

Brochure Supplement

ADV Part 2B

August 2014



This Brochure Supplement provides information about Dana Gower MBA, CCP®, president, and supplements the Chariot Advisors, LLC Firm Brochure. You may have received a copy of the Firm Brochure. Additional copies of the Firm Brochure and this Brochure Supplement are available by contacting Chariot Advisors, LLC at (919) 380-9555 or you can email us at info@chariotadvisorsllc.com. Additional information about Chariot also is available on the SEC’s website at www.adviserinfo.sec.gov.

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.

Note: While Dana Gower or Chariot Advisors may refer to itself as a “registered investment adviser”, clients should be aware that registration itself does not imply any level of skill or training.

Chariot Advisors, LLC 207 Riverwalk Circle, Cary NC 27511

www.chariotadvisorsllc.com

Item 2 - Educational Background and Business Experience

Dana Gower was born in 1956. He has been president of Chariot Advisors, LLC since June of 2009 and has over 11 years' experience in the financial services industry. Prior to acquiring Chariot Advisors Mr. Gower owned and managed Cape Fear Consulting, a Human Resource consulting firm, and at the same time served as Financial Advisor with Nationwide Insurance. He began his career in financial services in 1999 with AXA Advisors as a Financial Consultant, later joining Lincoln Financial as a Financial Planner. He also worked for Outer Banks Financial as a Regional Sales Director in the actively-managed Variable Annuity unit. Prior to financial services, Mr. Gower was a Human Resource specialist and generalist for a former Fortune 500 corporation where he served as a fiduciary over various pensions and insurance programs for over 17 years. Mr. Gower has a B.S. degree in finance from the University of Maine and an MBA in finance from Rollins College in Orlando, Florida. He has passed the Series 7 and Series 66 securities exams and is a Certified Compensation Professional (CCP®) through World at Work.

Item 3 - Disciplinary Information

Dana Gower has no legal or disciplinary events in his past. Clients and prospective clients can view the CRD records (registration records) for Mr. Gower through the SEC's Investment Advisor Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck. The CRD number for Mr. Gower is 3270042.

Item 4 - Other Business Activities

In addition to being an Investment Adviser, Mr. Gower provides fee-based financial planning services to retail clients and is a licensed insurance agent in North Carolina. He prepares objective financial plans and, outside of the client's plan and upon request, in his individual capacity, may make specific recommendations on insurance products and sell those recommended products to retail clients. Mr. Gower spends less than 10% of his time performing such activities.

When such recommendations are made to advisory clients, a conflict of interest arises as Mr. Gower may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. This conflict is disclosed when insurance products are recommended.

Dana Gower in his individual capacity is appointed with Virtual Financial Group ("VFG"), and is an insurance agent and financial consultant with VFG. Chariot Advisors has no affiliation with VFG and such services will not be offered to Chariot clients by Dana Gower (please note however that other VFG agents, including those remotely affiliated with Dana Gower may, unbenounced to Dana Gower or Chariot, market VFG services and products to Chariot clients).

Mr. Gower also serves as a Wholesaler for Critical Math, LLC's Adaptive Allocation Fund. This Fund is marketed nationwide to Financial Advisors. In that the Fund may be used as a holding in Chariot's Wrap Programs, a potential conflict of interest arises since Chariot earns additional compensation for referring business to Adaptive. However, to every extent measurable, Chariot waives all Wholesaler Fees when using Adaptive Allocation in its Wrap Program. Mr. Gower spends less than 10% of his time performing such activities. Mr. Gower also earns fees for client assets placed in Adaptive Allocation Portfolio, a mutual fund subaccount in certain Variable Annuities, under a Revenue Sharing agreement with Critical Math, LLC. This is also a potential conflict of interest.

Finally, in addition to financial services activities, Mr. Gower offers Business and Human Resource Consulting services through Chariot HR Consultants, LLC and directly. He provides strategy, marketing, human resources, and other administrative duties to XelAqua, Inc. and Career Odyssey, possibly others. He anticipates spending no more than 50% of his time on such consulting activities that are unrelated to the investments or insurance area. He will earn various compensation and fees for these Outside Business Activities that are not related to the investment business.

Item 5 - Additional Compensation

Mr. Gower receives no additional compensation from someone other than the client and Critical Math, LLC outlined in Item 4 for providing investment advisory or wholesaling services.

Item 6 - Supervision

Mr. Gower, the CCO, has and provides investment advisory and supervisory services in accordance with Chariot's policies and procedures manual. He is responsible for development and implementation of the policies and procedures manual as well as regular monitoring of accounts. He can be reached at 919-380-9555.