



INNOVATIVE ADVISORY GROUP

BROCHURE SUPPLEMENT

Version 3.5

Corporate Office Address

394 LOWELL STREET, SUITE 8
LEXINGTON, MA 02420

Website: <http://www.innovativewealth.com>

Last Updated: **SEPTEMBER 12, 2016**

This brochure supplement provides information about the qualifications of supervised persons of INNOVATIVE ADVISORY GROUP, LLC. You should have received a copy of INNOVATIVE ADVISORY GROUP, LLC Firm Brochure. If you not received a copy of the firm brochure or have any questions about the contents of this brochure supplement, please contact us at (781) 218-2250 or by electronic mail at legal@innovativewealth.com. Except where indicated, the information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any equivalent state securities authority.

Additional information about each supervised person of INNOVATIVE ADVISORY GROUP, LLC is also available on the United States Securities and Exchange Commission website at <http://www.advisorinfo.sec.gov>. Please do note that INNOVATIVE ADVISORY GROUP, LLC is not responsible maintenance or management of this website.

Material Changes

March 30, 2011	Initial Revision; 2010 Annual Update in Brochure Format
October 01, 2011	Added Additional Office Address on Cover Page Updated Version number to 1.1 Added Section numbers to each investment advisor representative Added Section 1.7, 2.7, 3.7, 4.7, 5.7, 6.7 to each section Updated Other Business Activities Section for clarity (as applicable) Updated Additional Compensation Section for clarity (as applicable) Removed Mr. Mark Prideaux Added Mr. Odias Bachelder II
December 13, 2011	Removed Mr. Steven Cox Updated Version number to 1.2
March 12, 2012	Added Contact information for each investment advisor representative Added Satellite Office Information for Maine based investment advisor representative Updated Other Business Activities for Mr. Rajeev Kotyan , Ms. Fumiji Aoki and Mr. George Zuluaga Removed older business experience information for Ms. Fumiji Aoki and Mr. Odias Bachelder II Added Additional Compensation information for Mr. Kirk Chisholm Updated Version number to 1.3
July 02, 2012	Updated Copyright information to include 2012 Added Other Business Activity for Mr. Odias Bachelder II Added Other Business Activity for Ms. Fumiji Aoki Updated Version number to 1.4
August 20, 2012	Changed Supervision for Ms. Laurie Bachelder Changed Other Business Activity for Mr. Rajeev Kotyan Changed Supervision for Mr. George Zuluaga Changed Supervision for Ms. Fumiji Aoki Updated Version number to 1.5
October 16, 2012	Removed Ms. Laurie Bachelder Removed Mr. Odias Bachelder II Changed Version number to 1.6
January 28, 2013	Changed Version number to 1.7 Updated Copyright information to include 2013 Removed Mr. George Zuluaga Changed Other Business Activity for Mr. Rajeev Kotyan Changed Registered Office Address on Cover Page
June 03, 2013	Changed Version number to 2.0 Changed NUA Advisors, LLC to NUA Advisors throughout Updated Business experience for Mr. Rajeev Kotyan to reflect last 5 years only Updated Additional Compensation for Mr. Kirk Chisholm to reflect the 2013 Five Star Award
September 26, 2013	Changed Version number to 2.1 Removed Registered Office Address on Cover Page
March 14, 2014	Changed Version number to 2.3; Updated Copyright notice; Updated

	Address
	Updated Business Experience for Mr. Kirk Chisholm and Mr. Rajeev Kotyan
August 01, 2014	Changed to Version 3.0
	Changed NUA Advisors to Innovative Advisory Group, LLC
January 02, 2014	Changed to Version 3.1; Updated Copyright notice
	Updated Other Business Activity for Mr. Kirk Chisholm
February 05, 2015	Changed to Version 3.2
	Added clarity to Disciplinary Information for Mr. Kirk Chisholm
	Added clarity to Disciplinary Information for Mr. Rajeev Kotyan
	Added clarity to Disciplinary Information for Ms. Fumiji Aoki
	Updated Other Business Activity for Mr. Kirk Chisholm
	Updated Other Business Activity for Mr. Rajeev Kotyan
February 22, 2016	Changed to Version 3.3; Updated Copyright notice
	Updated Other Business Activity for Mr. Rajeev Kotyan
	Updated Other Business Activity for Ms. Fumiji Aoki
May 25, 2016	Changed to Version 3.4
	Updated Additional Compensation for Mr. Kirk Chisholm
	Updated Additional Compensation for Mr. Rajeev Kotyan
September 12, 2016	Changed to Version 3.5
	Removed Ms. Fumiji Aoki

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1. Kirk Chisholm

1.1 General Information

Individual CRD#	4004975
Year of Birth	1975
Primary Office Address	394 Lowell Street, Suite 8 Lexington, MA 02420
Contact Information	(617) 372-9033

1.2 Education Background and Business Experience

Trinity College Bachelor of Arts in Economics

Business Experience for the last 5 years only:

Innovative Advisory Group, LLC Principal November 2008 to Present

1.3 Disciplinary Information

There have been no legal or disciplinary events for, against and by Mr. Kirk Chisholm.

1.4 Other Business Activity

Mr. Chisholm is monetarily invested (minor investment, directly and/or indirectly) in Cambria Investments Holdings, LLC. Cambria Investments Holdings, LLC creates and manages Exchange Traded Funds (ETFs). Mr. Chisholm's investment does not provide for any management or control of Cambria Investments Holdings, LLC. Other than the return of investment, Mr. Chisholm does not receive any compensation, discounts or other benefits, either directly or indirectly, due to his investment in Cambria Investments Holdings, LLC. This may cause a potential conflict of interest in the portfolio allocation of ETFs provided by Cambria Investments Holdings, LLC. Additional supervision prior to portfolio allocation in Cambria Investments Holdings, LLC ETFs is provided to limit any potential conflict of interest.

Mr. Kirk Chisholm is the sole owner and managing member of Stirling Global Advisor, LLC, the personal holding company of Mr. Kirk Chisholm, which is the owner of Innovative Advisory Group, LLC.

1.5 Additional Compensation

Mr. Chisholm has received an award from the Five Star Professional in February 2010 naming him the as a 2010 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid recognition of Mr. Chisholm's wealth management service provided to his clients. Prior to being selected for the award Mr. Chisholm has had no communication with this firm.

Mr. Chisholm has received an award from the Five Star Professional in February 2012 naming him the as a 2012 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid recognition of Mr. Chisholm's wealth management service provided to his clients. Prior to being selected for the award Mr. Chisholm has had no communication with this firm.

Mr. Chisholm has received an award from the Five Star Professional in February 2013 naming him the as a 2013 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid

recognition of Mr. Chisholm's wealth management service provided to his clients. Prior to being selected for the award Mr. Chisholm has had no communication with this firm.

Mr. Chisholm has received an award from the Five Star Professional in February 2015 naming him the as a 2015 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid recognition of Mr. Chisholm's wealth management service provided to his clients. Prior to being selected for the award Mr. Chisholm has had no communication with this firm.

Mr. Chisholm has received an award from the Five Star Professional in February 2016 naming him the as a 2016 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid recognition of Mr. Chisholm's wealth management service provided to his clients. Prior to being selected for the award Mr. Chisholm has had no communication with this firm.

Innovative Advisory Group, LLC is not affiliated and has no arrangements with Five Star Professional and their award.

Other than the compensation from Innovative Advisory Group, LLC, Mr. Chisholm does not receive any economic benefit from any person, company, or organization in exchange for providing client advisory services through Innovative Advisory Group, LLC.

1.6 Supervision

Mr. Chisholm is a Management Person of Innovative Advisory Group, LLC. As a checks and balances the other Management Persons of the company provide oversight on the advice provided to clients, including but not limited to portfolio reviews, financial plan reviews and client needs discussions.

1.7 Requirements for State Registered Advisors

Mr. Chisholm is a State Registered Investment Advisor Representative, due to the fact that Innovative Advisory Group, LLC is a State Registered Investment Advisory Firm. States require that additional disciplinary disclosures pertaining to arbitration claims; civil, self-regulatory or administrative proceedings; or bankruptcy proceeding have to be disclosed in addition to the [Disciplinary Information \(Section 1.3\)](#) provided. Mr. Chisholm has no additional information to disclose.

2 Rajeev Kotyan

2.1 General Information

Individual CRD#	5479610
Year of Birth	1970
Primary Office Address	394 Lowell Street, Suite 8 Lexington, MA 02420
Contact Information	(781) 577-2782

2.2 Education Background and Business Experience

University of Poona Bachelor of Engineering (Computers, Finance – minor)

Business Experience for the last 5 years only:

Innovative Advisory Group, LLC Principal July 2008 to Present

2.3 Disciplinary Information

There have been no legal or disciplinary events for, against and by Mr. Rajeev Kotyan

2.4 Other Business Activity

Mr. Rajeev Kotyan is the sole owner and president of Blue Haven Group, Inc., the personal holding company of Mr. Rajeev Kotyan, which is the owner of Innovative Advisory Group, LLC.

Mr. Rajeev Kotyan is on the Board of Trustees for the Harrington Park Condominium Association. This is a non-compensated position for the purposes of management of the Harrington Park Condominiums.

2.5 Additional Compensation

Mr. Kotyan has received an award from the Five Star Professional in February 2016 naming him the as a 2016 Five Star Wealth Manager in Boston Magazine. This is an unsolicited, unpaid recognition of Mr. Kotyan's wealth management service provided to his clients. Prior to being selected for the award Mr. Kotyan has had no communication with this firm.

Innovative Advisory Group, LLC is not affiliated and has no arrangements with Five Star Professional and their award.

Other than the compensation from Innovative Advisory Group, LLC, Mr. Kotyan does not receive any economic benefit from any person, company, or organization in exchange for providing client advisory services through Innovative Advisory Group, LLC.

2.6 Supervision

Mr. Kotyan is a Management Person of Innovative Advisory Group, LLC. As a checks and balances the other Management Persons of the company provide oversight on the advice provided to clients, including but not limited to portfolio reviews, financial plan reviews and client needs discussions.

2.7 Requirements for State Registered Advisors

Mr. Kotyan is a State Registered Investment Advisor Representative, due to the fact that Innovative Advisory Group, LLC is a State Registered Investment Advisory Firm. States require that additional disciplinary disclosures pertaining to arbitration claims; civil, self-regulatory or administrative

proceedings; or bankruptcy proceeding have to be disclosed in addition to the [Disciplinary Information \(Section 2.3\)](#) provided. Mr. Kotyan has no additional information to disclose.