



PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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This brochure supplement is provided for Cetera Investment Advisers LLC (CIA) Investment Adviser Representative (Advisor), ROBERT CHAPMAN (CRD #4011294).

This brochure supplement provides information about ROBERT CHAPMAN that supplements the CIA ADV Part 2A. You should have received a copy of the ADV 2A. Please contact ROBERT CHAPMAN or their Designated Supervisor (contact information below) if you did not receive a copy or if you have any questions about the content contained in this supplement.

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

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT

BACHELOR'S DEGREE

BACHELOR OF SCIENCE IN ADMINISTRATION/ACCOUNTING FROM THE UNIVERSITY OF VERMONT

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

S63 - The Uniform Securities Agent State Law (Series 63) qualifies holders as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.

S7 - The General Securities Representative (Series 7) qualifies a holder for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

SIE - The Securities Industry Essentials - The SIE is an introductory-level exam that assesses the candidates knowledge of basic securities industry information including concepts fundamental to working in the industry, such as types of products and their risks; the structure of the securities industry markets, regulatory agencies and their functions, and prohibited practices. Passing the SIE exam does not qualify an individual for registration with FINRA. The individual must be associated with a member firm, pass the SIE and pass a qualification exam to engage in securities business.

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING PROFESSIONAL DESIGNATIONS

CMA - Certified Management Accountant (CMA)- This designation is obtained by varies examination types according to the IAR's educational background. Eligible candidates must have 2 of the following; An ABA AACSB, ACBSP or Equis Accredited Financial, Investment, Accounting, Tax or Economics degree; 3 years of professional experience; A government recognized degree - licenses, degree, MBA/Masters or Law Degree, PhD, CPA, recognized designations and specialization work; A related degree and exams from an AAFM-approved and accredited university program; Completion of online executive certification training programs. The designation requires 15 hours of continuing education each year.

CPA - Certified Public Accountant (CPA) - A Certified Public Accountant, is a professional who has passed the Uniform Certified Public Accountant Examination. In addition, to become a CPA, a person must meet other stringent educational requirements. A graduate degree with a concentration in accounting is usually required, but as a substitute for a graduate degree, an undergraduate degree with 150 hours and a minimum of 30 upper-level- or 20 graduate--hours in accounting may be accepted. The CPA applicant must be an employee, resident or have an office in the state in which they are testing. (Note: All states do not have the same requirements to become a CPA.) In many states, an applicant is required to work in the accounting field for a period of time prior to earning a certification. Typically CPA continuing education requirements consist of completing 120 hours every three years of coursework which is approved by the AICPA .

PFS - Personal Financial Specialist (PFS) - This designation is obtained by completing a minimum of 80 hours of personal financial planning education within the 5 year period preceding the date of the PFS application and a final exam. As a prerequisite the IAR must be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority and have at least 2 years of full time financial planning experience or 3,000 hours of equivalent experience (including 1,000 hours of tax compliance) within the 5 years preceding the date of the PFS application. This designation requires 60 hours of continuing education related to personal financial planning every 3 years.

YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS

FIRM	POSITION HELD	START DATE	END DATE
COMPASS WEALTH LLC	DBA - OWNER	04/2010	Present
NY PAYROLL RELIEF CORP	PRESIDENT, OVERSEE PROCESSING OF PAYROLL ACTIVITIES	10/2002	Present
CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	02/2000	Present
CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REPRESENTATIVE	08/1999	Present
CHAPMAN & CO CPA, P.C	CPA/PRESIDENT	09/1998	Present

Additional current business positions and firms may be listed below under the Other Business Activities section.

Robert Chapman was born in 1970.

DISCIPLINARY INFORMATION

If your Advisor had any reportable or disciplinary events during the past ten years, they will be listed below. Certain items in this section are financial in

nature and not disciplinary events, these events include bankruptcy, lien and compromise.

Your Advisor does not have any reportable legal or disciplinary events.

OTHER BUSINESS ACTIVITIES

Your Advisor may independently perform other investment and non-investment related business activities that fall outside their role as an investment adviser representative of CIA. These activities are listed below. Please feel free to discuss them with your Advisor.

FIRM	TYPE OF BUSINESS	POSITION/RESPONSIBILITIES
CETERA FINANCIAL SPECIALISTS, LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
CHAPMAN & CO CPA, P.C.	ACCOUNTING & TAX PRACTICE	CPA / PRESIDENT
COMPASS WEALTH LLC	DBA FOR FIXED INSURANCE & INVESTMENT ACTIVITIES	OWNER - CLIENT SERVICE
FIXED INSURANCE WITH VARIOUS COMPANIES	FIXED INSURANCE	INSURANCE AGENT - SELLS LIFE, HEALTH, DISABILITY, AND LONG TERM CARE
HEARTS EMBRACED, LLC	JEWELRY DESIGN AND SALE	MEMBER / INVESTOR
NEW YORK PAYROLL RELIEF CORP	PAYROLL PROCESSING AND BENEFITS DOCUMENT SERVICES	PRESIDENT - OVERSEE PROCESSING OF PAYROLL ACTIVITIES
THE PIETSCH FINANCIAL GROUP, INC.	FIXED INSURANCE	INSURANCE AGENT - SALES
VAINILLA SPRINKLES, LLC	INVESTMENT HOLDING COMPANY	MANAGER - HANDLE ADMINISTRATION, MAKE AND MONITOR INVESTMENTS

Investment services may be offered at financial or lending institutions which are unaffiliated with Cetera firms. Additionally, Cetera firms are not affiliated with any other named entity, except those carrying the "Cetera" name or under common ownership with Cetera firms. Cetera affiliated firms can be found at www.cetera.com. Certain brokered CDs may be FDIC insured. Investments:

Are not FDIC/NCUSIF insured

May lose value

Are not financial institution guaranteed

Are not a deposit

Are not insured by any federal government agency.

If your Advisor performs any other business activity, it may impact the amount of time spent serving as your Advisor, create potential conflicts of interest and generate additional compensation for your Advisor.

Other investment related business activities pertain to securities, commodities, banking, insurance, or real estate. Other investment related business activities that your Advisor performs may result in the receipt of fees, commissions and/or bonuses. It may also result in other forms of compensation, which are based on the sales of securities and/or the value of assets under management. This includes trail, distribution and service fees related to certain mutual funds and insurance products. Trail, distribution and service fees are paid out of the fund or insurance product assets and are therefore indirectly paid by you, the client.

Another form of "indirect compensation" may also be paid to your Advisor by sponsors of investment products, programs or services. This indirect compensation may include entertainment, attendance at events, attendance at educational conferences, reimbursements for approved business expenses, investment research, technology support and other resources that may assist with your Advisor's investment business. An incentive (conflict of interest) may exist for your Advisor to recommend investment products and services based upon the amount of compensation received, rather than your best interest. Cetera Investment Advisers maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

Our advisors may operate their own independent companies outside Cetera Investment Advisers. These unaffiliated companies may include other investment advisory firms, accounting/tax practices, insurance services, and legal and compliance services, among others.

ADDITIONAL COMPENSATION

In addition to advisory fees, your Advisor may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts. This additional compensation may include the same items (economic benefits) as listed in the Other Business Activities section above as indirect compensation.

Your Advisor may also receive forgivable loans from Cetera, which are conditioned on your Advisor retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for your Advisor to retain affiliation with Cetera in order to avoid re-payment on a loan. Cetera Investment Advisers maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

We may also enter into certain arrangements to offer brokerage and advisory services to the clients of independent unaffiliated financial institutions

(credit unions, credit union service organizations, banks and savings and loan institutions). A substantial portion of the client advisory fee will be paid by us to the financial institution pursuant to a fee sharing / solicitor arrangement as long as the client agreement is in effect. Certain financial institutions provide financial incentives to the Advisor to recommend services and products that earn advisory fees over services that earn brokerage commissions. Additionally, certain financial institutions incentivize the Advisor to add new client assets to advisory accounts over specified periods of time. These financial incentives create a conflict of interest. To mitigate this conflict of interest, we routinely monitor our advisory programs and client accounts to ensure that the recommended services and products are consistent with your stated goals and objectives and maintain policies, such as minimum account openings, to ensure the account is appropriate for the applicable advisory program or service.

Your advisor will be paid bonus compensation over specified time periods from Cetera for all net new advisory assets invested in advisory programs. Net new advisory assets shall mean the difference, if positive, of the aggregate value of cash and/or securities contributed to Cetera's investment advisory accounts, excluding accounts designated by Cetera in its sole discretion as third party asset management programs minus the aggregate value of cash and/or securities withdrawn from Cetera's investment advisory accounts, excluding accounts designated by Cetera in its sole discretion as third party asset management programs. This compensation creates a financial incentive for your advisor to recommend Cetera advisory programs over third party advisory programs or commission-based programs. This additional economic benefit creates a conflict of interest for your advisor to retain affiliation with Cetera and increase advisory asset levels in order to avoid personally paying off or defaulting on that loan. To mitigate this conflict of interest, we routinely monitor our advisory programs and client accounts to ensure that the recommended services and products are consistent with your stated goals and objectives and maintain policies, such as minimum account opening balances, to ensure the account is appropriate for the applicable advisory program or service.

Please contact your Advisor if you would like to receive additional information regarding whether your Advisor's financial institution provides the type of financial incentive referenced above.

SUPERVISION

Cetera Investment Advisers assigns your Advisor to a Regional Planning Specialist who is located in their region. In addition, a supervising principal, as well as other CIA team members provide ongoing oversight of your Advisor's investment advisory activities. This includes, but is not limited to investment suitability, account opening and correspondence. Finally, your Advisor's branch office is subject to a periodic audit, which includes a review of client files and verifies that your Advisor is servicing clients in accordance with firm policies.

SUPERVISOR'S NAME: KEVIN KELLY

SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR

SUPERVISOR'S PHONE NUMBER: 888-528-2987