

Stonehearth Capital Management

199 Rosewood Drive, Suite 200
Danvers, MA 01923

(978) 624-3000

www.stonehearthcapital.com

February 15, 2017

Form ADV Part 2B
Brochure Supplement

Jamie A. Upson, CFP[®], AAMS[®], CMFC[®]

This brochure supplement provides information about Jamie A. Upson that supplements the Stonehearth Capital Management brochure. You should have received a copy of that brochure. Please contact Jamie Upson at 978-624-3000 or Jamie@stonehearthcapital.com if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Jamie A. Upson is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Jamie A. Upson is 4046712.

Item 2 - Educational Background and Business Experience

Jamie A. Upson, CFP®, AAMS®, CMFC®

Year of Birth: 1976

Education:

St. Anselm College, BA Liberal Arts - 1999

Certifications:

Certified Financial Planner™ Practitioner, (CFP®), 2006

The Certified Financial Planner Board of Standards, Inc. grants these certification marks in the United States. The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP Certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

Candidates must satisfy a combination of education, experience, examination, and ethics requirements:

- Education - Complete a CFP Board-approved financial planning curriculum and attain a Bachelor's Degree from an approved college or university;
- Examination - Pass a comprehensive two-day, 10-hour certification examination.
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP professionals.

Individuals who become certified must complete 30 hours of continuing education every two years and agree to continue to abide by the CFP Board's Standards of Professional Conduct.

Accredited Asset Management Specialist (AAMS®), 2003

The College for Financial Planning awards this designation to those who successfully complete the program, pass the final exam, and comply with the code of ethics. Coursework includes topics such as the asset management process, asset allocation and selection, investment strategies, and risk, return and investment performance. The designation must be renewed every two years by completing 16 hours of continuing education requirements and reaffirming to abide by the standards of professional conduct.

Chartered Mutual Fund CounselorSM (CMFC®) certification, 2001

The College for Financial Planning awards this designation to those who successfully complete the program, pass the final exam, and comply with the code of ethics. Coursework includes topics on mutual funds and their use as investment vehicles. The designation must be renewed every two years by completing 16 hours of continuing education requirements and reaffirming to abide by the standards of professional conduct.

Business Background:

01/2017 to Present	Stonehearth Capital Management, LLC President & Chief Executive Officer
04/2004 to 01/2017	Stonehearth Capital Management (f/k/a Wealth Management Group, LLC, Executive Vice President, Portfolio Management and Advisory Representative
06/2000 to 03/2010	Commonwealth Financial Network Registered Representative and Advisory Representative
06/2000 to 03/2004	Prout Financial Services Fund Analyst and Advisory Representative
08/1999 to 06/2000	Fidelity Investments Brokerage Trader

Item 3 - Disciplinary Information

Jamie A. Upson is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Jamie A. Upson serves as President, Chief Executive Officer, Managing Member, Chief Compliance Officer, and Advisory Representative for Stonehearth Capital Management. All of his time is devoted to this activity. Jamie is not involved in any other business activity.

You are under no obligation to purchase the advisory services offered to you by Jamie. You are free to obtain these services through other unaffiliated advisers or entities. There may be other products and services available through other financial professionals at a lower cost than those products and services available through Jamie.

Item 5 - Additional Compensation

Jamie A. Upson does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services.

Item 6 - Supervision

Jamie Upson is President, Chief Executive Officer, Managing Member and Chief Compliance Officer of Stonehearth Capital Management. He can be reached at (978) 624-3000. Jamie supervises all activities conducted through Stonehearth Capital Management. The firm maintains policies and procedures to guide his activities and he adheres to a code of ethics.

Jamie reviews and approves the opening of all new client accounts as well as all transactions conducted in clients' accounts. Jamie has established procedures to monitor outside business activities engaged in by associated persons, to oversee communications with the public, and to review personal trading activities of associated persons including any account over which associated persons have direct or indirect beneficial interest.

Item 7 - Requirements for State-Registered Advisers

Jamie A. Upton has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices.

Additionally, he has not been the subject of a bankruptcy petition.

Stonehearth Capital Management

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www.stonehearthcapital.com

July 14, 2017

Form ADV Part 2B
Brochure Supplement

David W. Juliano, CLU[®], ChFC[™], RICP

This brochure supplement provides information about David W. Juliano that supplements the Stonehearth Capital Management brochure. You should have received a copy of that brochure. Please contact Jamie Upson at 978-624-3000 or Jamie@stonehearthcapital.com if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about David W. Juliano is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for David W. Juliano is 3164953.

Item 2 - Educational Background and Business Experience

David W. Juliano, CLU, ChFC™, RICP

Year of Birth: 1968

Education:

St. Michael's College, BA Business Administration, 1990

Certifications:

Chartered Life Underwriter

The Chartered Life Underwriter (CLU®) designation is awarded by The American College (www.theamericancollege.edu) upon successful completion of a training program that currently requires eight college-level courses. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. Three years of full-time related business experience is required. A CLU® is required to earn 30 hours of CE credit every two years and maintain the College's professional and ethical requirements.

Chartered Financial Consultant

The Chartered Financial Consultant (ChFC™) designation is awarded by The American College (www.theamericancollege.edu). The ChFC™ currently requires nine college-level courses on all aspects of financial planning, including income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. The credential is awarded by The American College, a non-profit educator. Three years of full-time related business experience is required. A ChFC™ is required to earn 30 hours of CE credit every two years and maintain the College's professional and ethical requirements.

Retirement Income Certified Professional

The Retirement Income Certified Professional (RICP®) designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

Business Background:

01/2016 to Present	Stonehearth Capital Management (f/k/a Wealth Management Group, LLC) <i>Investment Adviser</i>
05/1999 to 12/2015	Commonwealth Financial Network <i>Advanced Planning Specialist</i>
09/1995 to 09/2005	USI Executive & Professional Benefits <i>Sales Associate</i>

Item 3 - Disciplinary Information

David Juliano is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

David Walter Juliano is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Juliano for insurance related activities. This presents a conflict of interest because Mr. Juliano may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

You are under no obligation to purchase the advisory services offered to you by David. You are free to obtain these services through other unaffiliated advisers or entities. There may be other products and services available through other financial professionals at a lower cost than those products and services available through David.

Item 5 - Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Juliano's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Stonehearth Capital Management's firm brochure for additional disclosures on this topic.

Item 6 - Supervision

Jamie Upson is President, Chief Executive Officer, Managing Member and Chief Compliance Officer of Stonehearth Capital Management. He can be reached at (978) 624-3000. Jamie supervises all activities conducted through Stonehearth Capital Management. The firm maintains policies and procedures to guide his activities and he adheres to a code of ethics.

Jamie reviews and approves the opening of all new client accounts as well as all transactions conducted in clients' accounts. Jamie has established procedures to monitor outside business activities engaged in by David, to oversee communications with the public, and to review his personal trading activities including any account over which David has direct or indirect beneficial interest.

Item 7 - Requirements for State-Registered Advisers

David Juliano has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices.

Additionally, he has not been the subject of a bankruptcy petition.

Stonehearth Capital Management

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August 9, 2019

Form ADV Part 2B
Brochure Supplement

Andrew J. Nadeau, CFP®

This brochure supplement provides information about Andrew J. Nadeau that supplements the Stonehearth Capital Management brochure. You should have received a copy of that brochure. Please contact Jamie Upson at 978-624-3000 or Jamie@stonehearthcapital.com if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew J. Nadeau is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Andrew J. Nadeau is 5603140.

Item 2 Educational Background and Business Experience

Andrew J. Nadeau, CFP®

Year of Birth: 1987

Education:

Endicott College, BS Finance, 2009

Certifications: CFP®

The **CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

Stonehearth Capital Management; 07/2019 to Present
Senior Financial Advisor

Salem Five Investment Services, 9/2011 - 7/2019
Financial Consultant

Salem Five Investment Services, 2/2011 - 5/2013
Investment Specialist

Shetland Investments, 6/2009 - 2/2011
Trader

Item 3 Disciplinary Information

Andrew J. Nadeau is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 Other Business Activities

Andrew J. Nadeau is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Nadeau for insurance related activities. This presents a conflict of interest because Mr. Nadeau may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Nadeau's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Stonehearth Capital Management's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Jamie Upson is President, Chief Executive Officer, Managing Member and Chief Compliance Officer of Stonehearth Capital Management. He can be reached at (978) 624-3000. Jamie supervises all activities conducted through Stonehearth Capital Management. The firm maintains policies and procedures to guide his activities and he adheres to a code of ethics.

Jamie reviews and approves the opening of all new client accounts as well as all transactions conducted in clients' accounts. Jamie has established procedures to monitor outside business activities engaged in by Andrew, to oversee communications with the public, and to review his personal trading activities including any account over which Andrew has direct or indirect beneficial interest.

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February 15, 2017

Form ADV Part 2B
Brochure Supplement

Christopher J. Gauthier, CFA®

This brochure supplement provides information about Christopher J. Gauthier that supplements the Stonehearth Capital Management brochure. You should have received a copy of that brochure. Please contact Jamie Upson at 978-624-3000 or Jamie@stonehearthcapital.com if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher J. Gauthier is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Christopher J. Gauthier is 6067078.

Item 2 - Educational Background and Business Experience

Christopher J. Gauthier, CFA

Year of Birth: 1971

Education:

Salem State College, BS Business Administration, 1996

Certifications:

Chartered Financial Analyst (CFA), 2004

The CFA Institute issues the Chartered Financial Analyst designation, or CFA charter. It is a globally recognized, graduate-level investment credential awarded to those that master skills needed for investment analysis, portfolio management, and decision-making. Candidates must have four years qualified investment work experience. Candidates participate in a self-study program comprised of 3 levels: tools for investment valuation and portfolio management; asset valuation; and portfolio management. Each level comprises over 300 hours of study. After each level, candidates take a six-hour exam. The rigorous program usually takes from two to five years to complete. Those passing the three levels of the program must join the CFA Institute, apply for membership in a local member society, and annually pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Business Background:

05/2012 to Present Stonehearth Capital Management (f/k/a Wealth Management Group, LLC)
Chief Investment Officer & Advisory Representative

04/2009 to 05/2012 Beaconcrest Capital Management
Portfolio Manager

11/2008 to 04/2009 Unemployed

06/2005 to 11/2008 Putnam Investments
Portfolio Construction Specialist

03/1999 to 06/2005 Putnam Investments
Portfolio Associate

Item 3 - Disciplinary Information

Christopher Gauthier is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Christopher Gauthier serves as a Portfolio Manager and Advisory Representative for Stonehearth Capital Management. All of his time is devoted to this activity. Chris is not involved in any other business activity.

You are under no obligation to purchase the advisory services offered to you by Chris. You are free to obtain these services through other unaffiliated advisers or entities. There may be other products and services available through other financial professionals at a lower cost than those products and services available through Chris.

Item 5 - Additional Compensation

Christopher Gauthier does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services.

Item 6 - Supervision

Jamie Upson is President, Chief Executive Officer, Managing Member and Chief Compliance Officer of Stonehearth Capital Management. He can be reached at (978) 624-3000. Jamie supervises all activities conducted through Stonehearth Capital Management. The firm maintains policies and procedures to guide his activities and he adheres to a code of ethics.

Jamie reviews and approves the opening of all new client accounts as well as all transactions conducted in clients' accounts. Jamie has established procedures to monitor outside business activities engaged in by Chris, to oversee communications with the public, and to review his personal trading activities including any account over which Chris has direct or indirect beneficial interest.

Item 7 - Requirements for State-Registered Advisers

Christopher Gauthier has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices.

Additionally, he has not been the subject of a bankruptcy petition.