

Disclosure Brochure

March 19, 2019



GITTERMAN
WEALTH MANAGEMENT

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This brochure provides information about the qualifications and business practices of Gitterman Wealth Management, LLC (hereinafter "GWM" the "firm"). If you have any questions about the contents of this brochure, please contact the Firm's Chief Compliance Officer, Gary Davis Jr. at (848) 248-4356. 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 GWM is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC is an SEC registered investment adviser. Registration does not imply any level of skill or training. **Additional offices located at 14 Penn Plaza, 225 West 24th Street, Suite 1014, New York, NY 10122 and 2279 US Highway 33, Suite 506, Hamilton, NJ 08690**

Item 2. Material Changes

This Item discusses the material changes which have been made to the Disclosure Brochure since GWM's last annual amendment filed March 27, 2018. GWM has the following material change to disclose:

While certain information has been updated, the Firm has not made any material changes to the content of the brochure.

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Item 4. Advisory Business

GWM is a full-service investment advisory and financial planning firm that has been in business as an SEC registered investment adviser since April 2010. The firm was founded by a group of seasoned investment professionals, including GWM's current principal owners, Jeffrey L. Gitterman and Elias S. Rauch. GWM's mission is to help its clients create and preserve assets through a consultative process, designed to make the most appropriate recommendations based on their individual needs, goals and risk temperance. The firm seeks to provide clients with informative, unbiased research and select the best financial solutions from a wide universe of financial products and services.

As of December 31, 2018, GWM had \$456,792,504 in assets under management, all of which was managed on a discretionary basis.

Prior to engaging GWM to provide any of the foregoing services, clients are required to enter a written agreement with GWM setting forth the relevant terms and conditions of the advisory relationship (the "Agreement").

While this brochure generally describes the business of GWM, certain sections also describe the activities of *Supervised Persons*, which refer to any of GWM's officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on the firm's behalf and is subject to GWM's supervision or control.

Financial Planning and Consulting Services

GWM offers a broad range of comprehensive financial planning and personal consulting services. These services may address a multitude of matters, which include the following:

- Retirement planning
- Estate planning and conservation
- Year-end tax strategy
- Long-term care planning
- 401(k) retirement plans
- 403(b) plans
- Charitable giving
- Educational funding
- Employee stock options
- Job transition planning
- Credit and debt management
- Marital and divorce finances

In performing its services, GWM is not required to verify any information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information. GWM may recommend the services of itself, its *Supervised Persons* in their individual capacities as registered representatives of a broker-dealer, and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if GWM recommends its own services. The client is under no obligation to act upon any of the recommendations made by GWM under a

financial planning or consulting engagement or to engage the services of any such recommended professional, including GWM itself. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of GWM's recommendations. Clients are advised that it remains their responsibility to promptly notify GWM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising GWM's previous recommendations and/or services.

Wealth Management Services

The firm manages clients' investment portfolios on a discretionary basis. In addition, the firm provides clients with investment management services which generally includes a broad range of financial planning and consulting services as well as discretionary management of investment portfolios.

GWM primarily allocates clients' investment management assets among mutual funds, exchange-traded funds ("ETFs"), individual debt and equity securities, and independent separate account managers ("*Independent Managers*"), as well as the securities components of variable annuities and variable life insurance contracts, in accordance with the investment objectives of the client. In addition, GWM may recommend that clients who are "accredited investors" as defined under Rule 501 of the Securities Act of 1933, as amended, invest in private placement securities, which may include debt, equity, and/or pooled investment vehicles when consistent with the clients' investment objectives. GWM also provides advice about any type of investment held in clients' portfolios.

GWM also may render non-discretionary investment management services to clients relative to variable life/annuity products that they may own, their individual employer-sponsored retirement plans, and/or 529 plans or other products that may not be held by the client's primary custodian. In so doing, GWM either directs or recommends the allocation of client assets among the various investment options that are available with the product. Client assets are maintained at the specific insurance company or custodian designated by the product.

GWM tailors its advisory services to the individual needs of clients. GWM consults with clients initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact the clients' investment needs. GWM ensures that clients' investments are suitable for their investment needs, goals, objectives and risk tolerance.

Clients are advised to promptly notify GWM if there are changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon GWM's management services.

Use of *Independent Managers*

As mentioned above, GWM may select certain *Independent Managers* to actively manage a portion of its clients' assets. In addition to this brochure, clients may also receive the written disclosure documents of the respective *Independent Managers* engaged to manage their assets.

GWM evaluates a variety of information about *Independent Managers*, which may include the *Independent Managers*' public disclosure documents, materials supplied by the *Independent Managers* themselves and other third-party analyses it believes are reputable. To the extent possible, the Firm seeks to assess the *Independent Managers*' investment strategies, past performance and risk results in relation to its clients' individual portfolio allocations and risk exposure. GWM also takes into consideration each *Independent*

Manager's management style, returns, reputation, financial strength, reporting, pricing and research capabilities, among other factors.

GWM continues to provide services relative to the discretionary selection of the *Independent Managers*. On an ongoing basis, the Firm monitors the performance of those accounts being managed by *Independent Managers*. GWM seeks to ensure the *Independent Managers'* strategies and target allocations remain aligned with its clients' investment objectives and overall best interests.

SMART Investing Services

GWM provides its proprietary SMART Investing models used in advisory client portfolios to the investment advisory community in the following manner:

Sub-Advisory: GWM offers sub-advisory services to unaffiliated third-party advisers ("Primary Adviser") through agreement(s) it has established with the Primary Adviser. As sub-adviser in these agreements, GWM offers its SMART Investing models or FACTS® Separately Managed Account to the Primary Advisers, who in turn offer the portfolio design to their clients. In these relationships, GWM selects the investments as sub-adviser and implements the investment recommendations performing all trading in the accounts. The Primary Adviser fulfills the duties associated with its fiduciary client relationship management. Primary Advisers are instructed to deliver a copy of this Brochure on behalf of GWM to investors and potential investors when and as required under Investment Advisory regulations.

GWM charges a sub-advisory fee ranging from 10 to 20 bps per annum (for SMART Investing models) and 40 bps per annum (FACTS® Separately Managed Account) for assets sub-advised by GWM for its services as sub-advisor. The fee is prorated and charged monthly, in arrears, based upon the average daily balance of the assets under management during the preceding month. The sub-advisory fee is billed directly to the clients account and is in addition to the Primary Advisers management fee. Clients investing in the SMART Investment models through Platforms may pay higher overall fees than clients engaging GWM directly.

A conflict of interest exists to the extent that GWM or its *Supervised Persons* recommend the SMART Investing models or FACTS® Separately Managed Account for its own clients. GWM and Primary Adviser enter into a sub-advisory agreement.

Trading Platforms: GWM offers sub-advisory services to unaffiliated third-party advisers ("Primary Adviser") through agreement(s) it has established with one or more Trading Platforms ("Platforms"). As sub-adviser in these agreements, GWM offers its SMART Investing models or FACTS® Separately Managed Account to the Primary Advisers, who in turn offer the portfolio design to their clients. In these relationships, GWM selects the investments as sub-adviser, the Platform implements the investment recommendations performing all trading in the accounts, and the Primary Adviser fulfills the duties associated with its fiduciary client relationship management. Primary Advisers are instructed to deliver a copy of this Brochure on behalf of GWM to investors and potential investors when and as required under Investment Advisory regulations.

GWM charges a sub-advisory fee ranging from 10 to 20 bps per annum (for SMART Investing models) and 40 bps per annum (FACTS® Separately Managed Account) for of assets sub-advised by GWM for its services as sub-advisor on the Platforms. The sub-advisory fee is incorporated into the overall client fee at the discretion and under the control of the Primary Advisor and the Platform. Clients investing in the SMART Investment models and FACTS® through Platforms may pay higher overall fees than clients engaging GWM directly.

Separately Managed Account: GWM offers sub-advisory services to unaffiliated third-party advisors (“Primary Adviser”) through agreement(s) it has established directly with Primary Advisers investing in its FACTS® Separately Managed Account strategy. The strategy is an actively managed, equally weighted portfolio of approximately 25 companies that the Firm believes is most poised for price appreciation and total return. FACTS® is an ESG (Environmental, Social, and Governance) focused strategy with an emphasis on G. The strategy invests in mid and large-cap companies that incorporate a strict growth at a discount philosophy, utilizing proprietary screens that have been developed over 30 years. In these relationships, GWM, acting as sub-adviser, trades clients’ accounts custody at qualified custodians. The Primary Adviser fulfills the duties associated with its fiduciary client relationship management. Primary Advisers are instructed to deliver a copy of this Brochure on behalf of GWM to investors and potential investors when and as required under Investment Advisory regulations.

GWM charges a sub-advisory fee of 40 bps per annum of assets sub-advised by GWM for its services as sub-advisor for FACTS®. The fee is prorated and charged monthly, in arrears, based upon the average daily balance of the assets under management during the preceding month. This fee is in addition to any investment management fee charged by the Primary Adviser. A conflict of interest exists to the extent that GWM or its *Supervised Persons* recommend the FACTS® Separately Managed Account for its own clients.

Item 5. Fees and Compensation

GWM offers its services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. In addition, certain of GWM’s *Supervised Persons*, in their individual capacities, may offer securities brokerage services and insurance products under a commission arrangement. See the section “Commissions or Sales Charges for Recommendations of Securities” for more information regarding how GWM’s *Supervised Persons* may be compensated by brokerage services or insurance products.

Financial Planning and Consulting Fees

GWM charges a fixed and/or hourly fee to provide clients with standalone financial planning and consulting services. These fees are negotiable, but generally range from \$1,000 to \$10,000 on a fixed fee basis and/or from \$300 to \$500 on an hourly basis, depending upon the level and scope of the services and professional engaged to render them.

Prior to engaging GWM to provide financial planning and/or consulting services, the client is required to enter into a written agreement with GWM setting forth the terms and conditions of the engagement (including fees). Generally, GWM requires one-half of the financial planning or consulting fee upon entering into the written agreement. In such a case, the balance is generally due upon delivery of the financial plan or completion of the agreed upon services. If the client engages GWM for additional investment advisory services, GWM may offset all or a portion of its fees for those services based upon the amount paid for these services. If the client terminates the relationship, the balance of GWM's unearned fees (if any) is refunded to the client.

Wealth Management Fees

GWM provides wealth management services for an annual fee based upon a percentage of the assets being managed by GWM. This fee, which varies between 50 and 125 basis points (i.e., 0.50% – 1.25%), is prorated and charged monthly, in arrears, based upon the average daily balance of the assets under management during the preceding month (in certain circumstances the Firm's fees are prorated and charged quarterly in arrears based on the quarter end balance). If assets are deposited into or withdrawn from an account after the inception of a month, the fee payable with respect to such assets is adjusted to reflect the change in portfolio value.

GWM, in its sole discretion, may negotiate to charge a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, *pro bono* activities, etc.).

Fees for Educational Services

From time to time, GWM may provide investment-related educational services to institutional clients for an hourly and/or fixed fee. The applicable fee rate is largely determined by the type and scope of educational services to be rendered but is generally based on a derivative of the firm's financial planning and consulting rates described above. The fees and payment terms are individually negotiated by GWM and the institutional client and set forth in an agreement prior to the commencement of the firm's services.

Fees Charged by Financial Institutions

As further discussed in response to Item 12 (below), GWM generally recommends that clients utilize the brokerage and clearing services of an independent broker-dealer (generally Fidelity Institutional Wealth Services) for investment management accounts.

GWM may only implement its investment management recommendations after the client has arranged for and furnished GWM with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions include, but are not limited to any broker-dealers or independent

custodians recommended by GWM, broker-dealers directed by the client, trust companies, banks etc. (collectively referred to herein as the “*Financial Institutions*”).

Clients may incur certain charges imposed by the *Financial Institutions* and other third parties such as, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. These charges and fees are exclusive of and in addition to GWM’s fee.

Fee Debit

GWM’s *Agreement* and the separate agreement with any *Financial Institutions* authorize GWM or *Independent Managers* to debit the client’s account for the amount of GWM’s fee and to directly remit that management fee to GWM or the *Independent Managers*. Clients should refer to each *Independent Managers* disclosure brochure for disclosure of the *Independent Managers* management fee charged directly by the *Independent Manager*. Any *Financial Institutions* recommended by GWM have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to GWM.

Fees for Management During Partial Months of Service

For the initial period of investment management services, the fees are calculated on a *pro rata* basis. The *Agreement* between GWM and the client will continue in effect until terminated by either party pursuant to the terms of the *Agreement*.

Clients may make additions to and withdrawals from their account at any time, subject to GWM’s right to terminate an account. Additions may be in cash or securities provided that GWM reserves the right to liquidate any transferred securities or decline to accept particular securities into a client’s account. GWM may consult with its clients about the options and ramifications of transferring securities. However, clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications. Clients may withdraw account assets on notice to GWM, subject to the usual and customary securities settlement procedures. However, GWM designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client’s investment objectives.

Commissions or Sales Charges for Recommendations of Securities

Clients can engage certain persons associated with GWM (but not GWM) to render securities brokerage services under a commission arrangement. Clients are under no obligation to engage such persons and may choose brokers or agents not affiliated with GWM. Under this arrangement, clients may implement securities transactions through certain of GWM’s *Supervised Persons* in their respective individual

capacities as registered representatives of Vanderbilt Securities, LLC. (“*Vanderbilt*”), an SEC registered broker-dealer and member of FINRA. *Vanderbilt* may charge brokerage commissions to affect these securities transactions and thereafter, a portion of these commissions may be paid by *Vanderbilt* to such *Supervised Persons*. Prior to effecting any transactions clients are required to enter into a new account agreement with *Vanderbilt*. The brokerage commissions charged by *Vanderbilt* may be higher or lower than those charged by other broker-dealers. In addition, certain of GWM’s *Supervised Persons* may also receive ongoing 12b-1 fees for mutual fund purchases from the mutual fund company during the period that the client maintains the mutual fund investment. GWM’s *Supervised Persons* may also recommend no-load mutual funds as part of these services brokerage services.

A conflict of interest exists to the extent that GWM recommends the purchase of securities where GWM’s *Supervised Persons* receive commissions or other additional compensation as a result of GWM’s recommendations. GWM has procedures in place to ensure that any recommendations made by such *Supervised Persons* are in the best interest of clients.

For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides its investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by GWM’s *Supervised Persons* in their individual capacities as registered representatives of *Vanderbilt*.

SMART Investing Services

As discussed in item 4 (above), GWM provides its SMART Investing models and FACTS® Separately Management Account strategy to unaffiliated third-party advisors for use in their client’s accounts. Prior to engaging GWM to provide the services listed in item 4 (above), the unaffiliated third-party advisor is required to enter into a written agreement with GWM setting forth the terms and conditions of the engagement (including fees).

Fees for each service is as follows:

Sub-Advisory: GWM charges a sub-advisory fee ranging from 10 to 20 bps per annum (for SMART Investing models) and 40 bps per annum (FACTS® Separately Managed Account) for assets sub-advised by GWM for its services as sub-advisor. This fee is in addition to any investment management fee charged by the Primary Adviser. Clients investing in the SMART Investment models through Platforms may pay higher overall fees than clients engaging GWM directly.

Trading Platforms: GWM charges a sub-advisory fee ranging from 10 to 20 bps per annum (for SMART Investing models) and 40 bps per annum (FACTS® Separately Managed Account) for assets sub-advised by GWM for its services as sub-advisor on the Platforms. The sub-advisory fee is incorporated into the overall client fee at the discretion and under the control of the Primary Adviser and the Platform. Clients investing in the SMART Investment models through Platforms may pay higher overall fees than clients engaging GWM directly.

Separately Managed Account: GWM charges a sub-advisory fee of 40 bps per annum of assets sub-advised by GWM for its services as sub-advisor for FACTS®. This fee is in addition to any investment management fee charged by the Primary Adviser.

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

GWM does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7. Types of Clients

GWM provides its services to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, business entities and other investment advisers.

Minimums Imposed by Independent Managers

GWM does not impose a minimum portfolio size or minimum annual fee. Certain *Independent Managers* may, however, impose more restrictive account requirements and varying billing practices than GWM. In such instances, GWM may alter its corresponding account requirements and/or billing practices to accommodate those of the *Independent Managers*.

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

Investment Strategy

GWM manages client assets, not through a specific trading strategy, but through the use of model portfolios, its own Separately Managed Account (FACTS® Separately Managed Account) and *Independent Managers*. The model portfolio framework begins with the evaluation of near, mid and long-term investment goals. Models are then made to asset classes and managers based on their ability to meet these needs. Models may be adjusted from time to time due to market conditions, new opportunities or other variables. Any factor that may impact returns is taken into account at each stage of the process.

FACTS® Separately Managed Account is an actively managed, equally weighted portfolio of approximately 25 companies that we believe are most poised for price appreciation and total return. FACTS® is an ESG (Environmental, Social, and Governance) focused strategy with an emphasis on G, or what we call Governance 2.0. The strategy invests in mid and large-cap companies that incorporate a strict growth at a discount philosophy, utilizing proprietary screens that have been developed by the portfolio manager. The strategy utilizes an unbiased, holistic, and quantitative analysis on the integrity and sustainability of 2,000 of the most liquid US companies.

Forward looking returns for broad asset classes (fixed income, public equity, real assets, credit, absolute return and alternatives) are developed based upon a forward-looking building block approach, which seeks to isolate the expected sources of return (yield, growth, valuation change, manager value added). Risks are assessed and assigned, with history used as a guide only. Allocations within models are periodically modified to take advantage of new opportunities that arise or to take into account the emergence of niche manager skills.

GWM employs a due diligence program to evaluate prospective and existing *Independent Managers* which includes but is not limited to on-site visits and annual questionnaires requesting performance, operational and compliance related information and documentation.

Methods of Analysis

GWM follows a disciplined process and considers a variety of factors in model creation and security selection. The underlying metrics on which the firm relies are largely based on a series of analyses generally aligned with Modern Portfolio Theory, as well as a range of inherently technical analytical measures. Specifically, the Firm examines the following indicators, without limitation:

- Modern Portfolio Theory (“MPT”)
 - *Alpha* (i.e., measure of performance on a risk-adjusted basis)
 - *Beta* (i.e., measure of volatility in relation to broad market conditions)
 - Standard Deviation (i.e., measure of historic volatility)
 - R-Squared (i.e., measure of price movements relative to a benchmark index)
- Portfolio Manager
 - Tenure
 - Experience
 - Depth of Management
- Equity
 - Asset Overlap Study
 - Index Benchmarking (e.g., Peer review)
 - Turnover Ratio (e.g., Tax-Efficiency and Capital Gain Exposure)
 - Expense Ratio
- Fixed Income
 - Duration, Convexity and Yield
 - Credit Quality and Tax-Exempt Status (e.g., AMT Free, Tax Free)
 - Turnover Ratio (e.g., Tax-Efficiency)
 - Expense Ratio
- Tactical
 - Alpha Creation Potential
 - Hedging Capability
 - Non-Correlation Potential

Modern Portfolio Theory (MPT)

MPT is a mathematical based investment discipline that seeks to quantify expected portfolio returns in relation to corresponding portfolio risk. The basic premise of MPT is that the risk of a particular holding is to be assessed by comparing its price variations against those of the market portfolio. However, MPT disregards certain investment considerations and is based on a series of assumptions that may not necessarily reflect actual market conditions. As such, the factors for which MPT does not account (e.g., tax implications, regulatory constraints and brokerage costs) may negate the upside or add to the actual risk of a particular allocation. Nonetheless, GWM's investment process is structured in such a way to integrate those assumptions and real-life considerations for which MPT analytics do not account.

Technical Analysis

Technical analysis involves the examination of historical market data and trading variables rather than an assessment of a security's intrinsic value. Technical analysis involves variation diagnostics, regression and correlation measures, and various charting techniques, which are used to identify perceived market patterns and trends. These metrics may be based on swings in investor sentiment or cyclical economic movements, rather than the fundamental conditions of a particular manager or company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that GWM will be able to accurately predict such a reoccurrence.

SMART Investing

The SMART (**S**ustainability **M**etrics **A**ppplied to **R**isk **T**olerance)[®] investing strategy is delivered using model portfolios in five industry standard risk iterations (Conservative, Moderate Conservative, Moderate, Moderate Aggressive, Aggressive). A dynamic asset allocation investment strategy is a broadly diversified portfolio with limited tactical moves, that attempts to take advantage of macroeconomic imbalances in order to enhance investor return.

The strategy relies on a forward-looking asset class and long-term capital market assumptions, which seek to isolate the expected sources of return (fixed income, public equity, real assets, credit, absolute return and alternatives, etc.) Factor and attribution analysis, scenario stress testing, and fundamental analysis are used in order to isolate the sources of risk and return within the strategy (yield, growth, value, momentum, size, valuation, etc.) as well as help us to isolate and analyze the risk within a firm. These tools allow us to assess and assign risk using both a historical and a forward-looking lens when making portfolio decisions.

GWM employs an extensive due diligence program at the manager level to evaluate prospective and existing managers which includes but are not limited to; on-site visits, annual/ quarterly questionnaires requesting performance, operational and compliance related information and documentation. Non-financial holdings analysis, and ongoing attribution and manager dialogue reports.

The firm utilizes third party research as part of its analysis process.

Risk of Loss

Mutual Funds and Exchange-Traded Funds (ETFs)

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual fund and ETF shareholders are necessarily subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Such shareholders are also liable for taxes on any fund-level capital gains, as mutual funds and ETFs are required by law to distribute capital gains in the event, they sell securities for a profit that cannot be offset by a corresponding loss.

Shares of mutual funds are generally distributed and redeemed on an ongoing basis by the fund itself or a broker acting on its behalf. The trading price at which a share is transacted is equal to a fund's stated daily per share net asset value ("NAV"), plus any shareholders fees (e.g., sales loads, purchase fees, redemption fees). The per share NAV of a mutual fund is calculated at the end of each business day, although the actual NAV fluctuates with intraday changes to the market value of the fund's holdings. The trading prices of a mutual fund's shares may differ significantly from the NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's shares trading at a premium or discount to NAV.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated at least once daily for indexed-based ETFs and more frequently for actively managed ETFs. However, certain inefficiencies may cause the shares to trade at a premium or discount to their pro rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 50,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of such shares.

Market Risks

The profitability of a significant portion of GWM's recommendations may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. There can be no assurance that GWM will be able to predict those price movements accurately.

Use of Independent Managers

GWM may recommend the use of *Independent Managers* for certain clients. GWM will continue to do ongoing due diligence of such managers, but the such recommendations rely, to a great extent, on the *Independent Managers* ability to successfully implement their investment strategy. In addition, GWM does not have the ability to supervise the *Independent Managers* on a day-to-day basis, if at all.

Use of Private Collective Investment Vehicles

GWM may recommend the investment by certain clients in privately placed collective investment vehicles (some of which may be typically called “hedge funds”). The managers of these vehicles will have broad discretion in selecting the investments. There are few limitations on the types of securities or other financial instruments which may be traded and no requirement to diversify. The hedge funds may trade on margin or otherwise leverage positions, thereby potentially increasing the risk to the vehicle. In addition, because the vehicles are not registered as investment companies, there is an absence of regulation. There are numerous other risks in investing in these securities. The client will receive a private placement memorandum and/or other documents explaining such risks.

Real Estate Investment Trusts (REITs)

GWM may recommend an investment in, or allocate assets among, various real estate investment trusts (“REITs”), the shares of which exist in the form of either publicly traded or privately placed securities. REITs are collective investment vehicles with portfolios comprised primarily of real estate and mortgage related holdings. Many REITs hold heavy concentrations of investments tied to commercial and/or residential developments, which inherently subject REIT investors to the risks associated with a downturn in the real estate market. Investments linked to certain regions that experience greater volatility in the local real estate market may give rise to large fluctuations in the value of the vehicle’s shares. Mortgage related holdings may give rise to additional concerns pertaining to interest rates, inflation, liquidity and counterparty risk.

Management Through Similarly Managed “Model” Accounts

GWM manages certain accounts through the use of similarly managed “model” portfolios, whereby the firm allocates all or a portion of its clients’ assets among various mutual funds and/or securities on a discretionary basis using one or more of its proprietary investment strategies. In managing assets through the use of models, the firm remains in compliance with the safe harbor provisions of Rule 3a-4 of the Investment Company Act of 1940.

The strategy used to manage a model portfolio may involve an above average portfolio turnover that could negatively impact clients’ net after tax gains. While the firm seeks to ensure that clients’ assets are managed in a manner consistent with their individual financial situations and investment objectives, securities transactions effected pursuant to a model investment strategy are usually done without regard to a client’s individual tax ramifications. Clients should contact GWM if they experience a change in their financial situation or if they want to impose reasonable restrictions on the management of their accounts.

Management Through Separately Managed Account

GWM manages certain accounts through the use of its FACTS® separately managed account, whereby the firm allocates all or a portion of its clients’ assets in this strategy on a discretionary basis. In managing

assets through the use of this strategy, the firm remains in compliance with the safe harbor provisions of Rule 3a-4 of the Investment Company Act of 1940.

The strategy used to manage the separately managed account may involve an above average portfolio turnover that could negatively impact clients' net after tax gains. While the firm seeks to ensure that clients' assets are managed in a manner consistent with their individual financial situations and investment objectives, securities transactions effected pursuant to the strategy are usually done without regard to a client's individual tax ramifications. Clients should contact GWM if they experience a change in their financial situation or if they want to impose reasonable restrictions on the management of their accounts.

Agency Cross Transactions

In very limited circumstances, GWM may, with a client's specific consent, engage in agency cross transactions pursuant to which the Firm may effect transactions between a client's account and the accounts of other individuals and/or entities which may include clients of GWM (i.e., arranging for the client's securities trades by "crossing" these trades with securities transactions of other advisory and non-advisory clients). The Firm will only engage in agency cross transactions when it believes that such transactions are beneficial to the client. The client may revoke GWM's agency cross transaction authority at any time upon written notice.

General Risk of Loss

Investing in securities involves the risk of loss. Clients should be prepared to bear such loss.

Item 9. Disciplinary Information

GWM is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. GWM does not have any required disclosures to this Item.

Item 10. Other Financial Industry Activities and Affiliations

GWM is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons.

Registered Representatives of Broker Dealer

Certain of GWM's *Supervised Persons* are registered representatives of *Vanderbilt*. This arrangement is further discussed in response to Item 5 (above).

Receipt of Insurance Commissions

Certain of GWM's *Supervised Persons*, in their individual capacities, are licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully-disclosed basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM or its *Supervised Persons* recommend the purchase of insurance products where GWM or its *Supervised Persons* receive insurance commissions or other additional compensation.

Fees from Independent Managers

As discussed above, GWM recommends that certain clients authorize the active discretionary management of a portion of their assets by and/or among certain *Independent Managers*. In certain circumstances GWM's compensation is included in the advisory fee charged by such *Independent Managers*. There may be a conflict of interest to choose such *Independent Managers*.

Item 11. Code of Ethics

GWM has adopted a code of ethics in compliance with applicable securities laws ("Code of Ethics") that sets forth the standards of conduct expected of its *Supervised Persons*. GWM's Code of Ethics contains written policies reasonably designed to prevent certain unlawful practices such as the use of material non-public information by the Firm or any of its *Supervised Persons* and the trading by the same of securities ahead of clients in order to take advantage of pending orders.

The Code of Ethics also requires certain of GWM's personnel to report their personal securities holdings and transactions and obtain pre-approval of certain investments (e.g., initial public offerings, limited offerings). However, the Firm's *Supervised Persons* are permitted to buy or sell securities that it also recommends to clients if done in a fair and equitable manner that is consistent with the Firm's policies and procedures. This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by certain personnel to be completed without any appreciable impact on the markets of such securities. Therefore, under limited circumstances, exceptions may be made to the policies stated below.

When the Firm is engaging in or considering a transaction in any security on behalf of a client, no Supervised Person will access to this information may knowingly affect for themselves or for their immediate family (i.e., spouse, minor children and adults living in the same household) a transaction in that security unless:

- the transaction has been completed;
- the transaction for the Supervised Person is completed as part of a batch trade with clients; or
- a decision has been made not to engage in the transaction for the client.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

Clients and prospective clients may contact GWM to request a copy of its Code of Ethics.

Item 12. Brokerage Practices

GWM generally recommends that clients utilize the brokerage and clearing services of Fidelity Institutional Wealth Services (“*Fidelity*”) for investment management accounts.

Factors which GWM considers in recommending *Fidelity* or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. *Fidelity* enables GWM to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by *Fidelity* may be higher or lower than those charged by other *Financial Institutions*.

The commissions paid by GWM’s clients comply with GWM’s duty to seek “best execution.” Clients may pay commissions that are higher than another qualified *Financial Institution* might charge to effect the same transaction where GWM determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a *Financial Institution’s* services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. GWM seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

GWM periodically and systematically reviews its policies and procedures regarding its recommendation of *Financial Institutions* considering its duty to seek best execution.

The client may direct GWM in writing to use a particular *Financial Institution* to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that *Financial Institution*, and GWM will not seek better execution services or prices from other *Financial Institutions* or be able to “batch” client transactions for execution through other *Financial Institutions* with orders for other accounts managed by GWM (as described below). As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, GWM may decline a client’s request to direct brokerage if, in GWM’s sole discretion, such directed brokerage arrangements would result in additional operational difficulties or violate restrictions imposed by other broker-dealers (as further discussed below).

Transactions for each client generally will be affected independently, unless GWM decides to purchase or sell the same securities for several clients at approximately the same time. GWM may (but is not obligated to) combine or “batch” such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among GWM’s clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among GWM’s clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that GWM determines to aggregate client orders for the purchase or sale of securities, including securities in which GWM’s

Supervised Persons may invest, GWM generally does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. GWM does not receive any additional compensation or remuneration as a result of the aggregation. In the event that GWM determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, GWM may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with seeking best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist GWM in its investment decision-making process. Such research generally will be used to service all of GWM's clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because GWM does not have to produce or pay for the products or services.

Commissions or Sales Charges for Recommendations of Securities

As discussed above, certain *Supervised Persons* in their respective individual capacities, are registered representatives of *Vanderbilt*. These *Supervised Persons* are subject to FINRA Rule 3280 which restricts registered representatives from conducting securities transactions away from their broker-dealer unless *Vanderbilt* provides written consent. Therefore, clients are advised that certain *Supervised Persons* may be restricted to conducting securities transactions through *Vanderbilt* unless they first secure written consent from *Vanderbilt* to execute securities transactions through a different broker-dealer. Absent such written consent or separation from *Vanderbilt*, these *Supervised Persons* are prohibited from executing securities transactions through any broker-dealer other than *Vanderbilt* under *Vanderbilt's* internal supervisory policies. GWM is cognizant of its duty to obtain best execution and has implemented policies and procedures reasonably designed in such pursuit.

Software and Support Provided by Financial Institutions

GWM may receive from *Fidelity*, without cost to GWM, computer software and related systems support, which allow GWM to better monitor client accounts maintained at *Fidelity*. GWM may receive the software and related support without cost because GWM renders investment management services to clients that maintain assets at *Fidelity*. The software and support are not provided in connection with securities transactions of clients (i.e. not “soft dollars”). The software and related systems support may benefit GWM, but not its clients directly. In fulfilling its duties to its clients, GWM endeavors at all times to put the interests of its clients first. Clients should be aware, however, that GWM’s receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence GWM’s choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

Additionally, GWM may receive the following benefits from *Fidelity* through the Fidelity Institutional Wealth Services Division: access to institutional trade cost; receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its Wealth Services participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; access to educational content; and access to an electronic communication network for client order entry and account information.

Soft Dollar Arrangement

In addition to the benefits described above, GWM also receives a credit for qualifying research and/or brokerage services under a client commission arrangement agreement with *Fidelity* (commonly referred to as “soft dollars”). *Fidelity* has agreed to make direct payments to certain third-party providers, whose products and services satisfy the safe harbor requirements provided in Section 28(e) of the Securities Exchange Act of 1934, upon receipt of the relevant billing invoices. These benefits may take the form of special execution capabilities, clearance, settlement, online pricing, block trading and block positioning capabilities, willingness to execute related or unrelated difficult transactions in the future, order of call, online access to computerized data regarding client’s accounts, performance measurement data, consultations, economic and market information, portfolio strategy advice, industry and company comments, technical data, recommendations, general reports, efficiency of execution and error resolution, availability of stocks to borrow for short trades, custody, travel, recordkeeping and similar services.

This soft dollar arrangement may influence GWM’s decision to select or recommend one *Financial Institution* over another based on GWM’s interest rather than on a client’s interests in receiving most favorable execution. Nevertheless, GWM seeks to ensure that the fees and costs for services provided to clients by *Financial Institutions* offering these benefits are not materially greater than they would be if the services were performed by *Financial Institutions* not offering these services. The use of brokerage commissions to compensate research and brokerage service providers also gives rise to an additional conflict of interest in that these services may directly or indirectly benefit GWM and/or other client accounts not held at *Fidelity*.

Item 13. Review of Accounts

Account Reviews

For those clients to whom GWM provides investment management services, GWM monitors those portfolios as part of an ongoing process while regular account reviews are conducted at least annually. Clients who maintain higher asset levels with GWM may also receive more frequent in-person or telephone consultations from GWM.

For those clients to whom GWM provides financial planning and/or consulting services, reviews are conducted on an “as needed” basis. Such reviews are conducted by one of GWM’s *Supervised Persons*. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with GWM and to keep GWM informed of any changes thereto. GWM contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client’s financial situation and/or investment objectives.

Statements and General Reports

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts. Those clients to whom GWM provides investment advisory services may also receive a supplemental report from GWM that may include such relevant account and/or market-related information such as an inventory of account holdings and account performance from time to time. Clients should compare the account statements they receive from their custodian with those they receive from GWM.

Those clients to whom GWM provides financial planning and/or consulting services may receive reports from GWM summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by GWM.

Item 14. Client Referrals and Other Compensation

Client Referrals

In the event a client is introduced to GWM by either an unaffiliated or an affiliated solicitor, the Firm may pay that solicitor a referral fee in accordance with applicable state securities laws. Unless otherwise disclosed, any such referral fee is paid solely from GWM's investment management fee and does not result in any additional charge to the client. If the client is introduced to the Firm by an unaffiliated solicitor, the solicitor is required to provide the client with GWM's written brochure(s) and a copy of a solicitor's disclosure statement containing the terms and conditions of the solicitation arrangement. Any affiliated solicitor of GWM is required to disclose the nature of his or her relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of the Firm's written brochure(s) at the time of the solicitation.

GWM has entered into an unaffiliated solicitor agreement with certain broker-dealers or investment management companies. Unless otherwise disclosed, any such referral fee is paid solely from the broker-dealer or investment management company investment management fee and does not result in any additional charge to the client. Should any of GWM's clients have an account at either the broker-dealer or investment management company, GWM will not receive a referral fee. GWM will receive its standard wealth management fee as stated in item 5 above.

Other Economic Benefit

From time to time, GWM holds client appreciation or educational events. GWM receives economic benefits from certain Mutual Fund Companies, Technology Vendors, Investment Platforms, Independent Managers, Financial Institutions and Alternative Investment firms to conduct these events. These benefits are used to secure event space, cover cost of meals, travel, event production, marketing and speaker expense. GWM may profit from these events. Clients should be aware that GWM's receipt of this support creates a conflict of interest since this benefit may influence GWM's use of products or services by these firms in the management of client accounts.

GWM may receive economic benefits from non-investment advisory clients for providing advice or other services to clients. This type of relationship poses a conflict of interest and any such relationship is disclosed in response to Item 12 (above).

Item 15. Custody

GWM's *Agreement* and/or the separate agreement with any *Financial Institution* may authorize GWM through such *Financial Institution* to debit the client's account for the amount of GWM's fee and to directly remit that management fee to GWM in accordance with applicable custody rules.

The *Financial Institutions* recommended by GWM have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to GWM. In addition, as discussed in Item 13, GWM may send periodic supplemental reports to clients. Clients should carefully review the statements sent directly by the *Financial Institutions* and compare them to those received from GWM.

Item 16. Investment Discretion

GWM retains the authority to exercise discretion on behalf of client's wealth management accounts. GWM is considered to exercise investment discretion over a client's account if it can affect transactions for the client without first having to seek the client's consent. GWM is given this authority through a power-of-attorney included in the agreement between GWM and the client as well as the independent broker-dealer and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). GWM takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold;
- When transactions are made; and
- The *Independent Managers* to be hired or fired.

Item 17. Voting Client Securities

GWM is required to disclose if it accepts authority to vote client securities (“proxy voting”). GWM does not vote client securities on behalf of its clients.

Item 18. Financial Information

GWM is not required to disclose any financial information pursuant to this Item due to the following:

- The firm does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance;
- The firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The firm has not been the subject of a bankruptcy petition at any time during the past ten years.



GITTERMAN
WEALTH MANAGEMENT

379 Thornall Street, 14th Floor
Edison, NJ 08837

(848) 248-4405
www.gittermanwealth.com

Brochure Supplement

March 21, 2019

JEFFREY L. GITTERMAN

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4864

This Brochure Supplement provides information about Jeffrey L. Gitterman that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jeffrey L. Gitterman is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1965

Post-Secondary Education

Rider University | B.S., Business Administration | 1989

Recent Business Background

Gitterman Wealth Management, LLC | Chief Executive Officer | August 2014 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Gitterman & Associates Wealth Management, LLC. | Chief Executive Officer | April 2010 – August 2014

Triad Advisors, Inc. | Registered Representative | April 2010 – June 2017

ING Financial Advisers, LLC | Financial Planner & Principal | April 2000 – April 2010

Professional Designation

Jeffrey L. Gitterman holds the professional designation of Accredited Asset Management SpecialistSM (“AAMS[®]”).

The AAMS[®] designation is an asset management credential awarded by the College for Financial Planning[®] to individuals who complete the 12-module AAMS[®] Professional Education Program and successfully pass an examination addressing various investment related matters. Topics tested include asset allocation and selection, taxation of investment products, and deferred compensation and other benefit plans for key executives, amongst others. AAMS[®] designees must also agree to abide by the College of Financial Planning’s Standards of Professional Conduct and complete 16 hours of continuing education on a biannual basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Jeffrey L. Gitterman. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Jeffrey L. Gitterman is actively engaged

Registered Representative of a Broker-Dealer

Jeffrey L. Gitterman is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Jeffrey L. Gitterman may provide securities brokerage services and implement securities transactions under a commission based arrangement. Jeffrey L. Gitterman may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Jeffrey L. Gitterman recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Jeffrey L. Gitterman are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Jeffrey L. Gitterman in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Jeffrey L. Gitterman is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Jeffrey L. Gitterman receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Jeffrey L. Gitterman are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Jeffrey L. Gitterman receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Jeffrey L. Gitterman's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Jeffrey L. Gitterman to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of

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Jeffrey L. Gitterman, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Jeffrey L. Gitterman.

Brochure Supplement

March 21, 2019

ELIAS S. RAUCH

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4870

This Brochure Supplement provides information about Elias S. Rauch that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Elias S. Rauch is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1961

Post-Secondary Education

Carnegie Mellon, Graduate School of Industrial Administration
M.A., Swaps & Structured Products | 1996

New York University | Financial Planning Certification | 1994

Brandeis University | B.A., Economics | 1980

Recent Business Background

Gitterman Wealth Management, LLC | Chief Investment Officer | August 2014 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Gitterman & Associates Wealth Management, LLC | Chief Investment Officer | April 2010 – August 2014

Triad Advisors, Inc. | Registered Representative | April 2010 – June 2017

ING Financial Advisers, LLC | Financial Planner | May 2000 – April 2010

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Elias S. Rauch. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Elias S. Rauch is actively engaged.

Registered Representative of a Broker-Dealer

Elias S. Rauch is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Elias S. Rauch may provide securities brokerage services and implement securities transactions under a commission based arrangement. Elias S. Rauch may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Elias S. Rauch recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Elias S. Rauch are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Elias S. Rauch in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Elias S. Rauch is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Elias S. Rauch receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Elias S. Rauch are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Elias S. Rauch receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Elias S. Rauch's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Elias S. Rauch to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Elias S. Rauch, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Elias S. Rauch.

Brochure Supplement

March 21, 2019

DANIEL L. ARMAS

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4873

This Brochure Supplement provides information about Daniel L. Armas that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Daniel L. Armas is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1979

Post-Secondary Education

Rutgers University | B.S., Computer Science & Economics | 2002

Recent Business Background

Gitterman Wealth Management, LLC | Financial Planner | August 2014 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Gitterman & Associates Wealth Management, LLC | Financial Planner | April 2010 – August 2014

Triad Advisors, Inc. | Registered Representative | April 2010 – June 2017

ING Financial Advisers, LLC | Financial Planner | February 2003 – April 2010

Professional Designation

Daniel L. Armas is a CERTIFIED FINANCIAL PLANNER™ (“CFP®”) professional.

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are required have either five years of work experience in the financial planning industry or, in the alternative, three years of related experience and a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a 10-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Daniel L. Armas. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Daniel L. Armas is actively engaged.

Registered Representative of a Broker-Dealer

Daniel L. Armas is a registered representative of Vanderbilt Securities, LLC. (“*Vanderbilt*”), an SEC registered broker-dealer and member of FINRA. In this capacity, Daniel L. Armas may provide securities brokerage services and implement securities transactions under a commission based arrangement. Daniel L. Armas may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Daniel L. Armas recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. GWM has procedures in place to ensure that any recommendations made by Daniel L. Armas are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Daniel L. Armas in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Daniel L. Armas is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Daniel L. Armas receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Daniel L. Armas are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Daniel L. Armas receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm’s Chief Compliance Officer, is generally responsible for supervising Daniel L. Armas’ advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Daniel L. Armas to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Daniel

Gitterman Wealth Management, LLC Brochure Supplement

L. Armas, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Daniel L. Armas.

Brochure Supplement

March 21, 2019

SAMUEL BELL

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4874

This Brochure Supplement provides information about Samuel Bell that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Samuel Bell is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848-248-4405)
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1949

Post-Secondary Education

University of Miami | B.A., Business | 1972

Recent Business Background

Gitterman Wealth Management, LLC | Financial Planner | August 2014 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Gitterman & Associates Wealth Management, LLC | Financial Planner | April 2010 – August 2014

Triad Advisors, Inc. | Registered Representative | April 2010 – June 2017

ING Financial Advisers, LLC | Financial Planner | October 2000 – April 2010

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Samuel Bell. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Samuel Bell is actively engaged.

Registered Representative of a Broker-Dealer

Samuel Bell is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Samuel Bell may provide securities brokerage services and implement securities transactions under a commission based arrangement. Samuel Bell may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Samuel Bell recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Samuel Bell are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory

services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Samuel Bell in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Samuel Bell is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Samuel Bell receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Samuel Bell are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Samuel Bell receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Samuel Bell's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr, is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Samuel Bell to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Samuel Bell, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Samuel Bell.

Brochure Supplement

March 21, 2019

Jason P. Condon

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4173

This Brochure Supplement provides information about Jason P. Condon that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jason P. Condon is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1992

Post-Secondary Education

Elon University | B.A., Finance | 2014

Recent Business Background

Gitterman Wealth Management, LLC | Financial Advisor | January 2015 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | January 2015 – June 2017

Gitterman Wealth Management | Junior Associate | June 2014 – January 2015

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Jason P. Condon. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Jason P. Condon is actively engaged.

Registered Representative of a Broker-Dealer

Jason P. Condon is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Jason P. Condon may provide securities brokerage services and implement securities transactions under a commission based arrangement. Jason P. Condon may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Jason P. Condon recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Jason P. Condon are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to

the aggregate commissions and 12b-1 fees earned by Jason P. Condon in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Jason P. Condon is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Jason P. Condon receives insurance commissions or other additional compensation. GWM seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Jason P. Condon receives an economic benefit from someone other than a client for providing investment advisory services.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Jason P. Condon's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Jason P. Condon to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Jason P. Condon, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Jason P. Condon.

Brochure Supplement

March 21, 2019

GREGORY T. GIARDINO

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4355

This Brochure Supplement provides information about Gregory T. Giardino that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Gregory T. Giardino is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1985

Post-Secondary Education

Providence College | B.S, Marketing | 2008

Recent Business Background

Gitterman Wealth Management, LLC | Financial Planner | August 2014 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Gitterman & Associates Wealth Management, LLC | Financial Planner | October 2012 – August 2014

Triad Advisors, Inc. | Registered Representative | October 2012 – June 2017

MetLife | Financial Services Representative | August 2008 – October 2012

Professional Designation

Gregory T. Giardino is a CERTIFIED FINANCIAL PLANNER™ (“CFP®”) professional.

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are required have either five years of work experience in the financial planning industry or, in the alternative, three years of related experience and a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a 10-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Gregory T. Giardino. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Gregory T. Giardino is actively engaged. GWM has no information to disclose in relation to this Item.

Registered Representative of a Broker-Dealer

Gregory T. Giardino is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Gregory T. Giardino may provide securities brokerage services and implement securities transactions under a commission based arrangement. Gregory T. Giardino may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Gregory T. Giardino recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), GWM provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Gregory T. Giardino in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Gregory T. Giardino is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Gregory T. Giardino receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Gregory T. Giardino are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Gregory T. Giardino receives an economic benefit from someone other than a client for providing investment advisory services. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Gregory T. Giardino's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Gregory T. Giardino to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Gregory T. Giardino, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Gregory T. Giardino.

Brochure Supplement

March 21, 2019

Ira S. Goldberg

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4355

This Brochure Supplement provides information about Ira S. Goldberg that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Ira S. Goldberg is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1956

Post-Secondary Education

Rider College | B.S., Marketing | 1978

Recent Business Background

Gitterman Wealth Management, LLC | Financial Planner | February 2015 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | February 2015 – June 2017

Sacks and Associates | Financial Planner | March 2010 – January 2015

Voya Financial Advisors | Financial Planner | March 2010 – January 2015

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Ira S. Goldberg. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Ira S. Goldberg is actively engaged. GWM has no information to disclose in relation to this Item.

Registered Representative of a Broker-Dealer

Ira S. Goldberg is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Ira S. Goldberg may provide securities brokerage services and implement securities transactions under a commission based arrangement. Ira S. Goldberg may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Ira S. Goldberg recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), GWM provides investment advisory services on a fee offset

basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Ira S. Goldberg in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Ira S. Goldberg is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Ira S. Goldberg receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Ira S. Goldberg are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Ira S. Goldberg receives an economic benefit from someone other than a client for providing investment advisory services. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Ira S. Goldberg's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Ira S. Goldberg to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Ira S. Goldberg, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ira S. Goldberg.

Brochure Supplement

March 21, 2019

Edward C. Hoffman

2279 US Highway 33, Suite 506
Hamilton, New Jersey 08690

(609) 890-0470

This Brochure Supplement provides information about Edward C. Hoffman that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Edward C. Hoffman is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1984

Post-Secondary Education

Georgia Southern University | M.S., Kinesiology | 2008

Loyola College in Maryland | B.A., Liberal Arts | 2006

Recent Business Background

Gitterman Wealth Management, LLC | Associate Wealth Manager | July 2016 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | July 2016 – June 2017

MetLife Securities, Inc. | Financial Advisor | January 2015 – July 2016

New England Securities | Financial Advisor | September 2011 – July 2016

Creative Financial Group of NJ | Financial Advisor | October 2012 – December 2014

DFH Associates | Financial Advisor | January 2011 – September 2011

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Edward C. Hoffman. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Edward C. Hoffman is actively engaged.

Registered Representative of a Broker-Dealer

Edward C. Hoffman is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Edward C. Hoffman may provide securities brokerage services and implement securities transactions under a commission based arrangement. Edward C. Hoffman may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Edward C. Hoffman recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Edward C. Hoffman are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Edward C. Hoffman in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Edward C. Hoffman is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Edward C. Hoffman receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Edward C. Hoffman are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Edward C. Hoffman receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Edward C. Hoffman's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Edward C. Hoffman to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Edward C. Hoffman, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Edward C. Hoffman.

Brochure Supplement

March 21, 2019

Jordan L. Kimmel

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4290

This Brochure Supplement provides information about Jordan L. Kimmel that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jordan L. Kimmel is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1958

Post-Secondary Education

Stony Brook University | B.A., M.S., Economics | 1981

Recent Business Background

Gitterman Wealth Management, LLC | Portfolio Manager | October 2017 – Present

Vanderbilt Securities, LLC | Registered Representative | January 2018 – Present

FACTS Asset Management, LLC | Managing Member | April 2016 – October 2017

National Securities Corporation | Registered Representative | January 2016 – February 2016

Investview Inc. | Chief Investment Officer | May 2014 – December 2015

S.A.F.E. Management, LLC | Chief Investment Officer | May 2014 – December 2015

Magnet AE Fund LP | Portfolio Manager | July 2012 – December 2015

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Jordan L. Kimmel. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Jordan L. Kimmel is actively engaged.

Registered Representative of a Broker-Dealer

Jordan L. Kimmel is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Jordan L. Kimmel may provide securities brokerage services and implement securities transactions under a commission based arrangement. Jordan L. Kimmel may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Jordan L. Kimmel recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's

needs. GWM has procedures in place to ensure that any recommendations made by Jordan L. Kimmel are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Jordan L. Kimmel in his individual capacity as a registered representative of *Vanderbilt*.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Jordan L. Kimmel receives an economic benefit from someone other than a client for providing investment advisory services. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Jordan L. Kimmel's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Jordan L. Kimmel to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Jordan L. Kimmel, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Jordan L. Kimmel.

Brochure Supplement

March 21, 2019

THEODORE V. KOWALCHYN

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4306

This Brochure Supplement provides information about Theodore V. Kowalchyn that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Theodore V. Kowalchyn is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1955

Post-Secondary Education

Seton Hall University School of Law | J.D., Law | 1986

University of Detroit | B.S., Chemical Engineering | 1980

St. John Fisher College | B.S., Biology | 1977

Recent Business Background

Gitterman Wealth Management, LLC | Financial Planner | August 2014 – Present

Vanderbilt Securities, LLC | Financial Planner | June 2017 – Present

Gitterman & Associates Wealth Management, LLC. | Financial Planner | April 2010 – August 2014

Triad Advisors, Inc. | Financial Planner | April 2010 – June 2017

ING Financial Advisers, LLC | Financial Planner | September 2000 – April 2010

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Theodore V. Kowalchyn. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Theodore V. Kowalchyn is actively engaged.

Registered Representative of a Broker-Dealer

Theodore V. Kowalchyn is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Theodore V. Kowalchyn may provide securities brokerage services and implement securities transactions under a commission based arrangement. Theodore V. Kowalchyn may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Theodore V. Kowalchyn recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives

him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Theodore V. Kowalchyn are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Theodore V. Kowalchyn in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Theodore V. Kowalchyn is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Theodore V. Kowalchyn receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Theodore V. Kowalchyn are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Theodore V. Kowalchyn receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Theodore V. Kowalchyn's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Theodore V. Kowalchyn to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Theodore V. Kowalchyn, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Theodore V. Kowalchyn.

Brochure Supplement

March 21, 2019

Jane T. Krier

2279 US Highway 33, Suite 506
Hamilton, New Jersey 08690

(609) 890-0470

This Brochure Supplement provides information about Jane T. Krier that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jane T. Krier is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1955

Post-Secondary Education

Supervised Person has no formal post-secondary education.

Recent Business Background

Gitterman Wealth Management, LLC | Wealth Manager | July 2016 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | July 2016 – June 2017

MetLife Securities, Inc. | Financial Advisor | March 2009 – July 2016

MetLife Resources | Financial Advisor | January 2006 – March 2009

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Jane T. Krier. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Jane T. Krier is actively engaged.

Registered Representative of a Broker-Dealer

Jane T. Krier is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Jane T. Krier may provide securities brokerage services and implement securities transactions under a commission based arrangement. Jane T. Krier may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. She may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Jane T. Krier recommends the purchase of securities where she receives commissions or other additional compensation as a result. This practice gives her an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Jane T. Krier are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory

services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Jane T. Krier in her individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Jane T. Krier is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Jane T. Krier receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Jane T. Krier are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Jane T. Krier receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Jane T. Krier's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Jane T. Krier to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Jane T. Krier, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Jane T. Krier.

Brochure Supplement

March 21, 2019

Kenneth M. Quarnaccio

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4313

This Brochure Supplement provides information about Kenneth M. Quarnaccio that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Kenneth M. Quarnaccio is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1989

Post-Secondary Education

Rutgers University | B.A., Economics | 2017

Recent Business Background

Gitterman Wealth Management, LLC | Wealth Manager | May 2010 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | April 2011 – June 2017

Gitterman & Associates Wealth Management, LLC | Administrator | October 2008 – May 2010

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Kenneth M. Quarnaccio. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Kenneth M. Quarnaccio is actively engaged.

Registered Representative of a Broker-Dealer

Kenneth M. Quarnaccio is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Kenneth M. Quarnaccio may provide securities brokerage services and implement securities transactions under a commission based arrangement. Kenneth M. Quarnaccio may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Kenneth M. Quarnaccio recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Kenneth M. Quarnaccio are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM

provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Kenneth M. Quarnaccio in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Kenneth M. Quarnaccio is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Kenneth M. Quarnaccio receives insurance commissions or other additional compensation. GWM seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Kenneth M. Quarnaccio receives an economic benefit from someone other than a client for providing investment advisory services.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Kenneth M. Quarnaccio's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Kenneth M. Quarnaccio to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Kenneth M. Quarnaccio, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Kenneth M. Quarnaccio.

Brochure Supplement

February 28, 2019

Jonathan P. Terebetski

379 Thornall Street, 14th Floor
Edison, New Jersey 08837

(848) 248-4358

This Brochure Supplement provides information about Jonathan P. Terebetski that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jonathan P. Terebetski is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1983

Post-Secondary Education

Rutgers University | B.S., Exercise Science and Sports Management | 2006

Recent Business Background

Gitterman Wealth Management, LLC | Associate Wealth Manager | February 2019 – Present

Vanderbilt Securities, LLC | Registered Representative | March 2019 – Present

Vanderbilt Securities, LLC | Registered Admin | June 2017 – March 2019

Gitterman Wealth Management, LLC | Client Service Associate | November 2016 – February 2019

EA Boniakowski | Insurance Advisor | January 2015 – November 2016

Item 3. Disciplinary Information

GWM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Jonathan P. Terebetski. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Jonathan P. Terebetski is actively engaged.

Registered Representative of a Broker-Dealer

Jonathan P. Terebetski is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Jonathan P. Terebetski may provide securities brokerage services and implement securities transactions under a commission based arrangement. Jonathan P. Terebetski may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Jonathan P. Terebetski recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Jonathan P. Terebetski are in the best interest of clients regardless of any additional compensation earned. For

accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Jonathan P. Terebetski in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Jonathan P. Terebetski is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Jonathan P. Terebetski receives insurance commissions or other additional compensation. GWM seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to disclose information regarding any arrangement under which Jonathan P. Terebetski receives an economic benefit from someone other than a client for providing investment advisory services.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Jonathan P. Terebetski's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Jonathan P. Terebetski to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Jonathan P. Terebetski, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Jonathan P. Terebetski.

Brochure Supplement

March 21, 2019

Randolph M. Warren

2279 US Highway 33, Suite 506
Hamilton, New Jersey 08690

(609) 890-0470

This Brochure Supplement provides information about Randolph M. Warren that supplements the Disclosure Brochure of Gitterman Wealth Management, LLC (hereinafter "GWM"), a copy of which you should have received. Please contact GWM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Randolph M. Warren is available on the SEC's website at www.adviserinfo.sec.gov.

Gitterman Wealth Management, LLC, a Registered Investment Adviser

379 Thornall Street, 14th Floor, Edison, New Jersey 08837 | (848) 248-4405
www.gittermanwealth.com

Item 2. Educational Background and Business Experience

Born 1961

Post-Secondary Education

Rowan University | B.A., Business | 1988

Recent Business Background

Gitterman Wealth Management, LLC | Wealth Manager | July 2016 – Present

Vanderbilt Securities, LLC | Registered Representative | June 2017 – Present

Triad Advisors, Inc. | Registered Representative | July 2016 – June 2017

MetLife Securities, Inc. | Financial Advisor | December 2005 – July 2016

Item 3. Disciplinary Information

GWM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Randolph M. Warren. GWM has no information to disclose in relation to this Item.

Item 4. Other Business Activities

GWM is required to disclose information regarding any investment-related business or occupation in which Randolph M. Warren is actively engaged.

Registered Representative of a Broker-Dealer

Randolph M. Warren is a registered representative of Vanderbilt Securities, LLC ("*Vanderbilt*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Randolph M. Warren may provide securities brokerage services and implement securities transactions under a commission based arrangement. Randolph M. Warren may be entitled to a portion of the brokerage commissions paid to *Vanderbilt*. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Randolph M. Warren recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GWM has procedures in place to ensure that any recommendations made by Randolph M. Warren are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that GWM, in its sole discretion deems appropriate), GWM provides investment

advisory services on a fee-offset basis. In this scenario, GWM may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Randolph M. Warren in his individual capacity as a registered representative of *Vanderbilt*.

Licensed Insurance Agent

Randolph M. Warren is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GWM recommends the purchase of insurance products where Randolph M. Warren receives insurance commissions or other additional compensation. GWM has procedures in place to ensure that any recommendations made by Randolph M. Warren are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

GWM is required to describe any arrangement under which Randolph M. Warren receives an economic benefit for providing advisory services from someone that is not a client of GWM. GWM has no information to disclose in relation to this Item.

Item 6. Supervision

Gary D. Davis, Jr, the firm's Chief Compliance Officer, is generally responsible for supervising Randolph M. Warren's advisory activities on behalf of GWM. The telephone number to reach Gary D. Davis, Jr is (848) 248-4356.

GWM supervises its personnel and the investments made in client accounts. GWM monitors the investments recommended by Randolph M. Warren to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. GWM periodically reviews the advisory activities of Randolph M. Warren, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Randolph M. Warren.