



Firm Brochure

(Revised 3/31/2017)

Verisail Partners, LLC
5256 Peachtree Road, Suite 105
Atlanta, GA 30341
Phone: 404-220-7662
Fax: 404-220-7667
www.verisail.com

Firm IARD#: 153751

This brochure contains information about the qualifications and business practices of Verisail Partners, LLC (hereafter referred to as "VP"). If you have questions about the contents of this brochure, please contact us at 404-220-7662 or email us at support@verisail.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Verisail Partners also is available on the SEC's website at www.adviserinfo.sec.gov.

Verisail Partners is registered as an investment advisor in the states of Georgia and Texas. Registration does not imply a certain level of skill or training; it only means that we are authorized to transact business in those states.

Item 1. Material Changes.

There have been no material changes to our business since our last update.

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Item 4. Advisory Business.

Overview and Owners. VP is a financial planning and investment management company. Verisail Partners is owned by Thaddeus Gilliam, Scott Voigt, and Taylor Stanfill. At VP, we break our services down into two main categories: “services for individuals” and “services for businesses and institutions.” Clients may retain VP for one or more of the services outlined below.

For individuals. For individual clients and families we provide comprehensive financial planning, insurance solutions, and investment management services. Our core service for individuals is financial planning; as such, we believe that we are at the center of a broader professional network. To that end, we either provide or facilitate all services to support our clients.

- I. **Initial Financial Planning (IFP).** For most clients, our relationship will begin by going through the financial planning process and producing a financial plan. During the process, we examine the following areas:
 - a. Cash flow planning/Budget analysis (both current and lifetime projections)
 - b. Retirement planning and evaluation (lump sum calculations and savings needed)
 - c. Investment analysis and planning (allocation, risk, and strategy)
 - d. Education analysis and planning (review student debt and plan for future costs)
 - e. Real estate analysis and planning (financing alternatives and planned sales)
 - f. Risk management analysis (life, disability, auto, home, medical, and LTC)
 - g. Tax analysis and planning (review current situation and minimize tax liability)
 - h. Estate analysis and planning (basic document review and titling of assets)
 - i. Business analysis and planning (discuss business issues and succession planning)

At the end of the planning process, clients should have a healthy understanding of where they stand in relation to reaching their goals and VP will have a thorough understanding of the client’s financial situation. The client’s financial plan becomes the base from which VP delivers advice to the client. Clients may utilize VP for investment management and insurance solutions to help implement their plan; however, they are under no obligation to do so. Generally, clients will retain VP for Ongoing Financial Planning services to help monitor and adjust their financial plan as time passes.

- II. **Investment Management (IM).** A part of reaching your financial goals is investing your assets according to your risk tolerance, investment time horizon, and goals. As such, VP offers clients Investment Management services. Clients may retain VP for Investment Management services after completing their financial plan or on a stand-alone basis (without going through the planning process first). Investment Management services include portfolio analysis, asset allocation, security selection, and investment supervisory services. VP shall have discretionary authority in all investment management accounts, unless noted otherwise. As such, VP may decide which securities are bought or sold, the amount of such securities, and the timing of such transactions. VP does not have discretion over which broker or dealer will be used to affect transactions nor over the commission rates paid. Stated another way, VP will determine how your current portfolio is invested, recommend changes to your portfolio to align with your situation, and manage the day-to-day investment decisions for you. In order to create an appropriate portfolio, we need you to be forthcoming about your risk tolerance,

investment time horizon, and goals. This information will be used to create each client's Investment Policy Statement (IPS). Each client's IPS will direct how the client's assets will be invested. The IPS shall provide guidance as to the asset allocation, objectives, and target risk of each account.

- a. **Types of Investments.** Clients' accounts will generally be composed of individual stocks, ETFs, and mutual funds. Client accounts will usually have exposure to equities, fixed income, cash, and low correlating assets (such as real estate). VP's discretionary advice will be limited to these types of investments. The target allocation will be outlined in the client's IPS.
 - b. **Restrictions.** VP has the ability to exclude certain securities or types of securities. If clients desire to exclude such securities, they should disclose this fact so that VP can tailor the portfolio to their wishes.
 - c. **Assets Under Management.** Most of VP's accounts are managed on a discretionary basis. Retirement plans are typically advised on non-discretionary basis. As of March 31, 2017 VP has approximately \$79,721,000 under management.
- III. **Ongoing Financial Planning (OFP).** We believe that the key to reaching your goals is implementing your Financial Plan, monitoring your progress, and making sure we keep abreast of any changes to your situation; therefore, it is critical that we meet regularly. To accomplish this goal, we offer Ongoing Financial Planning (OFP) services. Clients who utilize VP for OFP services can expect to receive a call to schedule a meeting at least once a year. Meetings may be held face-to-face or by telephone or teleconference. During our meetings we will review your progress, assess any material changes, and make the necessary adjustments to keep your goals on track. This process will take a number of hours of your time but is critical to staying on course and providing us with the information we need to provide you with sound advice.
- IV. **Insurance.** VP may recommend various insurance policies as a part of a client's financial plan or as part of a business's benefits planning and/or succession planning. The client has the option of implementing the insurance through VP or through another outlet. In no way is the client obligated to purchase insurance through VP. VP offers insurance services as a convenience to its clients and to help ensure that financial plans are fully implemented. VP does not charge a direct fee for insurance services but instead receives separate yet customary commissions from the sale of various insurance policies. Commissions vary from policy to policy. The ability to receive commissions creates a conflict of interest.

For Businesses, Institutions, and Investment Advisors. VP offers various services to businesses and institutions.

- V. **Retirement Plans (RP).** VP offers consulting, education, and participant allocation services to plan sponsors of 401(k) and 403(b) plans. Plan consulting includes tailored advice on fund selection and fund screening. Plan consulting ensures the plan sponsor is offering appropriate investment choices and reduces the sponsor's liability for fund selection. VP will review the plan's investment options on an annual basis. VP educates individual participants on various investment choices, the nature of investing, and the risks associated with investing. VP provides such education on an annual basis to plan participants. As an investment advisor, VP will give individual allocation advice to participants. Such advice will be limited to the selection of funds within the plan based upon the participant's goals, time horizon, and risk tolerance. VP is available throughout the year to review a participant's allocation should his/her situation change.

- VI. **Benefits Planning.** VP offers planning and implementation for various group benefits including: long-term disability, short-term disability, medical, life, dental, and vision coverage. VP will analyze a group's current coverage, and make recommendations to optimize such coverage. When appropriate, VP will help implement coverage through the sale of various group insurance policies.
- VII. **Business Succession & Valuation.** Planning for the eventual departure of owners and key personnel is vital to the long-term success of any business. Business succession planning addresses both planned and unplanned departures of the owners and key persons within the business. Services include buy-sell planning & implementation, key man insurance, owner transition planning & implementation, and business valuation.
- VIII. **Investment Management (IM).** VP offers investment management services to business entities. For business entities, the IM services are identical to the individual services.
- IX. **Institutional Investment Management (IIM).** For institutions, VP offers management services for a lower cost due to economies of scale. VP defines an institutional client as an entity that has a minimum \$3,000,000 portfolio to invest and is not an individual. Individuals do not qualify for the institutional fee schedule. Examples of institutions include endowments, foundations, and non-profits.

Item 5. Fees and Compensation.

All clients will retain VP via execution of our Service Agreement. Either party may terminate the agreement with a written notice thirty (30) days prior to the termination date. Fees will be prorated to the date of termination specified in the notice and any unearned portion of the fees paid will be refunded to the client. VP charges separate fees for each service rendered. For convenience, VP offers fee deduction from client accounts for certain services; however, the client always has the option of direct billing. The Client will incur brokerage and other transaction costs. Other fees will be incurred by the client as the result of fees charged by mutual funds, exchange traded funds, money market funds, closed-end funds, other investment advisors/investment companies, and certain other securities (such as ADRs and REITs) to whom client assets are allocated. Such fees will be charged in accordance with such funds' prospectuses, as applicable, and as they may be amended from time to time. These fees and expenses are paid by those funds or investment companies, but are ultimately borne by Client as a shareholder. VP does not receive any mutual fund or investment product commissions or distribution (12b1) fees. VP will review such fund fees no less than annually to ensure the fees are reasonable and comparable to peers. Client should review fees charged by brokers, funds, VP, and other applicable entities to fully understand the total cost of investment related services.

- X. **Initial Financial Planning (IFP).** Fees are negotiable and are specified on the Service Agreement prior to the commencement of work. Financial planning fees will be based on the time, nature, and scope of the work. At least half of the IFP fee is due prior to the commencement of work with the remainder due upon completion of the financial plan. Initial financial planning fees are billed directly to the client. In some cases, VP may reduce or waive the Initial Financial Planning (IFP) fee if the client has agreed to retain VP for Investment Management services. Below is VP's fee schedule for Initial Financial Planning. For most clients, the IFP fee is usually between \$1500 and \$3500.

Client type	C	B	A
Financial Issues	Basic	Moderately Complex	Very Complex
VP Time Requirements ¹	3-10 hours	10-30 hours	30-50 hours
Initial Fee ²	\$1,000-1,500	\$1,500-5,000	\$5,000-10,000
SERVICES PROVIDED			
Initial Financial Plan	•	•	•
Family Goal Planning	•	•	•
Budgeting & Cash Flow Planning	•	•	•
Portfolio Analysis	•	•	•
Risk Management Analysis	•	•	•
Long Term Care Planning		•	•
Income Tax Planning		•	•
Retirement Planning	•	•	•
Lifetime Asset Projections		•	•
Retirement Income Planning		•	•
Education Planning		•	•
Major Purchase Consulting		•	•
Estate Planning		•	•
Titling of Assets Coordination			•
Multi-Generational Planning			•
Philanthropic Planning			•
Business Succession			•
Family Strategy			•

XI. **Investment Management (IM) & Ongoing Financial Planning (OFP).** Fees for IM & OFP services are based on the investment capital placed under VP's discretionary management. VP generally does not bring on new households with accounts totaling less than \$100,000; however, VP, at its sole discretion, may accept accounts below this level. If VP accepts a household with less than \$100,000, VP may impose an account minimum fee. Account minimum fees will be specified on Exhibit A of the Service Agreement. IM fees are billed quarterly in advance (based on the ending value of the previous quarter). Generally, clients who custody their account(s) at one of our recommended brokers will have the fee deducted from such account(s). For accounts held at non-recommended brokers, the fee will be directly billed. The annual fee for Ongoing Financial Planning (OFP) services varies depending on whether the client retains VP for IM services. If the client retains VP for IM and OFP services, fees will be calculated using the table below and will allow the client unlimited access to VP advisors via phone, email, or in person. These fees are deducted from the client's account, payable quarterly in advance (based on the ending value of the previous quarter). If clients do not retain VP for IM services, VP will directly bill clients for OFP services at an hourly rate. Such clients will be charged between \$150 - \$300/hour for OFP services. Fees will be specified in advance in a separate engagement letter.

Investment Management (IM) & Ongoing Financial Planning (OFP).

Market Value of Portfolio	Annual IM & OFP Fee
First \$250,000	1.50%
\$250,001 - \$2,000,000	1.00%
\$2,000,001 - \$5,000,000	.75%
Amount Over \$5,000,000	.50%

The majority of clients retain VP for both Investment Management and Ongoing Financial Planning services. In certain circumstances, fees may be negotiated lower. If a fee is negotiated lower, it will be specified on the Service Agreement. For client's convenience we have provided a sample fee calculation for those services:

Sample Fee Calculation for \$500,000 account (annual fees) for IM & OFP services:

First \$250,000 x 1.5% = \$3,750	Total Fee = \$6,250
Next \$250,000 x 1.00% = \$2,500	Average Fee = 1.25%

- XII. **Retirement Plan (RP).** Fees for RP services apply only to 401(k)/403(b) plan sponsors who retain VP for retirement plan services described in Section V above. Fees for RP services are billed quarterly in advance and are charged according to the schedule below. In some cases, VP may charge a flat fee instead of the asset-based fee. If using a flat fee, the annual cost will be disclosed in the service agreement. Retirement plans will generally have a \$2,500 minimum annual fee.

Plan Assets	Annual Fee	Quarterly Fee
First \$1,000,000	0.75%	.1875%
Above \$1,000,000	0.50%	.1250%

- XIII. **Institutional Investment Management (IIM).** Fees for IIM services apply only to institutional clients. The minimum for such clients is \$3,000,000. Fees are based on the investment capital placed under VP's discretionary management. Fees for IIM services are billed quarterly in advance and are charged according to the schedule below. Fees will normally be deducted from the client's account(s) unless otherwise specified.

Value of Portfolio	Annual Fee	Quarterly Fee
First \$2,000,000	0.60%	.15%
Next \$3,000,000	0.55%	.1375%
Above \$5,000,000	Negotiable	Negotiable

- XIV. **Consulting.** VP may provide general consulting and/or valuation services to clients. Fees will vary based on the time, nature, and scope of the work. Fees will be specified in advance in a separate engagement letter. Such services will be billed between \$150/hour and \$350/hour depending on the engagement. Client will be billed as services are completed and will be due within 30 days.

- XV. **Other Compensation.** VP is licensed insurance agency in Georgia and individuals associated with VP may be insurance agents of VP. These individuals, in their separate capacities as insurance agents, will be able to sell insurance products and receive separate yet customary commissions from such product sales. The ability to sell insurance products creates a conflict of interest. To mitigate this

conflict, we allow clients to implement insurance-based solutions through VP or any other outlet. Stated another way, clients are under no obligation to purchase insurance products from VP. VP discloses this conflict of interest in the Service Agreement.

- XVI. **Billing Procedures.** Fee calculations for IM & OFP services aggregate total household assets under VP's management and normally bill each account its pro-rata share of the household fee, but exceptions may occur for tax, liquidity, or other reasons where one account is billed more than its pro-rata share of the household fee. Under VP's discretionary authority, VP reserves the right to decide how to allocate/bill the household fee amongst the household's accounts (although clients may override VP's decision in writing). Clients who are directly billed for services will be billed quarterly by the 15th of the month in January, April, July, & October. Other services will be billed as completed. Invoices are due within 30 days. Amounts not received within 30 days will accrue interest at 1.5% per month (18% APR). Clients may pay their invoice by check or cash. All fees that are billed quarterly will be based on the prior quarter's ending balance (ex: 12/31 value will be used to calculate the 1st quarter fee). Fees for IM and OFP services may be negotiated lower from time to time. If a lower fee is agreed upon, the revised fee shall be indicated on the fee schedule of the service agreement and both parties shall initial & date beside the fee schedule adjustment.
- XVII. **Termination.** Either party may terminate the advisory relationship with a written notice thirty (30) days prior to the termination date. Fees will be prorated to the date of termination specified in the notice and any unearned portion of the fees paid will be refunded to the client within 60 days from the date of termination. Upon termination within five (5) business days of the execution of the Service Agreement, clients will receive a full refund of the fees paid hereunder. Thereafter, the fee will be refunded based upon a pro-rated amount of the services performed. Failure to maintain at least annual contact with VP could result in termination of the advisory relationship.

Item 6. Performance-Based Fees and Side-by-Side Management.

- XVIII. No fee due to VP may be based in any manner or respect on capital appreciation of assets held by the client. Stated another way, VP does not charge performance fees.

Item 7. Types of Clients

- XIX. VP offers its services to individuals, families, businesses, retirement plans (generally, defined contribution plans), and institutions. VP does not have minimum requirement for clients wishing to utilize VP for Initial Financial Planning (only that they be willing to pay the IFP fee). For Investment Management services, VP does not generally accept households with assets totaling less than \$100,000; however, VP may (at its sole discretion) accept accounts below this amount.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

- XX. VP uses a limited number of investment strategies and methods of analysis. Other advisors (other than VP) will be able to give access to other strategies that VP does not offer. Investing in securities involves risk of loss and clients should be prepared to bear this potential loss.

- a. **Methodology and Strategy.** VP believes that most of an investor's return is attributable to his/her asset allocation. As such, VP uses a top down approach to investment management. By this we mean that we first decide the broad asset allocation that best fits each client's goals, time horizon, and risk tolerance. For example, VP may determine that a client's asset allocation should be 50% in equities, 40% in fixed income, 5% in low correlating/total return assets, and 5% in cash. After such allocation decision has been made, VP selects investments that fulfill the target asset allocation of each client. VP believes that staying disciplined to the target allocation will be a key factor in a client's investment success. Over time, most individual clients will shift their allocation more conservative investments.
- b. **Analysis for equity investments.** For equity investments, VP utilizes individual stocks, mutual funds, and exchange-traded funds (ETFs). For funds and ETFs, VP will analyze funds based on past performance, fee structure, management tenure, style analysis, and tracking error. VP relies heavily on the Fama French 3 factor model in allocating equity investments. VP typically looks to hold investments for several years. Market conditions and other factors may lead VP to hold investments for longer or shorter holding periods.
- c. **Analysis for fixed income investments.** For fixed income investments, VP utilizes mutual funds and ETFs. To evaluate such mutual funds and ETFs, VP analyzes the past performance, fee structure, management tenure, style analysis, and tracking error of the funds.
- d. **Analysis for low correlating/total return investments.** For low correlating and total return investments (also referred to as "alternative" investments), VP looks to identify assets that have low correlation to equities and/or have the ability to produce income in a variety of market conditions. VP utilizes individual securities, REITs, mutual funds, and ETFs to allocate funds to this asset class.
- e. **Analysis for stable value investments.** For stable value investments, VP looks for investments that will preserve capital. Such investments are generally debt and/or money market instruments with a short time until maturity. VP utilizes mutual funds and ETFs for such allocations.
- f. **Risk of Loss.** Investing involves a great deal of risk. There can be no guarantees that target returns will be met or that accounts will not lose value. Investors should have a clear understanding of potential downside risk and maintain discipline in all types of markets. Based on the client's risk/return objectives identified in the IPS, client should anticipate short term declines more or less consistent with the decline of the asset classes in which the account is invested. While VP will attempt to limit any serious declines through proper asset allocating and diversification, clients must understand that certain declines in value will inevitably occur due to systemic market risk.
 - i. **Systemic Risk.** All investors are exposed to market-wide systemic risk. This risk is best explained as the risk factors that affect all firms regardless of industry or size. A global recession is an example of systemic risk that investors bear. Systemic risk factors also include inflation, currency, and political risks as well risks related to unforeseen natural disasters.
 - ii. **Unique Risk.** Firm specific risk is the portion of investment risk that is attributable to the unique risks of each company. This is evident in both fixed

income and equity investments. Such risks include the ability of each company to generate income and compete in a global marketplace in future years. VP attempts to mitigate this type of risk by proper diversification; however, events at individual companies may nonetheless affect clients' returns.

- iii. **Management Risk.** Investors must trust various advisors to make prudent investment decisions on their behalf. Such advisors include VP as well as advisors who manage various mutual funds and ETFs. If managers make poor asset allocation and/or security selection decisions, a client's portfolio will be adversely impacted. Clients should be prepared to bear management risk.

Item 9. Disciplinary Information

XXI. VP has no disciplinary events to report.

Item 10. Other Financial Industry Activities and Affiliations

XXII. VP offers products and services that do not fall within VP's advisory services.

VP is licensed as an insurance agency in Georgia and individuals associated with VP are licensed as insurance agents. See Section XV for information regarding conflicts of interest. Additionally, Scott Voigt is licensed as a Certified Public Accountant with the Georgia State Board of Accountancy. Scott performs limited accounting and tax services from time to time. Generally, Scott performs these services outside VP. Clients are under no obligation to work with Scott for tax or accounting matters.

Item 11. Code of Ethics, Participation or Interest in Client Transactions

- XXIII. **Code of Ethics.** VP has adopted a code of ethics to ensure that persons associated with VP fully comply with the letter and spirit of all applicable laws. VP also uses the code to ensure that associated persons act with honesty, good faith, and fair dealing in working with clients. The code further ensures that any investment advisor representative of VP act as a fiduciary when dealing with clients, putting the clients interests as the foremost priority. The code also details the firm's privacy policy – which strives to protect all material nonpublic information of clients, businesses, and associated persons. Lastly, the VP code details recordkeeping requirements and outlines consequences for failure to comply with the code. VP will provide clients with a full copy of the code of ethics at his/her request.
- XXIV. **Participation or Interest in Client Transactions.** VP or persons related to VP may buy or sell for itself securities that it also recommends for clients. VP's Chief Compliance Officer reviews personal securities transactions for individuals affiliated with VP to ensure such persons are not "front-running." As stated in the Code of Ethics, individuals associated with VP are prohibited from putting their interest ahead of the client's best interest. All associated persons must wait to buy or

sell a security until all client orders have first been completed. Associated persons must wait one business day after client trades to place his/her own orders.

Item 12. Brokerage Practices

- XXV. **Investment or Brokerage Discretion.** Clients who retain VP for investment management services will generally grant VP discretionary authority in such accounts. As such, VP may decide which securities are bought or sold, the amount of such securities, and the timing of such transactions. VP does not have discretion over which broker or dealer will be used to effect transactions nor over the commission rates paid.
- XXVI. **Suggested Brokers.** VP utilizes the institutional services of TD Ameritrade, Inc. (a FINRA registered broker-dealer) for custodial and brokerage services. Brokers provide service platforms to independent investment advisors. Clients who retain VP for investment management services will generally have TD Ameritrade recommended to them for brokerage and custodial services. The broker's fees for brokerage and custodial services as well as their contact information will be disclosed on the respective account application. At this time, if clients wish to custody their assets at a custodian other than TD Ameritrade, VP's services will be limited to non-discretionary recommendations. These recommendations will generally be asset allocation recommendations, but VP may at times give advice on specific securities held at other custodians. Clients with variable annuities will generally have Jefferson National recommended as the preferred custodian/platform to manage those annuity assets.
- XXVII. **Research/Soft dollar benefits and Directed Brokerage.** VP has no soft dollar arrangements. For clients who retain VP for investment management services, VP will generally require such clients to use TD Ameritrade for brokerage. Clients may pay higher commission rates than those obtainable from other brokers. In addition clients may not receive the best execution. VP has made a good faith determination that the commissions charged to clients are reasonable in relation to the value of the brokerage platform provided. Each client's custodian will provide clients with monthly statements, trade confirmations, clearing services, and year-end tax forms. Contact information for TD Ameritrade is listed below:

Custodian	TD Ameritrade, Inc.
Address	7801 Mesquite Bend Drive, Suite 112
	Irving, TX 75063-6043
Email	www.tdameritrade.com
Phone	1-800-669-3900
Fax	866-468-6268
Hours of Operation	Everyday: 24/7
CRD Number	7870

- XXVIII. **Brokerage for Client Referrals.** VP does not receive client referrals from the use of a particular broker.
- XXIX. **Aggregation of Orders.** At TD Ameritrade, VP individually rebalances accounts when a model change is made. Orders are not aggregated.

Item 13. Review of Accounts

- XXX. **Review of Accounts.** For clients who retain VP for Ongoing Financial Planning services, such client's financial situation is reviewed by his/her financial planner at least annually or at such time as the client's financial, personal, or business status changes so as to indicate or necessitate a review, or upon request of the client. A client's plan review includes examining assets, liabilities, taxes, cash flow, estate plans, insurance, and investments. For clients who retain VP for Investment Management services, such client's account(s) will be reviewed at least annually by the client's advisor as well as when any of the above mentioned events occurs. VP reviews the models and allocations that comprise client portfolios on a weekly basis. The client's assigned advisor reviews his/her financial plan and investment accounts. VP's investment team reviews the investment models and allocations.

Item 14. Client Referrals and Other Compensation

- XXXI. **Client Referrals and Other Compensation.** VP has various solicitor arrangements. Such arrangements provide the solicitor with a cash referral fee for referring clients to VP for various services. If such referral arrangement exists, the referral arrangement is disclosed in writing to the client at or before the time of entering into a relationship with VP. Such arrangement shall abide by the applicable state laws governing such arrangements. VP does not receive any compensation for giving referrals to any third party.

Item 15. Custody

- XXXII. **Custody.** TD Ameritrade and Jefferson National is the custodian for nearly every account managed by VP. From time to time, other custodians may be used to custody client assets. Whichever custodian is selected, such custodian is responsible for trade confirmations, year-end tax forms, and statements sent at least quarterly. VP has indirect custody due to written authorization to deduct management fees directly from client accounts. VP has implemented the safeguards required by regulatory authorities. VP provides custodians with the appropriate fee information that VP and the client have agreed to; the custodian then deducts fees from the clients account and forwards the fees to VP. Clients are sent an invoice of the fees before the fee deduction take place. Clients should review such invoices to ensure accuracy.

Item 16. Investment Discretion

XXXIII. **Discretion.** As discussed in Section II above, VP usually has discretionary authority in the accounts of clients who retain VP for Investment Management services. Clients agree to such authority by the signing of the VP service agreement. Discretionary authority may also be specified in the custodian's account paperwork as well.

- a. Clients may exclude certain securities or types of securities by indicating such preference on their Investment Policy Statement. Please see Section II for more details.
- b. VP's discretion is limited to trade execution, check/EFT requests on behalf of the client, and the general management of the client's portfolio in accordance with his/her IPS.

Item 17. Voting Client Securities

XXXIV. **Proxy voting.** VP does not vote proxies on behalf of any clients. Clients may receive proxies from the custodian of their account(s). VP does not advise clients how they should vote proxies.

Item 18. Financial Information

XXXV. **Financial Information.** VP does not require the prepayment of more than \$500 in fees per client, six months or more in advance. As such, VP is not required to file financial statements with state regulators.

Item 19. Requirements for State-Registered Advisers

XXXVI. **Principal officers.** The members of Verisail Partners, LLC include Scott Voigt, Taylor Stanfill, and Thaddeus Gilliam. They share in the management of VP. Each of their respective formal education, business background, and outside activities are listed below in their respective brochure supplements.

**Brochure Supplement for
Thaddeus J. Gilliam, CFA, CFP®**

Of
Verisail Partners, LLC

5256 Peachtree Road, Suite 105
Atlanta, GA 30341
Phone: 404-220-7662
Fax: 404-220-7667
www.veritaspg.com

CRD# for Thaddeus Gilliam: 5502291

March 31, 2017

This brochure supplement provides information about Thaddeus Gilliam, and supplements the Verisail Partners (“VP”) brochure. You should have received a copy of that brochure. Please contact VP at 404-220-7662 if you did not receive VP’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Thaddeus Gilliam is available on the SEC’s website at
www.AdviserInfo.sec.gov.

Employment Criteria. VP requires that all Investment Advisor Representatives of VP meet certain employment criteria. All IARs must have a bachelors degree or higher, must pass the Series 65 examination (or its equivalent to become registered as an IAR under various state laws), and must currently hold or be working towards one or more of the following credentials/designations: CFP®, CPA, CFA.

Educational background and business experience.

Current job: Co-founder, Financial Planner, Chief Compliance Officer
Year of Birth: 1985

Formal education after high school

<u>Institution</u>	<u>Degree</u>
University of Georgia	BBA Finance, Magna Cum Laude, 2007
Georgia State University	MS Personal Financial Planning, 2011

Business background

<u>Entity</u>	<u>Position</u>	<u>From</u>	<u>To</u>
Verisail Partners, LLC	Partner, Financial Advisor	04/2010	Present
FSG Wealth Management, LLC	Assoc. Wealth Advisor	10/2007	04/2010
Sullivan Construction	Carpenter	06/2007	09/2007
Financial Solutions Group, Inc.	Analyst/Intern	04/2006	07/2006

Associations: Financial Planning Association, Decatur Business Association

Designations.

CFA. Thad earned the CFA charter in 2014. The Chartered Financial Analyst® (CFA) credential has become one of the most respected and recognized investment designation in the world; the CFA® Program bridges industry practice, investment theory, and ethical and professional standards to provide investment analysis and portfolio management skills. The CFA® charter is awarded by the CFA Institute; to earn the CFA® charter, a candidate must pass the Level I, II, and III CFA® examinations. The candidate must also pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct. Lastly, a candidate must have four years of qualified investment work experience and become a regular member of CFA Institute and apply for membership to a local CFA member society.

CFP®. Thad was awarded the CERTIFIED FINANCIAL PLANNER™ certification in 2011. Thad's CFP Board ID # is 169093. The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required education, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10 hour exam is divided into three separate sessions over a 2 day period. Passing the exam demonstrates proficiency in retirement planning, investments, insurance, employee benefits, taxes, and estate planning. At least 3 years of qualifying full time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

Disciplinary Information. Thad had no disciplinary information to report.

Other Business Activities. Thad is licensed as an insurance agent in the state of Georgia. As such, Thad may recommend various insurance products as part of a client's financial plan. This creates a conflict of interest. To mitigate the conflict of interest, clients are not obligated to purchase insurance from Thad. Clients are free to implement any recommendation made as part of a financial plan through VP or

elsewhere. Thad spends up to 10% of his time with insurance related work. Thad is also a part owner/race director for a race series in Helen, GA called Helenback Race Series. He spends less than 2% of his time related to racing activities.

Additional Compensation. Thad has no other income or compensation to disclose.

Supervision. Thad Gilliam and Scott Voigt comprise the VP Investment Team. As such, all investment decisions are made jointly. Thad also serves as the VP Chief Compliance Officer and is responsible for supervision of other individuals at the firm. He may be contacted at 404-220-7662.

Brochure Supplement for
Scott R. Voigt, CFA, CPA, CFP®, ChFEBCSM

Of
Verisail Partners, LLC

5256 Peachtree Road, Suite 105
Atlanta, GA 30341
Phone: 404-220-7662
Fax: 404-220-7667
www.verisail.com

CRD# for Scott Voigt: 4993282

March 31, 2017

This brochure supplement provides information about Scott Voigt, and supplements the Verisail Partners (“VP”) brochure. You should have received a copy of that brochure. Please contact VP at 404-220-7662 if you did not receive VP’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Scott Voigt is available on the SEC’s website at
www.AdviserInfo.sec.gov.

Employment Criteria. VP requires that all Investment Advisor Representatives of VP meet certain employment criteria. All IARs must have a bachelors degree or higher, must pass the Series 65 examination (or its equivalent to become registered as an IAR under various state laws), and must currently hold or be working towards one or more of the following credentials/designations: CFP®, CPA, CFA.

Educational background and business experience.

Current job: Co-founder, Financial Planner
Year of Birth: 1984

Formal education after high school

<u>Institution</u>	<u>Degree</u>
University of Georgia	BBA Accounting, Summa Cum Laude with honors, 2007
University of Georgia	MAcc (Master's of Accountancy), 2008

Business background

<u>Entity</u>	<u>Position</u>	<u>From</u>	<u>To</u>
Verisail Partners, LLC	Partner, Financial Advisor	04/2010	Present
FSG Wealth Management, LLC	Associate Wealth Advisor	03/2009	04/2010
VRA Partners, LLC	Analyst	07/2008	03/2009
Ernst & Young, LLP	AABS Intern	06/2007	08/2007
J.M Tull School of Accounting	Graduate Assistant	08/2006	05/2008
Morgan Stanley DW Inc.	Analyst Intern	05/2005	07/2005

Associations: American Institute of Certified Public Accountants, Georgia Society of CPAs, Financial Planning Association, UGA Alumni Association

Designations

CFA. Scott earned the CFA charter in 2015. The Chartered Financial Analyst® (CFA) credential has become one of the most respected and recognized investment designation in the world; the CFA® Program bridges industry practice, investment theory, and ethical and professional standards to provide investment analysis and portfolio management skills. The CFA® charter is awarded by the CFA Institute; to earn the CFA® charter, a candidate must pass the Level I, II, and III CFA® examinations. The candidate must also pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct. Lastly, a candidate must have four years of qualified investment work experience and become a regular member of CFA Institute and apply for membership to a local CFA member society.

CPA. Scott became a Certified Public Accountant (CPA) in 2010. ALL CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

CFP®. Scott was awarded the CERTIFIED FINANCIAL PLANNER™ certification in 2012. Scott's CFP Board ID # is 170186. The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required education, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10 hour exam is divided into three separate sessions over a 2 day period. Passing the exam demonstrates proficiency in retirement planning, investments, insurance, employee benefits, taxes, and estate planning. At least 3 years of qualifying full time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

ChFEBCSM. Scott earned the Chartered Federal Employee Benefits Consultant (ChFEBCSM) designation in 2011. To be eligible for the designation, candidates must meet certain work experience, licensing, and/or designation criteria. To earn the designation, candidates go through a thorough self study course covering benefits and planning issues that affect federal workers; candidates must then pass the ChFEBCSM exam. 10 hours of continuing education credits are required every two years to maintain the designation.

Disciplinary Information. Scott had no disciplinary information to report.

Other Business Activities. Scott is licensed as an insurance agent in the state of Georgia. As such, Scott may recommend various insurance products as part of a client's financial plan. This creates a conflict of interest. To mitigate the conflict of interest, clients are not obligated to purchase insurance from Scott. Clients are free to implement any recommendation made as part of a financial plan through VP or elsewhere. Scott spends up to 10% of his time with insurance related work.

As a CPA, Scott performs various accounting and tax work from time to time. These activities take up less than 2% of his time. Scott typically performs these services outside of VP.

Scott also serves on the Terry Young Alumni Board for the University of Georgia.

Additional Compensation. Scott has no other income or compensation to disclose.

Supervision. Thad Gilliam and Scott Voigt comprise the VP Investment Team. As such, all investment decisions are made jointly. Scott is supervised by Thad Gilliam. Thad serves as the VP Chief Compliance Officer and is responsible for supervision of individuals at the firm. He may be contacted at 404-220-7662

**Brochure Supplement for
Taylor T. Stanfill, CFP®**

Of
Verisail Partners, LLC

5256 Peachtree Road, Suite 105
Atlanta, GA 30341
Phone: 404-220-7662
Fax: 404-220-7667
www.verisail.com

CRD# for Taylor Stanfill: 5865559

March 31, 2017

This brochure supplement provides information about Taylor Stanfill, and supplements the Verisail Partners (“VP”) brochure. You should have received a copy of that brochure. Please contact VP at 404-220-7662 if you did not receive VP’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Taylor Stanfill is available on the SEC’s website at
www.AdviserInfo.sec.gov.

Employment Criteria. VP requires that all Investment Advisor Representatives of VP meet certain employment criteria. All IARs must have a bachelors degree or higher, must pass the Series 65 examination (or its equivalent to become registered as an IAR under various state laws), and must currently hold or be working towards one or more of the following credentials/designations: CFP®, CPA, CFA

Educational background and business experience.

Current job: Financial Planner
Year of Birth: 1984

Formal education after high school

<u>Institution</u>	<u>Degree</u>
University of Georgia	BBA Real Estate, Magna Cum Laude, 2006

Business background

<u>Entity</u>	<u>Position</u>	<u>From</u>	<u>To</u>
Verisail Partners, LLC	Financial Advisor	05/2014	Present
Ronald Blue & Co., LLC	Financial Planner	08/2010	05/2014
Novare Group Holdings	Analyst	02/2007	06/2010

Deloitte, LLP

Intern

05/2006

07/2006

Associations: None

Designations

CFP®. Taylor was awarded the CERTIFIED FINANCIAL PLANNER™ certification in 2013. Taylor's CFP Board ID # is 182483. The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required education, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10 hour exam is divided into three separate sessions over a 2 day period. Passing the exam demonstrates proficiency in retirement planning, investments, insurance, employee benefits, taxes, and estate planning. At least 3 years of qualifying full time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

Disciplinary Information. Taylor had no disciplinary information to report.

Other Business Activities. None

Additional Compensation. Taylor has no other income or compensation to disclose.

Supervision. Thad Gilliam, Scott Voigt, and Taylor Stanfill comprise the VP Investment Team. As such, all investment decisions are made jointly. Taylor is supervised by Thad Gilliam. Thad serves as the VP Chief Compliance Officer and is responsible for supervision of individuals at the firm. He may be contacted at 404-220-7662