

This brochure supplement provides information about Joseph Taylor O'Haver that supplements the O'Haver Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Joseph Taylor O'Haver if you did not receive O'Haver Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Taylor O'Haver is also available on the SEC's website at www.adviserinfo.sec.gov.

O'Haver Wealth Management, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph Taylor O'Haver
Personal CRD Number: 5293462
Investment Adviser Representative

O'Haver Wealth Management, LLC
438 East Union Street,
Newark, NY 14513
(800) 332-7925
JOhaver@ohaverfinancial.com

UPDATED: 11/18/2019

Item 2: Educational Background and Business Experience

Name: Joseph Taylor O'Haver

Born: 1974

Educational Background and Professional Designations:

Education:

Joseph Taylor O'Haver has not received any higher education degrees after high school.

Business Background:

12/2018 - Present	President & CCO O'Haver Wealth Management, LLC
07/2011 - Present	President & CEO O'Haver Financial, LLC
04/2018 - 06/2018	Adviser Sagepoint Financial, Inc.
07/2011 - 04/2018	Registered Representative IBN Financial Services, Inc.
02/2007 - 05/2011	Registered Representative MetLife Securities, Inc.
02/2007 - 05/2011	Production Manager Metropolitan Life Ins. Co.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Joseph Taylor O'Haver is a licensed insurance agent and owner of O'Haver Securities LLC (Licensed with Texas as insurance agency) dba CBH Insurance Agency and O'Haver Financial LLC (Licensed with New York as an insurance agency). From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. O'Haver Wealth Management, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of O'Haver Wealth Management, LLC in their capacity as a licensed insurance agent.

Joseph Taylor O'Haver is the President & CEO of O'Haver Financial, LLC.

Item 5: Additional Compensation

Joseph Taylor O'Haver does not receive any economic benefit from any person, company, or organization, other than O'Haver Wealth Management, LLC in exchange for providing clients advisory services through O'Haver Wealth Management, LLC.

Item 6: Supervision

As the Chief Compliance Officer of O'Haver Wealth Management, LLC, Joseph Taylor O'Haver supervises all activities of the firm. Joseph Taylor O'Haver's contact information is on the cover page of this disclosure document. Joseph Taylor O'Haver adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

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

- A. Joseph Taylor O'Haver has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Joseph Taylor O'Haver has not been the subject of a bankruptcy in the past ten years.