

Firm Brochure
(Part 2A of Form ADV)



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This brochure provides information about the qualifications and business practices of our company. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 501-225-9045, or by email at: justingarrisonjr@apwmlc.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 this company is available on the SEC's website at www.adviserinfo.sec.gov

February 15, 2012

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for Registered Investment Advisors.

Full Brochure Available

This is the full version of the brochure.

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Item 4: Advisory Business

Firm Description

Asset Protection Wealth Management, LLC, (“APWM”) was founded in 2007. Justin “Gary” Garrison is 100% owner.

APWM provides personalized confidential financial planning and solicits for third party investment managers to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

APWM is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s managing member is affiliated with entities that sell financial products.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Types of Advisory Services

APWM furnishes financial planning and investment advice through consultations.

On more than an occasional basis, APWM furnishes advice to clients on matters not involving securities, such as taxation issues and trust services that often include estate planning.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client may choose to compensate APWM on an hourly rate or a negotiable fixed fee basis described in detail under “Fees and Compensation” section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through APWM. Financial plans will be completed and delivered inside of 6 months. Clients may terminate advisory services with 30 days written notice.

SOLICITORS

APWM solicits the services of Third Party Money Managers to manage client accounts. In such circumstances, APWM receives solicitor fees from the Third Party Manager. This is detailed in Item 10 of this brochure.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

APWM does not participate in wrap fee programs.

Client Assets under Management

APWM does not manage client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

APWM bases its fees on hourly charges, fixed fees (not including subscription fees), and solicitor fees from third party money managers.

FINANCIAL PLANNING and CONSULTING

Prior to the planning process the client will be provided an estimated plan fee. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. The payments are received in two installments: one at the commencement of the planning process, balance of the final payment is due upon delivery of completed plan. Client may cancel within five (5) days of signing Agreement for a full refund. If the client cancels after five (5) days, any unearned fees will be refunded to the client.

FIXED FEES

Financial Planning Services are offered based on a negotiable fixed fee between \$200 and \$2,500 based on complexity and unique client needs

HOURLY FEES

Financial Planning Services are offered based on an hourly fee of \$200 per hour. Prior to the planning process the client will be provided an estimated plan fee.

SOLICITOR FEES

APWM at times will utilize the services of third-party money managers and receive a solicitor fee for soliciting clients. This is detailed in Item 10 of this brochure.

Client Payment of Fees

Fees for financial plans are billed 50% in advance with the balance due upon delivery of the financial plan.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

APWM, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial Plans are billed 50% in advance. Client may cancel within five business days of signing the Investment Advisory Agreement for a full refund. If cancellation occurs after five business days, client will be entitled to a pro-rata refund based on work completed.

External Compensation for the Sale of Securities to Clients

APWM does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of APWM.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

APWM does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

APWM generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

APWM does not require a minimum to open an account.

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

Methods of Analysis and Investment Strategies

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy and Method of Analysis Material Risks

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will more than a dollar next year, because purchasing power is eroding at the rate of inflation.

- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither APWM nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither APWM nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Justin Garrison's principal business is as an insurance agent. Mr. Garrison is licensed to sell insurance products in Arkansas, Colorado and Georgia. Greater than 50% of Mr. Garrison's time is spent in this practice. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any services.

These practices represent conflicts of interest because it gives Mr. Garrison an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Garrison has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance company of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

APWM may at times utilize the services of Third Party Money Managers to manage client accounts. In such circumstances, APWM will share in the Third Party asset management fee. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services will be based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule will be attached to Exhibit D in APWM's Investment Advisory Agreement.

This relationship will be disclosed to the client in each contract between APWM and Third Party Money Manager. APWM does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client will initial APWM's Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including ADV2 disclosures.

These practices represent conflicts of interest because Justin Garrison is paid a Solicitor Fee for recommending the Third Party Money Managers. This conflict is mitigated by the fact that Mr. Garrison has a fiduciary responsibility to place the best interest of the client first and the clients are not required to place their business with the advisors recommended or selected by Mr. Garrison. Clients have the option to received investment advice through other money managers of their choosing.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of APWM have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of APWM employees and addresses conflicts that may arise. The Code defines acceptable behavior for

employees of APWM. The Code reflects APWM and its supervised persons' responsibility to act in the best interest of their client.

One area in which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

APWM's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of APWM may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

APWM's Code is based on the guiding principle that the interests of the client are our top priority. APWM's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

APWM and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

APWM and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide APWM with copies of their brokerage statements.

The Chief Compliance Officer of APWM is Justin Garrison, Jr. He reviews all employee trades monthly. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

APWM does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

APWM may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. APWM will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. APWM relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by APWM.

- *Directed Brokerage*
HFWM utilizes Third Party Money Managers and therefore it does not take direction from clients as to what broker-dealer to use.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. APWM does not exercise discretion of client accounts.
- *Soft Dollar Arrangements*
APWM does not have any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

APWM does not trade for its or its client's accounts and therefore aggregation of securities transactions is not applicable.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by Justin Garrison, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client. A review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Third Party Money Manager's custodian.

Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

APWM receives a portion of the annual management fees collected by the Third Party Money Managers to whom APWM refers clients.

This situation creates a conflict of interest because APWM and/or its Investment Advisor Representative have an incentive to decide what Third Party Money Managers to use because of the higher solicitor fees to be received by APWM. However, when referring clients to a third party money manager, the client's best interest will be the main determining factor of APWM.

Advisory Firm Payments for Client Referrals

APWM does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by the Third Party Money Managers.

Item 16: Investment Discretion

Discretionary Authority for Trading

APWM does not have discretion over client accounts.

Item 17: Voting Client Securities

Proxy Votes

APWM does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, APWM will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because APWM does not serve as a custodian for client funds or securities and APWM does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

APWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither APWM nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

Supervised Person Brochure

Part 2B of Form ADV

Justin Edwin (Gary) Garrison CRD# 1963485

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This brochure supplement provides information about Justin Garrison and supplements Asset Protection Wealth Management, LLC's brochure. You should have received a copy of that brochure. Please contact Justin Garrison if you did not receive Asset Protection Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Garrison is available on the SEC's website at www.adviserinfo.sec.gov.

February 15, 2012

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officers and Management Persons

Justin Edwin (Gary) Garrison CRD# 1963485

Educational Background:

- Year of birth: 1959
- Louisiana Tech University; BA, Finance; 1981

Business Experience:

- Asset Protection Wealth Management, LLC; Managing Member/Investment Advisor Representative; 11/2007 to Present
- Asset Protection Group, LLC; Managing Member/Insurance Agent; 05/2005 to Present
- Garrison Investment Services; Insurance Agent; 11/2001 to 05/2005
- FSC Securities Corporation; Registered Representative; 10/2000 to 05/2005

Disciplinary Information

None to report

Other Business Activities

Mr. Garrison has a financial industry affiliated business as an insurance agent. . Mr. Garrison is licensed to sell insurance products in Arkansas, Colorado and Georgia. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any services or products.

These practices represent conflicts of interest because it gives Mr. Garrison an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Garrison has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance company of their choosing.

Performance Based Fee Description

Justin Garrison receives commission from the sale of insurance products he sells to clients. He does not receive any performance based fees.

Supervision

Justin Garrison is the sole owner and investment advisor representative of Asset Protection Wealth Management, LLC and therefore he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None