
- Pension and profit sharing plans
- Trusts, estates, or charitable organizations
- Corporations or business entities other than those listed above

Minimum Investment Amounts Required

We do not require any minimum value to establish or maintain an account. There is a minimum fee of \$150 per year charged for on-going financial planning services. This minimum fee may be waived at the discretion of our representatives when they consider other advisory services provided by us.

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

Methods of Analysis

Jackson Roskelley Wealth Advisors primarily focuses its methods of analysis and develops strategies around various topics and areas of concern related to financial planning. Financial planning services do not involve the active management of client accounts, but instead focuses on a client's overall financial situation. Financial planning can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. The role of a financial planner is to find ways to help the client understand his/her overall financial situation and help the client set financial objectives.

For our financial planning topics that cover Asset Allocation and Investment Analysis, we focus on the following methods of analysis.

- **Charting:** a technical analysis that charts the pattern of stocks, bonds and commodities to help determine buy and sell recommendations. Analysts using charting believe that recurring patterns of trading can help them forecast future price movements.
- **Fundamental:** a method of evaluating stocks based on fundamental factors such as revenues, earnings, future growth, return on equity, profit margin, etc. to determine a company's underlying value and potential for future growth.
- **Technical:** a method of evaluating securities by analyzing a stock's market activity—generally the price and volume. Technical analysts use charts or computer programs to identify and project price trends. Most analysis is done on a short or intermediate term but some analysts also predict long-term cycles based on charts or other data. Technical analysis is not concerned with the financial position of a company.

- Cyclical: an analysis of recurring periods of expansion and contraction that can impact a company's profitability and cash flow. Cyclical stocks tend to rise quickly when the economy turns up and fall quickly when the economy turns down (i.e., housing, automobiles, telecommunications, paper, etc.) Non-cyclical industries (i.e., food, insurance, drugs, health care, etc.) are not as directly impacted by economic changes.

We do not use any specific method of analysis when analyzing a client's financial situation.

Investment Strategies

For our financial planning topics that cover Asset Allocation and Investment Analysis, we focus on the following investment strategies.

- Long term purchases (investments held at least a year)
- Short term purchases (investments sold within a year)
- Trading (investments sold within 30 days)
- Short sales (borrowing securities in anticipation of a price decline and returning an equal number of securities at some future time)
- Margin transactions (Investor pays for part of the purchase and borrows the rest from a brokerage firm; e.g., investor buys \$5,000 worth of stock in a margin account by paying for \$2,500 and borrowing \$2,500 from a brokerage firm. Clients cannot borrow stock from Advisor.)
- Option writing (including covered options, uncovered options or spreading strategies) (Note: options are contracts giving the purchaser the right to buy or sell a security, such as stocks, at a fixed price within a specific period of time)

Our financial planning advice is tailored to each client and these strategies may not be appropriate for all investors. Any subsequent implementation is at the discretion of the client.

Sources of Information

When providing advisory services, we gather information from financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases.

Risk of Loss

Jackson Roskelley Wealth Advisors does not provide investment management services because the services offered directly through Jackson Roskelley Wealth Advisors are limited to planning only. Any management or investing services offered by our investment adviser representatives are provided through RJFS or RJFSA.

It is important to remember that when investing in the markets generally or when working with any investment adviser or financial planner, past performance is not indicative of future results. Therefore, you should never assume that future performance of any specific planning strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds, etc.) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. You should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, our firm is unable to represent, guarantee, or even imply that our planning strategies or methods of analysis will be successful.

Item 9 – Disciplinary Information

In 2004, Mr. Jared Roskelley voluntarily reported to the NASD a violation of Rule 3040 (1031 property exchange) by participating in a private placement transaction without prior notification to his member firm. Following the NASD's review of facts and circumstances, Mr. Roskelley and the NASD agreed to an Acceptance, Waiver and Consent that called for a disgorgement of commissions, a \$5,000 fine and an eight month suspension. The NASD allowed Mr. Roskelley to re-register in 2006. Due to Mr. Roskelley's cooperation, the client was given an opportunity to get out of real estate program in 2004 but declined to do so. The investment performed as expected until 2008, when economic conditions deteriorated. The client filed a complaint against Mr. Roskelley, his supervisor and his broker/dealer in 2010 seeking reimbursement for losses. The complaint was mediated and settled using "Cost of Defense" methodology and Mr. Roskelley agreed to pay \$25,000 to settle the claim.

We have no other legal or disciplinary events that are material to your evaluation of our business or the integrity of our management.

Item 10 – Other Financial Industry Activities and Affiliations

We are not and do not have a related person that is:

- An investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- A futures commission merchant, commodity pool operator or commodity trading advisor
- A banking or thrift institution
- A lawyer or law firm
- A pension consultant
- A real estate broker or dealer
- A sponsor or syndicator of limited partnerships.

We are an independent registered investment registered advisor and only provide investment advisory services. We are not engaged in any other business activities and offer no other services except those described in this Disclosure Brochure. However, while we do not sell products or services other than investment advice, our representatives may sell other products or provide services outside of their role as investment advisor representatives with us.

Advisory Services

Our representatives are also licensed as investment advisor representatives with Raymond James Financial Services Advisors, Inc. (RJFSA). Advisor and RJFSA are not affiliated. Through RJFSA, our representatives provide other advisory services. They earn advisory fees when providing these services through RJFSA. Therefore, you could receive advisory services from one individual acting as an investment advisor representative on behalf of two separate registered investment advisors. If our representatives provide asset management or referral services to you, you are given the RJFSA disclosure brochure describing the services provided, fees charged and other information. You are encouraged to read and review the disclosure brochures for both Advisor and RJFSA and direct questions to your representative.

Continuity Partners Group, LLC

Robert Jackson and Jared Roskelley have invested in Continuity Partners Group, LLC (“CPG”). CPG is a related company of Cambridge Investment Research (“CIR”). Our investment advisor representatives were formerly CIR registered representatives and formerly licensed as investment adviser representatives of CIR’s affiliated investment adviser firm, Cambridge Investment Research Advisors. CPG was formed by CIR primarily to provide tools and programs to certain CIR registered representatives, such as our representatives who were formerly registered representatives with CIR. CPG tools and programs are designed to enhance the value of the members’ retail practices and to provide a source to finance the transitioning of the members’ practices. CPG members are eligible to participate in the programs offered by CPG. Programs offered by CPG are designed to improve the continuity of its members’ practices and improve the long term viability of the members’ practices.

Our owners have purchased units of CPG limited liability company interests (“Units”) in exchange for assignment by our owners of certain practice related intangible assets to CPG and assignment to CPG by our owners of up to 10% of the advisory fees received by us.

As of April 2016 Mr. Jackson and Roskelley have stopped participating in CPG and are currently negotiating a formal separation agreement.

CPG is registered as an investment advisor with the Securities and Exchange Commission and a broker/dealer, member FINRA. CPG is registered as an investment advisor and broker/dealer because it acquires the goodwill associated with certain client relationships served by CIR registered representatives such as our representatives.

Securities Sales

Our representatives are also registered representatives of Raymond James Financial Services, Inc. (RJFS). Advisor and RJFS are not affiliated. In this separate capacity, they can sell securities to any client and earn commissions as a result. This is a conflict of interest because they could receive commissions in their capacity as a registered representative and could also receive advisory fees in their capacity as an investment advisor representative. You are under no obligation to use the services of our representatives or RJFS and can select any broker/dealer you wish to implement securities transactions.

Insurance Sales

Our representatives are also independently licensed to sell insurance products through various insurance companies. When acting in this capacity, they may receive fees or commissions for selling these products. You are under no obligation to direct insurance transactions to insurance companies with which our representatives may be licensed. Suitable insurance and investment products may be available from other companies.

Accounting Services

Scott H. Miller, one of our investment advisor representatives, is the owner and President of Scott H. Miller Company, P.C., a public accounting firm. Advisory clients needing assistance with accounting matters and tax preparation may be referred to Mr. Miller and his firm. Clients are not obligated to use Mr. Miller for accounting matters. If they do, accounting fees are billed separately from advisory fees charged by us. In addition, Mr. Miller may refer accounting clients needing assistance with investment and advisory matters to us. Neither we, the Scott H. Miller Company, P.C. or Mr. Miller pay or receive referral fees. However, this is a potential conflict of interest because Mr. Miller could receive fees from both companies in his separate capacities as an accountant and an investment advisor representative.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

Code of Ethics

Section 204A-1 of the *Investment Advisers Act of 1940* requires all investment advisers to establish, maintain and enforce a Code of Ethics. We have established a Code of Ethics that applies to all of our associated persons. An investment adviser is considered a fiduciary according to the *Investment Advisers Act of 1940*. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of clients at all times. We have a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for our Code of Ethics, which also covers our insider trading and personal securities transactions policies and procedures. Advisor requires all supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Once employed by or affiliated with us, and at least annually thereafter, all supervised persons sign an acknowledgement that they have read, understand and agree to comply with our Code of Ethics. We have the responsibility to make sure that the interests of all clients are placed ahead of our own investment interests. Full disclosure of all material facts and potential conflicts of interest is provided to you prior to any services being conducted. We and our supervised persons must conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect its duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if you wish to review our Code of Ethics in its entirety, a copy is provided promptly upon request.

Some of our representatives are also Certified Financial Planners™. In addition to abiding by our Code of Ethics, they also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Participation in Client Transactions and Personal Trading

We do not make specific securities recommendations to clients. However, both we and our representatives may buy or sell securities that they recommended to clients in their separate capacities as registered representatives with RJFS and investment advisor representatives with RJFSA. We are and will continue to be in compliance with state rules and regulations and with *The Insider Trading and Securities Fraud Enforcement Act of 1988*. As these situations may represent a potential conflict of interest, we have developed written supervisory procedures that include personal investment and trading policies for representatives, employees and their immediate family members (collectively, associated persons). These procedures were distributed to all associated persons, and the associated persons

acknowledged they have read, understand and agree to abide by our policies and procedures. The policies include:

- Associated persons cannot prefer their own interests to that of the client
- Associated persons cannot purchase or sell any security for their personal accounts prior to implementing transactions for client accounts
- Associated persons cannot buy or sell securities for their personal accounts when those decisions are based on information obtained as a result of their employment, unless that information is also available to the investing public upon reasonable inquiry
- We maintain a list of all securities holdings for the firm and all associated persons and this list is reviewed on a regular basis by our Chief Compliance Officer

Any associated persons not observing our policies, or violating any applicable state and federal advisory practice regulations, is subject to sanctions up to and including termination.

Item 12 – Brokerage Practices

Please note Jackson Roskelley Wealth Advisors is never responsible for managing client accounts or trading client accounts and Jackson Roskelley Wealth Advisors does not technically have brokerage practices. Any brokerage practices are conducted in our investment advisor representatives' completely separate capacity as RJFS registered representatives or RJFSA investment advisor representatives.

As explained in Item 4 – Advisory Business, clients are under no obligation to act on the financial planning recommendations of Jackson Roskelley Wealth Advisors. Clients wishing to implement Jackson Roskelley Wealth Advisors' advice are free to select any broker they wish and are so informed. If clients wish to have one of our investment adviser representatives implement the advice in their capacity as registered representatives, then RJFS will be used.

Raymond James Financial Services, Inc.

If you wish to implement our advice you are free to select any broker you wish and are so informed. If you wish to have one of our investment advisor representatives implement the advice in their capacity as registered representatives, or elect to open a fee-based, investment advisory account through RJFSA, then our representatives' broker/dealer, RJFS, will be used. Our representatives are registered representatives of RJFS and are required to use the services of RJFS and RJFS's approved clearing broker/dealers when acting in this separate capacity. RJFS serves as the introducing broker/dealer. All accounts established through RJFS are cleared and held at Raymond James Financial Services, Inc. or Pershing LLC, TD Ameritrade, National Financial Services, LLC or direct with the sponsoring company. RJFS has a wide range of approved securities products for which it performs due diligence prior to selection. RJFS's registered representatives are required to adhere to these products when implementing securities transactions through RJFS. Commissions charged for these products may be higher or lower than commissions you may be able to obtain if transactions were implemented through another broker/dealer. RJFS also provides our representatives, and therefore us, with back-office operational, technology and other administrative support. Other services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. Such services are intended to help us manage and further develop our business enterprise.

Item 13 – Review of Accounts

Account Reviews

Financial planning accounts terminate upon presentation of the financial plan unless ongoing services are contracted for. Every quarter we print off quarterly reports of investment performance. We review the portfolio performance and compare it to financial planning objectives. Based on our opinion as to the portfolio performance, we may or may not schedule a time to meet with you. You are always welcome to contact us, but we only contact you when we believe a change has been made. If your needs, risk tolerance, goals, or any other item of substance changes, we request and expect you to contact us directly. Managed accounts are reviewed at least quarterly.

Account Reports

Clients do not receive any report other than the written financial plan originally contracted for and provided by Jackson Roskelley Wealth Advisors.

Item 14 – Client Referrals and Other Compensation

Client Referrals

There are no formal arrangements or programs for client referrals. Any referrals are incidental. However, we occasionally compensate referral sources with items such as movie tickets, flowers, etc. All compensation is non-monetary and of a nominal value (less than \$100). We do not pay any portion of advisory fees received to referral sources.

Other Compensation

For additional discussion on other compensation received by Advisor, its owners or its representatives, please refer to **Additional Compensation** under **Item 5, Fees and Compensation**, **Item 10, Other Financial Industry Activities and Affiliations** and **Item 12, Brokerage Practices**, for discussion about the services and products we may receive from RJFS.

Item 15 – Custody

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment adviser has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented. According to this definition, Jackson Roskelley Wealth Advisors does **not** have custody of client funds or securities.

Item 16 – Investment Discretion

Our services do not involve account management or trade implementation. Therefore, we never maintain investment discretion over client accounts.

Item 17 – Voting Client Securities

We do not perform proxy-voting services on your behalf. You should read through the information provided with the proxy-voting documents and make a determination based on the information provided. If you request, we may provide limited clarifications of the issues presented in the proxy voting materials based on our understanding of issues presented in the proxy-voting materials. However, you have the ultimate responsibility for making all proxy-voting decisions.

Item 18 – Financial Information

This item is not applicable to our brochure. We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, we are not required to include a balance sheet for our most recent fiscal year. We are not subject to a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. Finally, we have not been the subject of a bankruptcy petition at any time.

Item 19 – Requirements for State-Registered Advisers

Principal Executive Officers

Robert L. Jackson was born in 1945 and attended Northwest Missouri State in 1963 and started attending Arizona State University in 1964. He received a Bachelor's Degree in Finance in 1973. Advisor was formed in January 1999 as Bankers Financial Services, Inc. and changed its name to Jackson Roskelley Wealth Advisors, Inc. in November 2006. Mr. Jackson has been the owner of and an investment advisor representative with the firm since its creation. He became the Chief Executive Officer and Chairman of the Board in October 2011. He was a registered principal with Cambridge Investment Research, Inc. and an investment advisor representative with Cambridge Research Investment Advisors, Inc. from August 2005 to April 2016. He has been a registered principal with Raymond James Financial Services, Inc. and an investment adviser representative with Raymond James Financial Services Advisors, Inc. since April 2016.

Jared B. Roskelley was born in 1976. He attended Utah State University and graduated from Arizona State University with a Bachelor's Degree in Finance in 2001. He has been an owner of and an investment advisor representative with Jackson Roskelley Wealth Advisors, Inc. since March 2007. He became the President in October 2011. He was a registered representative with Cambridge Investment Research, Inc. from October 2006 to April 2016 and an investment advisor representative with Cambridge Research Investment Advisors, Inc. from August 2005 to November 2005 and January 2007 through April 2016.

He has been a registered principal with Raymond James Financial Services, Inc. and an investment adviser representative with Raymond James Financial Services Advisors, Inc. since April 2016.

Mr. Roskelley spends the majority of his workweek on advisory matters but also spends time on securities and insurance activities. These other activities occur during normal securities trading hours.

Material Events

We do not receive performance-based fees.

In 2004, Mr. Jared Roskelley voluntarily reported to the NASD a violation of Rule 3040 (1031 property exchange) by participating in a private placement transaction without prior notification to his member firm. Following the NASD's review of facts and circumstances, Mr. Roskelley and the NASD agreed to an Acceptance, Waiver and Consent that called for a disgorgement of commissions, a \$5,000 fine and an eight month suspension. The NASD allowed Mr. Roskelley to re-register in 2006. Due to Mr. Roskelley's

cooperation, the client was given an opportunity to get out of real estate program in 2004 but declined to do so. The investment performed as expected until 2008, when economic conditions deteriorated. The client filed a complaint against Mr. Roskelley, his supervisor and his broker/dealer in 2010 seeking reimbursement for losses. The complaint was mediated and settled using "Cost of Defense" methodology and Mr. Roskelley agreed to pay \$25,000 to settle the claim.

There are no other legal or disciplinary events that are material to your evaluation of our business or the integrity of our management.

Neither we nor our management personnel have a relationship or arrangement with any issuer of securities, although our investment advisor representatives are also registered representatives of Raymond James Financial Services, Inc.

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Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Robert L. Jackson that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Robert L. Jackson

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1945

Education:

- Northwest Missouri State, 1963
- Arizona State University, 1964; Bachelor's Degree, Finance 1973

Professional Designations:

- Certified Financial Planner™, 2005¹

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Owner, 1994 to Present; Investment Advisor Representative, March 2007 to Present; Chief Executive Officer and Chairman of the Board, October 2011 to Present; President, 1994 to October 2011
- Cambridge Investment Research, Inc.: Registered Principal, August 2005 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, August 2005 to April 2016

Disciplinary Information

Robert L. Jackson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Jackson is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Jackson could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Jackson to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Robert L. Jackson is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Jackson and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Jackson may also provide advisory services through Raymond James Financial Services Advisors, Inc.

Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Jackson on securities and insurance activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Robert L. Jackson with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Robert L. Jackson endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Jackson's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Jackson has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Scott H. Miller that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Scott H. Miller

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1955

Education:

- Arizona State University, BS Accounting - 1977

Professional Designations:

- Certified Public Accountant – 1980 ¹
- Personal Financial Specialist (PFS) – 2010 ²

Business Experience:

- Jackson Roskelley Wealth Advisors, Inc.: Investment Advisor Representative, November 2010 to Present
- Raymond James Financial Services, Inc.: Professional Partner, July 2016 to Present
- Scott H. Miller Company, P.C.: Owner, November 1986 to Present
- Cambridge Investment Research, Inc.: Registered Representative, September 2010 to April 2016
- Hornor Townsend, and Kent, Inc. – Registered Representative, September 2000 – October 2010

Disciplinary Information

Scott H. Miller has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Miller is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Miller could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Miller to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Mr. Miller also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

Scott H. Miller is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Miller and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Miller is the owner and President of Scott H. Miller Company, P.C., a public accounting firm. Clients are not obligated to use Mr. Miller for accounting matters but if they do, accounting fees are billed separately fees from advisory fees. This is a potential conflict of interest because Mr. Miller could receive fees from both the accounting firm and Jackson Roskelley Wealth Advisors, Inc. in his separate capacities as an accountant and an investment advisor representative.

The time spent by Mr. Miller on securities, insurance and accounting activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Scott H. Miller with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Scott H. Miller endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives.

However, these arrangements could affect Mr. Miller's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Miller has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosures

¹ A Certified Public Accountant (CPA) primarily provides financial audit services, including attesting to the reasonableness of disclosures, freedom from material misstatements and adherence to applicable generally accepted accounting principles. To become a CPA, a candidate must pass the Uniform Certified Public Accountant Examination set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Typically, eligibility to sit for the examination requires a candidate to have a Bachelor's Degree that includes a minimum number of qualifying credit hours in accounting and business administration plus an additional one year study. Candidates are also required to have public accounting work experience, with minimum requirements varying from state to state. Applicants for CPA status must also complete a special examination on ethics, including a review of state specific rules for professional practice. All CPAs are required to take continuing education courses. The requirements vary by state but usually require 120 hours of continuing education every three years with at least 20 hours taken every year. Many states require CPAs to take an ethics course during every renewal period, with courses ranging from 2-8 hours.

² The Personal Financial Specialist (PFS) designation is offered by The American Institute of Certified Public Accountants (AICPA). A candidate must (1) be a member of AICPA, (2) hold an unrevoked CPA certificate issued by a state authority, (3) have at least 2 years of full-time business personal financial planning experience (including up to 1,000 hours of tax compliance) within the 5 year period preceding application for the designation. In addition, the candidate must have a minimum of 80 hours of personal financial education within the 5 year period preceding the date of application and must pass a final certification examination. Designees must complete 60 hours of continuing professional education every 3 years which must be related to the personal financial planning body of knowledge.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Jared Roskelley that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Jared Roskelley

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1976

Education:

- Utah State University, 1994-95, 1998
- Arizona State University, 1999-2001; Bachelor's Degree, Finance 2001

Professional Designations:

- Certified Financial Planner™, 2003¹

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Owner, November 2006 to Present; Investment Advisor Representative, March 2007 to Present; President, October 2011 to Present
- Cambridge Investment Research, Inc.: Registered Representative Oct 2006 to April 2016, Registered Principal Dec 2009 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, Oct 2006 to April 2016
- Self Employed – Oct 2004 – November 2006

Disciplinary Information

In 2004, Mr. Roskelley voluntarily reported to the NASD a violation of Rule 3040 (1031 property exchange) by participating in a private placement transaction without prior notification to his member firm. Following the NASD's review of facts and circumstances, Mr. Roskelley and the NASD agreed to an

Acceptance, Waiver and Consent that called for a disgorgement of commissions, a \$5,000 fine and an eight month suspension. The NASD allowed Mr. Roskelley to re-register in 2006. Due to Mr. Roskelley's cooperation, the client was given an opportunity to get out of real estate program in 2004 but declined to do so. The investment performed as expected until 2008, when economic conditions deteriorated. The client filed a complaint against Mr. Roskelley, his supervisor and his broker/dealer in 2010 seeking reimbursement for losses. The complaint was mediated and settled using "Cost of Defense" methodology and Mr. Roskelley agreed to pay \$25,000 to settle the claim.

Other Business Activities

Mr. Roskelley is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Roskelley could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Roskelley to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Jared Roskelley is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Roskelley and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Roskelley also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for advisory services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for advisory services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Roskelley on securities and insurance activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Jared Roskelley with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of

conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Jared Roskelley endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Roskelley's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including himself. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Please see ***Disciplinary Information***, above. We have no other legal or disciplinary events that are material to your evaluation of our business or the integrity of our management. Mr. Roskelley has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Darin Shebesta that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Darin Shebesta

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1984

Education:

- Arizona State University, 2006; Bachelor's Degree, Finance with Honors
- Florida State University, 2010; Certificate in Financial Planning

Professional Designations:

- Certified Financial Planner™, 2010*

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Associate Planner, January 2008 to March 2011; Investment Advisor Representative, March 2011 to Present
- Cambridge Investment Research, Inc.: Registered Representative, April 2008 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, May 2010 to April 2016
- Templeton Financial Services, Inc.: Research Analyst, January 2006 to December 2007

Disciplinary Information

Darin Shebesta has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Shebesta is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Shebesta could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Shebesta to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Darin Shebesta is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Shebesta and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Shebesta also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Shebesta on securities and insurance activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Darin Shebesta with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Darin Shebesta endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Shebesta's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Shebesta has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

* The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Greg Stark that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Greg Stark

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1962

Education:

- Wartburg College, Waverly, Iowa, Economics and Business Administration
- M.B.A. – University of Phoenix

Professional Designations:

- Certified Financial Planner™ 1

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Investment Advisor Representative, May 2008 to Present
- Cambridge Investment Research, Inc.: Registered Principal, May 2008 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, May 2008 to April 2016
- Bancwest Investment Services: Registered Principal, May 2006 to May 2008

Disciplinary Information

Greg Stark has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Stark is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Stark could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Stark to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Greg Stark is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Stark and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Stark also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Stark on securities and insurance activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Greg Stark with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Greg Stark endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Stark's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Stark has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Barbara J. Sutton that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Barbara J. Sutton

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1949

Education:

- B.A. Education – Wayne State University, 1970
- M.A. Education– University of Nebraska, 1976

Professional Designations:

- Chartered Financial Consultant (ChFC) ¹
- Chartered Life Underwriter (CLU) ²

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Investment Advisor Representative, June 2004 to Present;
- Cambridge Investment Research, Inc.: Registered Representative, August 2005 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, August 2005 to April 2016

Disciplinary Information

Barbara J. Sutton has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Ms. Sutton is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, she can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. As a registered representative, Ms. Sutton could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for her to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Ms. Sutton to implement securities transactions, she is required to use Raymond James Financial Services, Inc. because of her affiliation as a registered representative. Further, as a registered representative, she is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Ms. Sutton also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. She is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

Barbara J. Sutton is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Ms. Sutton and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

The time spent by Ms. Sutton on securities and insurance activities take up more than 10% of her workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Barbara J. Sutton with other economic benefits as a result of her recommending or selling the product sponsors' investments. The economic benefits she receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Barbara J. Sutton endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Ms. Sutton's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Ms. Sutton has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, she has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. She has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

² The Chartered Life Underwriter (CLU) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 5 core and 3 elective courses and pass a proctored exam for each course. Designates must complete 30 hours of continued education every 2 years.

Form ADV Part 2B: *Brochure Supplement*

December 2016

This brochure supplement provides information about Debra S. Brough that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Debra S. Brough

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1953

Professional Designations:

- Chartered Financial Consultant (CRPC) ¹

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, April 2016 to Present
- Raymond James Financial Services Advisors, Inc.: Investment Advisor Representative, April 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Investment Advisor Representative, February 2016 to Present
- Cambridge Investment Research, Inc.: Registered Representative, August 2015 to April 2016
- Cambridge Investment Research Advisors, Inc.: Investment Advisor Representative, August 2015 to April 2016
- Wells Fargo Advisors, LLC: Registered Representative, April 2014 to July 2015
- No Employment (Retired): January 2013 to March 2014
- NYLife Distributors, LLC: Registered Representative, July 1999 to December 2012
- NYSecurities, Inc.: Registered Representative, June 1996 to January 2002

Disciplinary Information

Debra S Brough has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Ms. Brough is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, she can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. As a registered representative, Ms. Brough could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for her to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Ms. Brough to implement securities transactions, she is required to use Raymond James Financial Services, Inc. because of her affiliation as a registered representative. Further, as a registered representative, she is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Ms. Brough also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. She is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

Debra S. Brough is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Ms. Brough and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

The time spent by Ms. Brough on securities and insurance activities take up more than 10% of her workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Debra S. Brough with other economic benefits as a result of her recommending or selling the product sponsors' investments. The economic benefits she receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Debra S. Brough endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Ms. Brough's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Ms. Brough has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, she has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. She has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

Charter Retirement Planning Counselor (CRPC); the College for Financial Planning® awards the CHARTERED RETIREMENT PLANNING COUNSELORSM AND CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.

Form ADV Part 2B: *Brochure Supplement*

February 2017

This brochure supplement provides information about James Baer that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

James Baer

Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1943

Education:

- University of Nebraska, Business Administration, 1996

Professional Designations:

- Certified Financial Planner™¹

Business Experience:

- Raymond James Financial Services, Inc.: Registered Representative, November 2016 to Present
- Jackson Roskelley Wealth Advisors, Inc.: Senior Vice-President, November 2016 to Present
- Baer Financial Services, Inc.: Owner/Agent, June 2003 to Present;
- Investacorp, Inc.: Securities Sales, November 1985 to November 2016

Disciplinary Information

James Baer has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Baer is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Baer could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees

represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Baer to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

James Baer is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Baer and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Baer also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Baer on securities and insurance activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide James Baer with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and James Baer endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Baer's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Baer has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

Form ADV Part 2B: *Brochure Supplement*

February 2017

This brochure supplement provides information about Matthew Clay that supplements the Jackson Roskelley Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert L. Jackson or Jared Roskelley if you did not receive the Jackson Roskelley Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

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

Matthew Clay
Jackson Roskelley Wealth Advisors, Inc.
9590 E. Ironwood Square Drive, Suite 110
Scottsdale, Arizona 85258
Phone: (480) 609-1055

Educational Background and Business Experience

Date of Birth: 1972

Education:

- University of Utah, Bachelor of Arts, Finance, 1996, Cum Laude
- University of Washington, Master of Business Administration, 2000

Business Experience:

- Jackson Roskelley Wealth Advisors, Inc.: Managing Director, September 2016 to Present
- Raymond James Financial Services, Inc.: Registered Representative, October 2016 to Present
- Russell Investments: Portfolio Manager, August 2010 to September 2016
- Clearwater Analytics: Head of Commingled Fund Solutions, April 2009 to August 2010
- Russell Investments: Portfolio Manager, April 2000 to April 2009

Disciplinary Information

Matthew Clay has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Clay is a registered representative of Raymond James Financial Services, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services, Inc. are not affiliated. In this separate capacity, he can sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Clay could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Clay to implement securities transactions, he is required to use Raymond James Financial Services, Inc. because of his affiliation as a registered representative. Further, as a registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Raymond James Financial Services, Inc. and for which the broker/dealer has obtained a selling agreement.

Mr. Clay also provides advisory services through Raymond James Financial Services Advisors, Inc. Jackson Roskelley Wealth Advisors, Inc. and Raymond James Financial Services Advisors, Inc. are not affiliated. He is an investment advisor representative with Raymond James Financial Services Advisors, Inc. and receives fees when providing these separate advisory services. The advisory fees charged by Jackson Roskelley Wealth Advisors, Inc. for services are separate and distinct from the advisory fees charged by Raymond James Financial Services Advisors, Inc. for services. Clients engaging Raymond James Financial Services Advisors, Inc. receive a copy of its disclosure brochure and execute a client agreement specifying the services provided and fees charged by that advisor.

The time spent by Mr. Clay on securities activities take up more than 10% of his workweek. These activities are conducted during normal securities trading hours.

Additional Compensation

Certain product sponsors may provide Matthew Clay with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Jackson Roskelley Wealth Advisors, Inc. and Matthew Clay endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Clay's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Jared Roskelley is President of Jackson Roskelley Wealth Advisors, Inc. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. He can be contacted at (480) 609-1055.

Requirements for State Registered Advisers

Mr. Clay has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.