

---

BROCHURE SUPPLEMENT

Jill L. Ditter

---



Purpose of This Brochure Supplement:

This Brochure Supplement provides information about Jill L. Ditter, an Investment Advisory Representative of Gallacher Capital Management, LLC (“GCM”). Each client should receive a copy of GCM’s ADV Part 2A (Firm Brochure) in accompaniment with this document. A copy of GCM’s Firm Brochure may also be obtained by contacting the Compliance Department at the GCM address below. Additional information about Jill Ditter is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and searching CRD#: 2032044.

Jill L. Ditter  
JD Wealth Management, LLC  
72960 Fred Waring Drive Suite 1  
Palm Desert, CA 92260  
(760) 773-1000

Gallacher Capital Management  
10465 Park Meadows Drive  
Suite 107  
Lone Tree, CO 80124-5320  
(303) 708-1640

Item 2 – Educational Background and Business Experience:

Jill L. Ditter - born 1963

Formal Education after High School

College for Financial Planning. Obtained Certified Financial Planner Designation.

CA Insurance Licenses: Life, Health & Accident

Securities Licenses: Series 65

Business Background

Investment Advisory Representative, Gallacher Capital Management, LLC.  
(May 2013 – Present)

Owner, JD Wealth Management, LLC  
(May 2013 – Present)

Registered Representative, LPL Financial LLC  
(May 2013 – January 2016)

V.P., Sr. Account Executive, Fidelity Investments  
(February 2005 – May 2013)

Professional Designations

Designation: Certified Financial Planner (CFP®)

Issuing Organization: Certified Financial Planner Board of Standards, Inc (“CFPBS”)

Prerequisites/Experience Required: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

Educational Requirements: Must complete a CFP-board registered program or hold another designation authorized by the CFPBS. CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

Ethics: Agree to be bound by CFP Board’s Standards of Professional Conduct

Continuing Education: 30 hours every two years

Item 3 – Disciplinary Information

None

Item 4 – Other Business Activities

Mrs. Ditter is involved in the following investment-related activities:

- Licensed Insurance agent. In such capacity, Mrs. Ditter may offer fixed life insurance products, disability income coverage, long-term care insurance and health insurance. Normal and customary commissions are received as a result of any purchases made by clients. The client is under no obligation to purchase these products through Jill Ditter. In addition, she may receive trailing compensation from fixed life policies. The potential for receipt of commissions and other compensation gives Jill Ditter an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. To address this conflict, disclosure is made to the client at the time purchases are made, identifying the nature of the transaction or relationship, the role to be played by Jill Ditter, and any compensation (e.g., commissions, trails) to be paid by the client and/or received by the insurance agent.

Item 5- Additional Compensation

The following forms of additional compensation may be received from providing advisory services to clients:

- Jill L. Ditter may receive non-cash compensation from product sponsors. Such compensation may not be tied to the sale of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings, marketing or advertising initiatives. Advisory product sponsors may also pay for education or training events that s/he may attend. These benefits may represent a conflict of interest.

Item 6 - Supervision

Jill Ditter's advisory activities are supervised by the Compliance Department at GCM. The Compliance Department is responsible for review of transactions, account suitability, review of email, among other activities. In addition, all accounts that are managed by Jill Ditter are subjected to supervision which includes: monitoring account activity, potential concentration levels of holdings, and performance of the account versus defined benchmarks. The Compliance Department can be reached at (303) 708-1640.