

This brochure supplement provides information about Neil M. Hamilton that supplements the Clearwater Wealth Management LLC brochure. You should have received a copy of that brochure at the time your account was opened. Please contact Neil M. Hamilton, Managing Member if you did not receive Clearwater Wealth Management LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Neil M. Hamilton is also available on the SEC's website at www.adviserinfo.sec.gov.



for

Neil M. Hamilton

Personal CRD Number: 1472543
Investment Adviser Representative

Clearwater Wealth Management LLC
175 East 1600 North
North Logan, Utah, 84341
(435) 752-9500
neil@clearwaterwm.com

UPDATED: 12/31/2014

Item 2: Educational Background and Business Experience

Name: Neil M. Hamilton

Born: 1957

Education Background and Professional Designations:

Education:

Neil M. Hamilton has no formal education after high school.

Business Background:

07/2011 - Present	Managing Member Clearwater Wealth Management LLC
01/2001 - 09/2013	Registered Representative Securities America, Inc.
01/1999 - Present	Agent of Record CCL, LLC
01/1986 - 10/2011	Owner/Insurance Sales Hamilton Financial Services
04/2001 - 09/2013	Investment Adviser Representative Securities America Advisors, Inc.
04/2008 - 07/2011	Instructor Pristine Capital Holdings
09/2003 - 04/2004	Investigator Investors Recovery Fund, LC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Neil M. Hamilton is a licensed insurance agent. From time to time, he will offer clients advice about their insurance coverage and/or offer products from their outside insurance business. Clients should be aware that these services pay a commission and involve a possible conflict of interest. To mitigate this conflict, Mr. Hamilton will not charge an asset under management fee on money that is placed into a commissionable product sold by him. Clearwater Wealth Management LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Clearwater Wealth Management LLC, acting in their capacity as an insurance agent.

Neil M. Hamilton is the managing member of ATKK LLC, a Limited Liability Company registered in the state of Utah, which is a Real Estate investment and Management Company, which owns and operates commercial rental property. ATKK LLC is not a publicly traded company as is not available for investment by Mr. Hamilton's clients.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, and insurance or brokerage commissions received, as discussed in item 4, Neil M. Hamilton does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Clearwater Wealth Management LLC.

Item 6: Supervision

As a co-owner and representative of Clearwater Wealth Management LLC, Neil M. Hamilton works closely with the co-owner, Steven Jay Parkinson, to supervise all duties and activities of the firm. Neil M. Hamilton adheres to all required regulations regarding the activities of an

Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Neil M. Hamilton's contact information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Utah securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Neil M. Hamilton has NOT been involved, accused, or convicted of any financial crime or for any violation of the laws or rules of conduct associated with being a financial advisor. He has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Neil M. Hamilton has NOT been the subject of a bankruptcy petition at any time.