

Axiom Advisors, LLC

**3 Bedford Farms Drive, Suite 332
Bedford, NH 03110
Phone (603) 429-0626
Fax (603) 429-1227**

www.axiom123.com

Firm CRD # 136305

Issue date: June 26, 2017

This brochure provides information about the qualifications and business practices of Axiom Advisors, LLC and its representatives. If you have any questions about the contents of this brochure, please contact us at the phone number listed above.

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. Please note, where this brochure may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Material Changes

Due to a series of recent changes in securities regulation, investment advisers are now required to deliver disclosure information in this new format. This brochure incorporates the same information provided previously within the Form ADV Part II but with expanded disclosures designed to provide further information about the firm, its practices, and its personnel. Material updates to the information contained within this brochure will be provided to clients on an immediate basis. This section will be updated to reflect such material changes in a summary form.

The material changes in this brochure from the last annual updating amendment of Axiom Advisors, LLC on February 17, 2017 are described below. Material changes relate to Axiom Advisors, LLC's policies, practices or conflicts of interests.

- Continuity Partners Group, LLC was bought out by Cambridge Investment Research, Inc.

Should you have any questions related to this brochure, please contact a firm representative at your convenience.

Item 3: Table of Contents

Topic	Page #
Item 1: Cover Page.....	1
Item 2: Material Changes.....	2
Item 3: Table of Contents (this page).....	2
Item 4: Advisory Business.....	3
Item 5: Fees & Compensation.....	4
Item 6: Performance-Based Fees and Side by Side Management.....	4
Item 7: Types of Clients.....	4
Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss.....	5
Item 9: Disciplinary Information.....	5
Item 10: Other Financial Industry Activities & Affiliations.....	5
Item 11: Code of Ethics, Participation or Interest in Client Transactions, & Personal Trading.....	6
Item 12: Brokerage Practices.....	6
Item 13: Review of Accounts.....	6
Item 14: Client Referrals & Other Compensation.....	6
Item 15: Custody.....	6
Item 16: Investment Discretion.....	6
Item 17: Voting Client Securities.....	7
Item 18: Financial Information.....	7
Item 19: Officers and Management Personnel.....	7
Part 2B: Brochure Supplements (Items 1-6).....	8-10

Item 4: Advisory Business

Established in 2005 by firm manager David M. Wheat, Axiom Advisors, LLC ("Axiom") provides financial planning and consulting services to a variety of client types.

Financial Planning and Consulting Services

Axiom offers comprehensive financial planning to affluent individuals. This process typically begins with an initial complementary consultation during which the various services provided by Axiom are explained. Axiom believes in utilizing a cash flow based approach to a client's financial situation. This entails identifying all of a client's financial resources and matching them against the client's cash flow needs.

If it is the desire of the client to use Axiom's services, the firm and the client enter into an agreement for services. At this juncture, pertinent information about the client's personal and financial circumstances is collected. If necessary, Axiom may conduct follow-up interviews for the purpose of reviewing and/or collecting financial data. Axiom will then prepare a financial plan for the client.

Financial plans are based on the client's financial situation at the time the plan is presented and on financial information disclosed by the client to Axiom. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. Axiom does not offer any guarantees or promises that the client's financial goals and objectives will be met. It is very critical that if there is a change in a client's financial situation, goals, objectives, or needs, Axiom needs to be notified promptly.

Axiom can also assist the client in implementing the plan recommendations and provide on-going consulting regarding the management of their financial resources.

Due to the nature of its business model, Axiom does not maintain any assets under management.

Item 5: Fees and Compensation

Financial Planning and Consulting Services

Financial planning services are generally provided on a fixed fee basis, and typically range from \$600 to \$25,000, depending upon the scope and complexity of the services requested. All services are rendered according to the terms and conditions of the client agreement. Please note; Axiom requires immediate payment of an initial retainer of 50% of the agreed upon fee. The balance of the fee is due upon the presentation of the written financial plan.

Axiom, in some instances may provide financial planning or consulting services on an hourly basis. The hourly rate for such services is \$250 to \$400. Administrative work is billed out at an hourly rate of \$65.

Clients charged an hourly fee are billed on a monthly basis. All fees remain negotiable, and are at the sole discretion of the firm.

Item 6: Performance-based fees and Side-by-Side Management

Axiom's investment advice does not extend to the management of Private Funds. The firm's offerings are limited to financial planning and/or consulting on behalf of individual clients. Where advisers manage Private Funds in addition to portfolio management services, the potential for a conflict of interest is magnified, particularly where the firm may have an incentive to favor those accounts charged a performance fee.

As Axiom's advisory services do not incorporate the implementation of any performance fees or the offer of any additional investment-related services, side-by-side management does not apply to those services rendered by the firm. The firm strongly encourages clients to review this disclosure brochure in its entirety.

Item 7: Types of Clients

Comprehensive Financial Planning:

Axiom's financial planning and consulting services are generally provided to affluent individuals. Although there are no restrictions placed on clients as to minimum account size, the firm does require immediate payment of an initial retainer of 50% of the agreed upon fee. A client's services agreement with Axiom is non-assignable without the client's written approval.

Success Track:

Success Track is an innovative financial coaching program offered by Axiom Advisors on a subscription basis. This program provides the client with a comprehensive internet based financial planning center. This system provides a state of the art financial dashboard in which all personal financial data is compiled and updated daily. Success track subscribers will have access to periodic coaching calls and tools to guide their decision making process.

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

In creating a comprehensive financial plan, Axiom gathers information about client's current assets and available resources, as well as client goals and objectives, both in the short and long term. Other considerations are made with respect to a client's liquidity and income needs, and their level of risk tolerance. Axiom also makes use of a software program that is designed to analyze client resources relative to any applicable cash flow needs. Axiom's analyses' are subject to change with economic and market conditions.

Item 9: Disciplinary Information

The firm and its management personnel are not the subject of any disciplinary, regulatory, criminal, civil, or otherwise reportable history.

Item 10: Other Financial Industry Activities and Affiliations

Firm representatives David M. Wheat, Brian E. Conway, Stuart J. Bronson and William E. Cummings maintain separate licenses as registered representatives and investment adviser representatives of Cambridge Investment Research, Inc. , a FINRA registered broker/dealer and Cambridge Investment Research Advisors, Inc., a SEC registered investment adviser (combined "Cambridge").

Through this arrangement, and in consideration for the business placed through Cambridge, the representatives listed above are subject to the receipt of additional advisory fees and transaction-based commissions. All advisory fees are disclosed to the client prior to investment.

The firm representatives listed above are also subject to additional commission-based compensation for their work as licensed insurance brokers representing of various insurance providers. Such products may be recommended to advisory clients, where applicable to the clients' overall needs and objectives. Axiom's insurance offerings are offered to advisory clients solely as an additional service. Clients are under no obligation to participate in such offerings.

While Axiom and Cambridge do maintain a business relationship, the two firms are not affiliated by way of corporate control. Each firm remains independently owned and operated.

Members of the firm, David M. Wheat and Brian E. Conway are affiliated with Cambridge Investment Research, Inc. Cambridge Investment Research, Inc. is registered as a Registered Investment Adviser firm with the SEC and a registered broker/dealer with FINRA.

Cambridge Investment Research, Inc. has been established by Cambridge Investment Group, Inc. ('CIR'), the parent company of Cambridge Investment Research Advisors, Inc. (CIRA) and Cambridge Investment Research. Inc. (CIR), and certain principals of CIG. Cambridge Investment Research, Inc. was established primarily to provide, to certain Cambridge Rep-Advisors, tools to enhance the value of their retail practices including to provide a source to finance the transitioning of their practices and/or purchase

of existing practices.

Although Cambridge Investment Research, Inc. has registered as an Investment Adviser, Cambridge Investment Research, Inc. does not provide advisory services. Cambridge Investment Research, Inc. has registered as an Investment Adviser solely because it acquires the goodwill associated with the client relationships serviced by Axiom Advisors, LLC Rep-Advisors participating in Cambridge Investment Research, Inc. . Correspondingly, Cambridge Investment Research, Inc. will receive a portion of advisory fees generated from such investment advisory client relationships. Advisory fees will be paid by Axiom Advisors, LLC directly to Cambridge Investment Research, Inc. . Axiom Advisors, LLC clients will not enter into a direct client relationship with Cambridge Investment Research, Inc. .

Some of CIRA's Advisor Representatives have entered into an Equity Participation Plan ("EPP") with Cambridge. The EPP Program is a stock appreciation rights program. Once a participant's EPP's units are vested and the years of service requirement is met the participant has a right to the appreciation in value of the same number of shares of Cambridge Investment Group Stock as he/she holds in vested EPP's Units. CIRA Advisor Representatives are not owners or officers of Cambridge. However, CIRA Advisor Representatives are eligible to participate in the EPP due to their affiliation as Registered Representatives of Cambridge or Advisor Representatives of CIRA. This arrangement between these particular CIRA's Advisor Representatives and Cambridge is a potential conflict of interest between CIRA and its clients in that it may inhibit CIRA's independent judgment concerning the best execution services offered by Cambridge and its clearing broker-dealers.

In addition, your Advisor may be eligible to participate in the Equity Participation Plan due to their affiliation as a registered representative of CIR. This may influence your Advisor's decision to be affiliated with Cambridge Investment Research, Inc. and/or CIRA.

Information regarding your Advisor's participation is available upon request.

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

For their own personal accounts, firm personnel may purchase and/or sell products that they have similarly recommended to clients. Where such activity presents the potential for conflict of interest, the firm has adopted a Code of Ethics which governs the firm's basic policies of ethical conduct. The Code is designed to provide firm personnel with some assurance that any conduct deemed in violation of the client's best interest will be met with swift disciplinary action.

Accordingly, personal securities transactions may be made, but only where such trades do not interfere with those interests of a client. The firm maintains records of personnel securities holdings and regularly monitors transaction-based activity for any deviation from the Code. A copy of the Code of Ethics is available by request.

Item 12: Brokerage Practices

Axiom does not maintain any soft-dollar arrangements.

Item 13: Review of Accounts

Accounts are reviewed quarterly. The review is designed to identify any changes in a client's individual needs, overall portfolio structure, market conditions and interest rate trends. Clients also receive periodic phone calls to discuss accounts, transactions, and investment goals.

Financial plans will be reviewed and updated at least annually. Clients are urged to inform Axiom of any changes in objective or financial situation on an immediate basis.

Item 14: Client Referrals and Other Compensation

Axiom does not compensate others for client referrals. However, the firm's representatives are subject to a separate compensation arrangement with Cambridge as mentioned in Item 10. Please review this Item for further details regarding same.

Items 15 & 16: Custody & Investment Discretion

Due to the nature of its business offerings, Axiom does not exercise any discretionary authority over client accounts without the clients' express written authorization or maintain or accept custody of client funds or securities.

Item 17: Voting Client Securities

Axiom does not vote, nor advise clients how to vote proxies for securities held in client accounts. Clients maintain all voting responsibility. Accordingly, each client is sent the applicable proxy statement(s) directly from the custodian of record.

Item 18: Financial Information

Under Rule 206(4)-4 of the Investment Advisers Act of 1940, investment advisers are required to disclose certain information about their business practices that might serve as material to the client's decision in choosing an investment adviser.

At this time, Axiom does not maintain any financial hardships or other conditions that might impair its ability to meet its contractual obligations to clients. Where the firm does require the prepayment of certain fees, such fees will be in the form of a retainer for financial planning services which are then rendered shortly thereafter.

Item 19: Officers and Management Personnel

Persons providing financial planning and investment advice must be registered as investment adviser representatives. Such representatives must meet the appropriate qualifications for registration and have at least five years of business experience or a college degree. Please refer to Part 2B of this brochure for further information with respect to firm personnel.

Axiom Advisor Representatives are required to act as fiduciaries with regard to their client's affairs. This means the adviser must hold the client's interest above its own in all matters. The Securities and Exchange Commission (SEC) has stated that an advisor has a duty to:

- Make reasonable investment recommendations independent of outside influences
- Select broker-dealers based on their ability to provide the best execution of trades for accounts where the adviser has authority to select the broker-dealer.
- Make recommendations based on a reasonable inquiry into a client's investment objectives, financial situation, and other factors
- Always place client interests ahead of their own.

Miscellaneous

Privacy: the firm prohibits the disclosure of any client related information to third parties except in furtherance of the client/firm business relationship or as otherwise provided by law.

Business Continuity: In the event of a disruption in the normal course of business, Axiom has adopted a business continuity plan to assist with the recovery of business operations. A copy of the plan is available for review upon request.

Axiom Advisors, LLC

Firm CRD #136305

3 Bedford Farms Drive, Suite 332

Bedford, NH 03110

Phone (603) 429-0626

Fax (603) 429-1227

www.axiom123.com

Issue date: January 20, 2015

This brochure provides information about the qualifications and business practices of these representatives as investment adviser representatives of Axiom Advisors, LLC. This information is provided as a supplement to the Form ADV Part 2A which has been provided for your review. Should you have any questions about this supplement, or if you have not received the Form ADV Part 2A please contact the firm immediately.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Please note, where this brochure supplement may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about the firm and its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Name & Title: David M. Wheat, Manager, Investment Advisor Representative

Year of Birth: 1951

Education: Oklahoma Baptist University, BA in History, 1973

Licenses/Professional Designations: Chartered Financial Consultant, The American College, 1999, Chartered Fund Specialist, the Institute for Business and Finance, 1996, Series 7, 24, 63 and 65 examinations

Business Background:

- 07/2005 to Present, Axiom Advisors, LLC, Chairman
- 07/2005 to Present, Cambridge Investment Research, Inc. , Registered Representative
- 07/2010 to Present, Cambridge Investment Research, Inc. , Investment Adviser Representative
- 2003-2005, Mutual Service Corp., Registered Representative
- 1989-2003, State Mutual Companies/Allmerica Financial/Veravest, Inc., Insurance Agent and Registered Representative

Name & Title: Brian Conway, Investment Adviser Representative

Year of Birth: 1967

Education: Clarkson University, B.S. Engineering and Management, 1989
Northeastern University, Coursework in Mechanical Engineering, 1990-1992

Licenses/Professional Designations: Certified Financial Planner, The Certified Financial Planner Board of Standards, 2008, Certified Fund Specialist, The Institute of Business and Finance, 2004, Series 7 and 66 examinations,

Business Background:

- 07/2005 to Present, Axiom Advisors, LLC, Investment Adviser Representative
- 07/2005 to Present, Cambridge Investment Research, Inc. , Registered Representative
- 07/2010 to Present, Cambridge Investment Research, Inc. , Investment Adviser Representative

- 2003-2005, State Mutual Corp, Registered Representative
- 2002-2003, State Mutual Companies/Allmerica Financial/Veravest, Inc., Insurance Agent and Registered Representative
- 2000-2002, United Equipment Technologies, Director 2000-2002,
- 1993-2000, United Equipment Technologies, Domestic & International, Sales Manager

Name & Title: Stuart J Bronson, Investment Adviser Representative

Year of Birth: 1962

Education: California State Polytechnic University Pomona, CA, 1981
University of Arizona, B.A. Ecology and Evolutionary Biology, 1982-85

Licenses/Professional Designations: Series 6, 63, 7 examinations

Business Background:

- 02/2014 to Present, Axiom Advisors, LLC, Investment Adviser Representative
- 11/2013 to Present, Cambridge Investment Research, Inc. , Registered Representative
- 11/2013 to Present, Cambridge Investment Research Advisors, Inc., Investment Adviser Representative
- 12/1998 to 11/2013, MML Investors Services LLC, Investment Advisor Representative
- 5/1996 to 11/2013, MML Investors Services LLC, Registered Representative

Name & Title: William J. Cummings, LUTCF, CLU, Investment Adviser Representative

Year of Birth: 1958

Education: Northeastern University, Bachelor of Science in Business Administration, 1981
Life Underwriters Training Council Fellow, The American College
Chartered Life Underwriter, The American College

Business Background:

- Investment Advisory Representative, Cambridge Investment Research Advisors, Inc., February 2013 To Present
- Registered Representative, Cambridge Investment Research, Inc. , February 2013 To Present
- Registered Representative, Lincoln Financial Securities Corporation, July 2008 To February 2013

- Investment Advisory Representative, Lincoln Financial Securities Corp., July, 2008 - February, 2013.
- Registered Representative, Jefferson Pilot Securities Corp., September, 1994 - July, 2008.
- Investment Advisory Representative, Jefferson Pilot Securities Corp., September, 1994 - July, 2008.
- Registered Representative, MML Investors Services, February, 1991 - September, 1994.
- Life, Health Insurance, Independent Insurance Broker, July 1992 - Present.
- Mass Mutual Life Insurance Company - life & health insurance agent, September, 1989 - September, 1992
- Member - Cummings Financial, LLC - January, 2010 - Present.

Item 3: Disciplinary Information

Please note: The investment adviser representatives listed above do not have any legal, civil, criminal, regulatory, or disciplinary history to report at this time.

Item 4 and 5: Other Business Activity and Additional Compensation

Please review Item 10 of Part 2A (this brochure) for information related to other business activity and additional compensation.

Item 6: Supervision

David Wheat remains responsible for the supervision of firm personnel and their activities on behalf of same. This supervision extends to reviewing their business practices and monitoring the advice given to clients. Questions related to the activities of any employee may be directed to Mr. Wheat at the phone number listed on the cover of this brochure supplement.