



## **BROCHURE**

### **Great Bay Wealth Management LLC**

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**March 30, 2018**

This Brochure provides you with information about the qualifications and business practices of *Great Bay Wealth Management LLC*. It contains information that you should consider before becoming a client of our firm.

The information contained herein has not been approved or verified by any governmental authority. Our firm is an investment advisory firm registered pursuant to the laws of the State of Georgia. Registration of an Investment Adviser does not imply a certain level of skill or training, only that we have filed the requisite registration documents in the appropriate jurisdictions and with the respective governmental entities.

Additional information about Great Bay Wealth Management LLC can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's CRD/IARD No. is 170686.

The Brochure Supplement for the investment advisor representative of our firm begins after page 10 and this document is not complete without the Brochure Supplement.

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## **MATERIAL CHANGES (Item 2)**

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### ***Great Bay Wealth Management Material Changes***

**This version of our Brochure dated March 30, 2018 is an annual updating amendment. The following are the material changes to our business practices since our last filing in July of 2017:**

#### **Advisory Services (Item 4)**

##### ***Assets under Management***

We have updated our assets under management as required by regulations. We currently\* manage \$3,625,934 in client assets on a discretionary basis. \*Our assets under management calculations are as of December 31, 2017.

#### **General Revisions**

We have revised some language and content throughout this document to provide additional details and to ensure that our disclosures are clear and concise.

#### **Full Brochure is Available**

The foregoing is a summary of the material changes in the annual amendment to our Firm Brochure. If you have any questions, or would like a full copy of our Brochure, please contact us by phone at (770) 265-9489 (Office) or by email to [sjohnson@gbwm.com](mailto:sjohnson@gbwm.com).

Additional information about Great Bay Wealth Management, can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Great Bay Wealth Management' CRD/IARD No. is 170686.

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## ADVISORY SERVICES (Item 4)

### About Our Business

Great Bay Wealth Management LLC (“We,” “Our,” or “Us”) is an investment advisory firm that offers portfolio management strategies and advisory consultations. We are a Georgia limited liability company that conducts advisory business in the states of Georgia and Texas. We began managing our clients’ investments and providing financial expertise in January 2014. Our firm ceased operations for a short period of time from September 2016 to June 2017 and resumed operations in late 2017. Stephen D. Johnson is the principal owner, chief compliance officer and investment advisor representative for our firm.

### Types of Advisory Services

We provide investment management services to individuals, corporations, charitable organizations, and pension & profit sharing plans. Our investment management services assist clients in planning for financial goals by constructing and managing investment portfolios, recommending the use of specific asset allocation strategies, and providing advisement regarding investment selection and performance management. A detailed explanation of our services is as follows:

#### 1. Investment Management Services

We offer discretionary investment management services, personalized asset allocations and portfolio construction advice to meet our client’s investment goals and objectives. Our advice regarding financial securities encompasses mutual funds, equities, exchange traded funds, and fixed income securities. We also utilize equities of international companies and markets, including emerging markets, to provide diversification and to capitalize on optimal investment opportunities. Our strategies may also include the use of options.

#### 2. Advisory Consultation Services

We also provide one-time (or on-going) advisory consultations for periodic investment supervisory services, long-term investment planning, investment performance analysis, or financial research.

### Tailored Services

Our advice and services are based on individual needs of our clients, after analyzing and evaluating each client’s stated goals, objectives, investment horizon, and risk tolerance thoroughly. Clients may impose restrictions on investing in certain asset classes or any specific types of securities by advising our investment advisor representative of such restrictions.

### Wrap Fee Programs

We are not a participant in any wrap fee program(s).

### Assets under Management

We currently\* manage \$3,625,934 in client assets on a discretionary basis. \*Our assets under management calculations are as of December 31, 2017.

## FEES AND COMPENSATION (Item 5)

### Advisory Fees

We earn fees and compensation by providing investment management services and advisory consultations. Our standard fees for services are as follows:

#### 1. Investment Management Fees

Our fee schedule for Investment Management Services is as follows:

Great Bay Wealth Management LLC – Investment Management Fee Schedule

Assets Under Management	Annual Rate
Less than \$250,000	2.0%
\$250,000 to \$500,000	1.75%
\$500,001 to \$750,000	1.5%
\$750,001 to \$1,000,000	1.25%
\$1,000,001 to \$2,500,000	1.0%

\$2,500,001 to \$5,000,000	.85%
\$5,000,001 or more	.75%

**Sample Fee Calculation:**Investments of \$850,000

\$850,000 @ 1.25%

Quarterly fee of \$2,656.25 or Annual fee of \$10,625

Our fees for Investment Management Services are negotiable and the final fee is outlined in our investment management agreement.

**2. Advisory Consultation Fees**

Our fees for advisory consultations are \$150.00 per hour (min. 1 hour) and are based on the specific consultative need or frequency, and scope of quantitative analysis requested by client. In the event there is an extensive consultative need, (e.g., subject matter or financial issue exceeds beyond hourly consultations, etc.) though not typical, a fixed fee arrangement may be applicable.

Our fees for advisory consultations are negotiable and the final fee, as agreed upon, will be outlined in our advisory consultations agreement. Our engagement for consultative sessions concludes upon completion of the agreed upon consultation session(s) or receipt of requested analysis report, etc. Clients will enter into a new agreement for other or additional consultative services.

**Billing Procedures**

The specific details of our billing procedures are as follows:

**1. Fees for Investment Management Services**

(a) Fees for investment management services are billed quarterly in arrears, meaning client invoices for advisory fees are transmitted, electronically or otherwise, at the end of each calendar quarter. Fee calculations are based on the value of the account(s) as listed on a national securities exchange or the principal market where the securities are traded, at the closing price, as of the last day of the previous calendar quarter (i.e., Mar., Jun., Sept., Dec.). By agreement, we customarily receive written authorization to deduct advisory fees directly from clients' accounts and in such cases, fee invoices (or fee calculations) are sent to the account custodian.

(b) Clients may also pay investment management fees directly by mailing a check to our address listed herein. In such instances, advisory fees are due no later than the tenth (10th) business day after receipt of our invoice.

**2. Fees for Advisory Consultation Services**

Fees for advisory consultations are generally billed at an hourly rate. For consultative services that exceed hourly billings, (i.e., on-going consultative needs, frequency of sessions, or scope of quantitative analysis that would be exorbitant at an hourly rate) clients may negotiate fixed fee arrangement. Moreover, depending on the frequency of consultations agreed upon, clients may choose monthly, quarterly, annual billing intervals or any other agreed upon billing arrangement. Invoices will be transmitted to clients, either in person, electronically or by mail and are due upon receipt (or as agreed).

**Other Fees & Expenses**

Clients will also incur additional fees and expenses related to management of investments and advisory service provisions. These fees may include, but are not limited to no-load mutual fund ticket charges, brokerage transaction costs, deferred sales charges on previously purchased mutual funds, IRA maintenance fees and other legal or transfer fees. The account custodians, broker-dealers, mutual fund companies, and others that provide account services charge these fees ("third party fees") and clients are responsible for payment of all third party fees and expenses. It is important to note that the advisory fees paid to our firm are separate and distinct from the maintenance fees and transaction expenses charged by third parties. Please refer to Item 12, Brokerage Practices for more information regarding our account custodian.

**Refund Policy**

Clients who do not receive this Brochure at least 48 hours in advance of signing our advisory agreement are afforded the right to terminate their agreement within five (5) business days, without penalty. Upon expiration of the five (5) business day period, either party may terminate the advisory agreement at any time by providing written notice to the other party. In the event of termination prior to the commencement

of a calendar quarter, any prepaid, unearned refundable fees will be refunded promptly, and any earned, unpaid fees due to our firm will be collected prior to disbursement of funds, if any. In the event our firm is unable to deduct final fees from account (in the case of account transfer), we will transmit an invoice to client, which is due upon client's receipt.

### Other Compensation

Neither our firm nor investment advisor representative accepts any compensation for the sale of securities or other investment products. Our investment advisor representative is not registered in any securities and investment sales capacity.

## **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)**

We do not charge performance-based fees or conduct side-by-side investment product management.

## **TYPES OF CLIENTS (Item 7)**

Our firm generally provides advice to individuals, corporations, charitable organizations, and pension & profit sharing plans.

We prefer that clients make an initial minimum investment of \$250,000 for investment management services. We reserve the right to waive the minimum investment requirement based on other criteria and in our sole discretion.

## **METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)**

### Methods of Analysis and Investment Strategies

We generally utilize fundamental analysis methods to analyze investments. Our main sources of information include but are not limited to financial newspapers and magazines, inspection of corporate activities, research materials prepared by others, and annual reports, prospectuses, and corporate press releases.

Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with monetary policy indicators to assess the overall performance and profitability of companies.

Our investment strategies consist of suitable asset allocation, diversification, and risk management. Our general recommendations consist of an asset mix of passive, low-cost exchange traded funds for long-term growth and income. We may also utilize mutual funds, equities, and fixed income securities in similar investment strategies. Based on the appropriate strategy for the client, we may recommend more tactical, short-term, and other hedging strategies including options.

### Material Risks of Methods of Analysis and Investment Strategies

Furthermore, although we utilize common investment analysis methods and strategies, there remains some level of material risk. We primarily utilize fundamental analysis methods that measure the risks of companies by formulating assumptions based on historical financial representations. Although we use valid data sources, examine expense ratios, review return and risk ratings extensively, refer to economic indicators, review the implications of monetary policy, and consider management team tenure, our strategies are implemented as a result of assumptions that are derived from the analysis of historical data. The results of investment strategies derived from this method of analysis are not guaranteed and past performance of an investment is not indicative of future financial returns.

Notwithstanding the method of analysis or investment strategy employed by our firm, the assets within a portfolio are subject to risk of devaluation or loss. There is no guarantee that portfolio holdings or investment assets will achieve the desired investment objectives. There are many different events that can affect the value of investment assets or portfolio holdings including, but not limited to, changes in financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic reports, and natural disasters. While this information provides a synopsis of the events that may affect investments, this listing is not exhaustive. **We want you to understand that there are inherent risks associated with investing and depending on the risk occurrence, you may suffer LOSS OF ALL OR A SUBSTANTIAL AMOUNT OF YOUR PRINCIPAL INVESTMENT.**

## Recommendation of Specific Types of Securities

We do not focus our advice on any particular type of security. Our advice encompasses an array of securities and investment vehicles.

## **DISCIPLINARY INFORMATION (Item 9)**

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Neither our firm nor management personnel has been involved in industry-related legal or disciplinary events.

## **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)**

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### Financial Industry Activities

We are not a registered broker-dealer and do not have an application pending to register as a broker-dealer. Additionally, neither our management personnel nor investment advisor representative is registered as or has any application pending to register as a registered representative of a broker-dealer.

### Financial Industry Affiliations

Neither our management personnel nor investment advisor representative is registered as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor nor has an application pending to register as the foregoing or an associated person thereof.

### Other Affiliations

We do not have arrangements with a related person that is a broker dealer, municipal securities dealer, government securities dealer or broker, investment company or other pooled investment vehicle (including mutual fund, closed-end investment company, unit investment trust, private investment company, or "hedge fund," and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer, sponsor or syndicator of limited partnerships.

### Other Investment Advisers

We do not recommend other investment advisors to our clients.

## **CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)**

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### Code of Ethics

Our firm, management persons, and investment advisor representative(s) (collectively, "personnel") subscribe to a strict code of ethics. Our Code of Ethics is constructed to comply with the investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. Our inherent fiduciary duty requires that we act solely in our clients' best interest and adhere to standards of utmost integrity in our communications and transactions. These standards ensure that our clients' interests are given precedence.

Accordingly, we have implemented extensive policies, guidelines, and procedures that promote ethical practices and conduct by all of our personnel. The foregoing has been compiled and is collectively referred to as our Code of Ethics. We adopted our Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (or perceived conflicts of interest), as well as to establish reporting requirements and enforcement procedures relating to personal transactions by our personnel.

Our Code of Ethics which specifically deals with professional standards, insider trading, personal trading, gifts and entertainment, and fiduciary duties, establishes our ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our complete Code of Ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

We do not recommend that clients buy or sell securities that related persons may have a material financial interest.

## Personal Trading

### Proprietary Trading

We may at times, buy or sell securities for our own accounts that we have also recommended to clients. We will always document any transactions that could be construed as a conflict of interest. Conflicts of interest relative to our firm trades or employees' personal trades may present in many different contexts. Some conflicts of interest related to personal trading include, trading ahead to obtain a better transaction execution price than clients, recommendations or trades based on pecuniary interest or on information that is not available to the public, or structuring transactions in a manner so that the end result is profitable to our firm (and/or an employee). To mitigate or remedy any conflicts of interest or perceived conflicts of interest, we monitor internal trading reports for adherence to our Code of Ethics.

Our Code of Ethics further requires (1) us to act in accordance with all applicable federal and state regulations (2) that we act in the best interest of clients, (3) us to pre-clear transactions in private placements or initial public offerings and, (4) the chief compliance officer to review personal securities transactions to ensure adherence.

### Simultaneous Trading

From time to time, we may buy or sell securities for proprietary or personal accounts, respectively, at or around the same time as clients. In any instance where securities are bought or sold at or about the same time, we will uphold our fiduciary duty by always ensuring that transactions are beneficial to the interest of our clients and in compliance with our Code of Ethics.

## **BROKERAGE PRACTICES (Item 12)**

### Selection and Recommendation

We make recommendation of account custodians after evaluating several factors. These factors include but are not limited to, relatively low fees and expenses, execution capabilities, reputation, access to securities markets and expertise in handling brokerage support processes. We maintain a custodial services agreement with Charles Schwab & Co., Inc., (hereinafter, "Schwab"). Schwab is a registered broker-dealer and member of FINRA and SIPC. We are participants of Schwab's institutional services platform for independent investment advisors (known as Schwab Advisor Services).

Our firm is independently owned and operated and is not affiliated with Schwab. Schwab provides brokerage, operational support and other custodial services to our firm. As a result of our established service agreement, cost implications, operational support, and custodial services provided, Schwab receives preferential status in recommendation of custodians to our clients for brokerage transactions. Nonetheless, we reserve the right to use other or additional firms for custodial services.

#### 1. Soft Dollar Benefits

We do not receive research or other benefits from account custodians (broker-dealers) for processing securities related transactions for clients.

#### 2. Brokerage for Client Referrals

Our firm does not receive client referrals from broker-dealers or other third parties in exchange for using a particular broker-dealer.

#### 3. Directed Brokerage

(a) As previously stated, we recommend that clients utilize Schwab. Our service agreement with Schwab is designed to maximize trading efficiencies and cost effectiveness on behalf of our clients. By recommending that clients use Schwab as an account custodian, we seek to achieve the most favorable results relative to trading costs, allocation of funds, and rebalancing of client investments.

(b) We also permit clients to direct brokerage. If a client has a pre-existing relationship or prefers a certain account custodian (broker-dealer), we will notify the custodian of our advisor-client relationship and proceed accordingly. Clients are advised that there may be greater costs associated with brokerage transactions pursuant to a directed arrangement.

### Order Aggregation

In the normal course of our trading process, we may (but are not required to) aggregate orders for multiple advisory accounts to obtain the best pricing averages and minimize trading costs for our clients. Accordingly, our policies and procedures mandate allocating the orders to the appropriate client accounts



as soon as possible thereafter and allocating transactions equitably. The Chief Compliance Officer will review transactions periodically to detect and prevent excessive costs related to non-compliance with order aggregation procedures.

## **REVIEW OF ACCOUNTS (Item 13)**

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### Periodic Reviews

Our criteria for reviewing client accounts is as follows:

#### Investment Management Reviews

We review client account activity at least quarterly and more frequently at the request of any client. Our chief compliance officer reviews all accounts. Our reviews consist of on-going monitoring and analysis to determine whether clients' investments and strategies continue to align with client's stated investment goals and objectives. If reallocation of investments is necessary, we may buy or sell investments that are more appropriate for a client's financial goals and objectives.

### Intermittent Review Factors

Intermittent reviews are generally triggered by substantial market fluctuation, economic, business, or political events, or by changes in a client's financial status (such as retirement, termination of employment, relocation, or inheritance). Clients are urged to contact us to initiate an intermittent review upon the occurrence of any of the foregoing factors.

### Client Reports

We do not prepare written reports regarding client accounts. Clients will receive transaction confirmations from the account custodian shortly after trading activity (purchases or sells). Additionally, the account custodian will send monthly statements for each month in which there is trading activity. If there is no trading activity during any month, clients will receive statements quarterly. These account statements provide details regarding account activity, asset allocations, holdings, and performance.

## **CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)**

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### Economic Benefits for Advisory Services

We do not receive economic benefits from any third party for providing advisory services to our clients.

### Compensation for Client Referrals

We do not compensate any person for client referrals.

## **CUSTODY (Item 15)**

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### Custodian of Assets

We do not hold physical custody of client funds or securities. We require that qualified custodians hold client assets. For more information regarding the account custodian (broker-dealer) that services our accounts, please review Item 12, Brokerage Practices. Our firm has indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts and due to utilizing asset movement authorizations to process client requested account disbursements. Nonetheless, we have implemented the safeguard requirements of state regulations.

### Account Statements

The account custodian will send client account statements by mail or electronically. Clients are advised to review account statements carefully, comparing asset values, holdings, and advisory fees on current statements to that in previously received statements and trading confirmations. Clients are responsible for ensuring the accuracy of advisory fee calculations.

## **INVESTMENT DISCRETION (Item 16)**

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### Discretionary Authority

It is customary for our firm to exercise discretionary authority in order to manage and direct the investments of clients' accounts. This authority is granted upon execution of our investment management

agreement. Discretionary authority is for the purpose of making and implementing investment decisions without prior consultation with clients. Investment decisions are made in accordance with the client's stated investment objectives. Clients may at any time during our engagement, advise us in writing of any limitations on our authority. Clients may impose limitations on investing in securities in specific industries or countries, etc., and dollar amounts or percentage of, investments in the foregoing.

#### Standard Limitations

Our discretionary authority does not give us authority to take or have possession of any client assets or to deliver of any securities or make payment of any funds held in the account to anyone except the account owner.

### **VOTING CLIENT SECURITIES (Item 17)**

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Our firm does not participate in proxy voting on behalf of clients. We may provide information for clarification of the issues presented in proxy solicitation materials; however, our clients are responsible for casting their proxy votes. Clients are also responsible for directing other shareholder action items relative to mergers, acquisitions, tender offers, bankruptcy proceedings and other type events pertaining to the securities in the account(s). Clients will receive proxy solicitation and information regarding other shareholder action items, by mail or electronically, from the account custodian or issuer's transfer agent. Clients must follow the instructions for voting that is included with the mailing or electronic delivery.

### **FINANCIAL INFORMATION (Item 18)**

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#### Balance Sheet Requirement

We do not require or solicit prepayment of more than \$500 in advisory fees per client, six (6) months or more in advance. Moreover, our firm does not meet any custody provisions that would require submitting a balance sheet.

#### Discretionary Authority, Custody of Client Funds or Securities and Financial Condition

It is our customary practice to exercise discretionary authority with respect to supervising and directing the investments of client accounts. Additionally, we have indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts. More importantly, we do not have any financial condition that will impair our ability to meet our contractual commitments to clients.

#### Bankruptcy Petition Filings

Our firm has not been the subject of a bankruptcy petition at any time during the past ten (10) years.

### **REQUIREMENTS FOR STATE REGISTERED ADVISERS (Item 19)**

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#### Firm Management

Our firm has one limited liability company member, Stephen D. Johnson. Mr. Johnson's educational and business background is delineated in the attached Brochure Supplement.

#### Other Business Activities

Neither our firm nor management personnel conduct any other business activity.

#### Performance-Based Fees

We do not assess performance-based fees.

#### Disciplinary Disclosure Reporting

1. Arbitration Claims. NONE
2. Civil Litigation, Self Regulatory Organization proceedings, or Administrative actions. NONE

#### Relationships or Arrangements with Securities Issuers

Neither our firm nor management personnel has additional relationships or arrangements with any issuer of securities.

This Brochure supplement provides information about Investment Advisor Representative, Stephen D. Johnson, CRD No. 1238003 that supplements the firm Brochure of Great Bay Wealth Management LLC (CRD/IARD No. 170686). You should have received a copy of that brochure. Please contact Stephen D. Johnson, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Advisor Representative, Stephen D. Johnson, CRD No. 1238003 can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). This website can be searched by using the investment advisor representative's CRD number (shown above).



## **BROCHURE SUPPLEMENT**

*for*

**Stephen D. Johnson, CIMA®**

**Great Bay Wealth Management LLC**

3001 Village Green Drive

Roswell, Georgia 30075

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**March 30, 2018**

## **BROCHURE SUPPLEMENT for Stephen D. Johnson, CRD No. 1238003**

### **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)**

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#### **Great Bay Wealth Management Requirements for Representative Employment**

We require that employees who provide advice on behalf of the firm have at least a 4-year college degree and 2 years relevant work experience in the securities industry. Prospective employees must have taken and passed the appropriate state advisory exams. Master's degrees and further certifications are strongly encouraged.

#### **Investment Advisor Representative's Information**

**Stephen D. Johnson, CIMA®**

**Year of Birth: 1955**

#### **Educational Background**

Bachelor of Art - Government, University of Texas at Austin, Austin, Texas, 1978

#### **Professional Designations**

***Certified Investment Management Analyst (CIMA®) Designation, Investment Management Consultants Association® (IMCA®), 2003***

Investment Management Consultants Association® (IMCA®) is the owner of the certification marks "CIMA®" and "Certified Investment Management Analyst®". Use of CIMA® or Certified Investment Management Analyst® signifies that the user has successfully completed IMCA's initial and ongoing credentialing requirements for investment management consulting, including advanced investment management theory and application wealth advisors.

**Education and Experience Requirements** - Prerequisites for the CIMA certification are three (3) years of financial services experience and an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements.

**Education Requirements** - Candidates must meet all of the following criteria for credentialing and certification, candidates must pass an online qualification examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass an online Certification Examination.

**Examination Type** - The Certified Investment Management Analyst® designation requires two (2) exams, one-week classroom education program, and continuing education requirements of forty (40) hours every two (2) years.

#### **Business Experience**

*President, Investment Advisor Representative* *2017 to Present*  
*& Chief Compliance Officer*

Great Bay Wealth Management LLC, Roswell, Georgia

*Registered Representative* *2016 to 2017*

Quest Capital Strategies, Inc., Atlanta Branch

*President, Investment Advisor Representative* *2014 to 2016*  
*& Chief Compliance Officer*

Great Bay Wealth Management LLC, Roswell, Georgia

*Vice President & Senior Regional Director* *2011 to 2013*  
*Southeastern Region*

*Registered Representative*

ING Investment Management

Private Wealth & Advisory Group, New York, NY

### **DISCIPLINARY INFORMATION (Item 3)**

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Criminal or Civil Actions

None. See Item 19 of Brochure.

Administrative Actions or Proceedings

None. See Item 19 of Brochure.

Self-Regulatory Organization (SRO) Proceedings

None. See Item 19 of Brochure.

Professional Standards Violations. None.

### **OTHER BUSINESS ACTIVITIES (Item 4)**

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Steve Johnson is not actively engaged in any other investment (or non-investment) related business.

### **ADDITIONAL COMPENSATION (Item 5)**

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Mr. Johnson does not receive economic benefits from any third party.

### **SUPERVISION (Item 6)**

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Steve Johnson is the chief compliance officer of our firm. Mr. Johnson is responsible for providing advice to clients, as an investment advisor representative and administration of operations. We administer supervision through application of our written supervisory policies and procedures. For questions regarding our supervisory procedures, please contact Steve Johnson by phone at (770) 265-9489 or email to [sjohnson@gbwm.com](mailto:sjohnson@gbwm.com).

### **REQUIREMENTS FOR STATE REGISTERED ADVISERS (Item 7)**

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Additional IAR Disciplinary Events

**1. Awards granted or findings of liability in consequential Arbitration Claims**

None. See Item 19 of Brochure.

**2. Awards granted or findings of liability in consequential Civil, SRO, or Administrative proceedings.**

None. See Item 19 of Brochure.

IAR Bankruptcy Petition Filings

Steve Johnson has not been the subject of a bankruptcy petition at any time during the past ten (10) years.