

KEVIN W. CHAMBERS

HEADWATER INVESTMENT CONSULTING, INC.

408 SE 1st St.
McMinnville, Oregon 97128

(503) 565-2100
www.headwater-ic.com

January 29, 2019

This Brochure Supplement provides information about Kevin W. Chambers that supplements the Headwater Investment Consulting, Inc. Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Scott Chambers at (503) 565-2100 or scott@headwater-ic.com if you did not receive copy of Headwater Investment Consulting, Inc.'s Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Headwater requires any supervised person involved in the practice of giving investment advice or consulting to Clients to have at a minimum, a bachelor degree from an accredited university. These persons must also pass appropriate licensing examinations and are strongly encouraged to seek continuing education opportunities available in the industry, including appropriate certifications or designations.

Additional information about Kevin W. Chambers is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Kevin W. Chambers is 6269021.

KEVIN W. CHAMBERS

Year of Birth: 1989

Item 2 – Educational Background and Business Experience

EDUCATION

Master of Business Administration, Willamette University, Salem, OR (2017)

Bachelor of Arts Economics, University of Puget Sound, Tacoma, WA (2011)

Bachelor of Arts International Political Economy, University of Puget Sound, Tacoma, WA (2011)

BUSINESS BACKGROUND

01/2018 to Present: Managing Partner, Investment Advisor Representative,

08/2015 to 12/2017: Client Manager & Research Analyst, Investment Advisor Representative
Headwater Investment Consulting, Inc. (McMinnville, OR)

03/2013 to 08/2015: Research Analyst, Investment Advisor Representative

Headwater Investment Consulting, Inc. (McMinnville, OR)

11/2011 to 03/2013: Analyst, Wurts and Associates
(Seattle, WA)

Item 3 – Disciplinary Information

Kevin W. Chambers has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of his or any of the services Headwater Investment Consulting, Inc. provides.

Item 4 – Other Business Activities

Kevin W. Chambers is not involved in any other investment related business activity or occupation other than through Headwater Investment Consulting, Inc.

Item 5 – Additional Compensation

Kevin W. Chambers does not receive additional compensation or economic benefit from any third parties for providing advisory services to Clients of Headwater Investment Consulting, Inc.

Item 6 – Supervision

Scott W. Chambers responsible for supervising the services and advice provided to all Clients of Headwater Investment Consulting, Inc. He prepares all investment policies, forms and procedures for Clients. Kevin W. Chambers works under the supervision of Scott W. Chambers.