

**Form ADV, Part 2B
Brochure Supplement
For
Salvatore Geraci**

March 15, 2011



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 933-1822

sgeraci@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Salvatore Geraci that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Salvatore Geraci if you did not receive the HHM Wealth Advisors, LLC *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Addition information about Salvatore Geraci is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Salvatore Geraci is 1736064**).

NOTE:

While HHM Wealth Advisors, LLC may refer to itself as a "registered investment advisor" or "RIA" clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE :

Salvatore Geraci

Year of Birth 1946

Education after High School

- Loyola University – 1976 Juris Doctor
- University of New Orleans – 1971 MBA in Finance
- University of New Orleans – 1968 Bachelor of Science in Accounting

Business Background:

- HHM Wealth Advisors, LLC, 07/2009 – Present
Managing Member, Financial Advisor, Chief Compliance Officer
- Evergreen Management LLC, 06/2006 – 07/2009
Managing Member, Financial Advisor
- Cambridge Investment Research, Inc., 06/2006 – 6/2009
Registered Representative
- Next, Inc. 09/2003 – Present
Director
- Evergreen Management, Inc., 1991 - 06/2006
Financial Advisor
- M Holdings Securities, 03/2001 – 06/2006
Registered Representative

Professional Designations/Certifications:

NASD Securities License Series 7, 63

Certified Public Accountant (CPA) – State of Tennessee

Certified Financial Planner (CFP®) The CERTIFIED FINANCIAL PLANNER, CFP® and registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, as an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Boards studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). 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.
- Examination – Pass the comprehensive CFP® Certification Examination. The Examination, administered in 10 hours over a two-day period includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year; and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with the developments in the financial planning field; and
- Ethics – Review an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION:

Mr. Geraci does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Salvatore Geraci through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck. The CRD number for Salvatore Geraci is 1736064.

OTHER BUSINESS ACTIVITIES:

In addition to being investment adviser representatives (hereafter "IA Reps") of HHM Wealth Advisors, LLC (hereafter "HHM"), Salvatore Geraci is licensed as an independent insurance agent in Tennessee and Georgia.

Sal Geraci as an IA Rep of HHM may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Salvatore Geraci may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Salvatore Geraci disclose this conflict of interest when such recommendations are made. As a precaution to minimizing conflict of interest, HHM requires that any commission earned on the sale of such insurance products be assigned to HHM. Also, HHM requires Sal Geraci to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

Additionally, Salvatore Geraci is a member of the Board of Directors of Next, Inc., and a publically traded company since September 2003. Next, Inc. is currently being liquidated and that process should be completed by March 2011.

ADDITIONAL COMPENSATION:

Aside from the sales commissions paid by insurance companies to Salvatore Geraci (see the "OTHER BUSINESS ACTIVITIES" section above), Salvatore Geraci may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM.

SUPERVISION:

As Managing Member and Chief Compliance Officer of HHM, Salvatore Geraci is primarily responsible for supervision of HHM and its IA Reps. As Sal Geraci is an IA Rep himself, his accounts are reviewed by Travis Hutchinson, a Principal of HHM. For all levels of service offered by Sal Geraci, all security recommendations are reviewed by Travis Hutchinson. Travis Hutchinson also reviews Sal Geraci's accounts each quarter in conjunction with the calculation of advisory fees. Advisory clients may contact Travis Hutchinson directly at (423) 933-1826.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

Since HHM is a SEC Registered RIA, there are no additional disclosures.

**Form ADV, Part 2B
Brochure Supplement
For
Travis Hutchinson**



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 933-1826**

thutchinson@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Travis Hutchinson that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Travis Hutchinson if you did not receive the HHM Wealth Advisors, LLC *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Addition information about Travis Hutchinson is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Travis Hutchinson is 4776895**).

NOTE:

While HHM Wealth Advisors, LLC may refer to itself as a "registered investment advisor" or "RIA" clients should be aware that registration itself does not imply any level of skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE :

Travis Hutchinson

Year of Birth 1979

Education after High School

- University of Colorado at Boulder – BA in Economics
- Tallahassee Community College – Professional Financial Planning Program

Business Background for Previous 5 Years:

- HHM Wealth Advisors, LLC, 07/2009 – Present
Financial Advisor
- Evergreen Management, LLC, 06/2006 – 07/2009
Financial Advisor
- Cambridge Investment Research, Inc., 06/2006 – 6/2009
Registered Representative
- Evergreen Management, Inc, 08/2005 - 06/2006
Financial Advisor
- M Holdings Securities, 08/2005 – 06/2006
Registered Representative

Professional Designations/Certifications:

NASD Securities License Series 7, 66

Certified Financial Planner (CFP®) The CERTIFIED FINANCIAL PLANNER, CFP® and registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, as an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Boards studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). 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.

- Examination – Pass the comprehensive CFP® Certification Examination. The Examination, administered in 10 hours over a two-day period includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the *Standards or Professional Conduct*, to maintain competence and keep up with the developments in the financial planning field; and
- Ethics – Review an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION:

Mr. Hutchinson does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Travis Hutchinson through the SEC’s Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA’s Broker Check database online at www.finra.org/brokercheck. The CRD number for Travis Hutchinson is 4776895.

OTHER BUSINESS ACTIVITIES:

In addition to being investment adviser representatives (hereafter “IA Reps”) of HHM Wealth Advisors, LLC (hereafter “HHM”), Travis Hutchinson is licensed as an independent insurance agent in Tennessee and Georgia.

Travis Hutchinson as an IA Rep of HHM may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Travis Hutchinson may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Travis Hutchinson disclose this conflict of interest when such recommendations are made. As a precaution to minimizing conflicts of interest, HHM requires that any commission earned on the sale of such insurance products be assigned to HHM. Also, HHM requires Travis Hutchinson to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

Aside from the commissions paid by insurance companies to Travis Hutchinson (see the “OTHER BUSINESS ACTIVITIES” section above), Travis Hutchinson may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM.

SUPERVISION:

As Managing Member and Chief Compliance Officer of HHM, Salvatore Geraci is primarily responsible for supervision of HHM and its IA Reps, including Travis Hutchinson. For all levels of service offered by HHM, all security recommendations are reviewed by Sal Geraci. Sal Geraci also reviews accounts as a whole each quarter in conjunction with the calculation of advisory fees. Advisory clients may contact Sal Geraci directly at (423) 933-1822.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

Since HHM is a SEC Registered RIA, there are no additional disclosures.

**Form ADV, Part 2B
Brochure Supplement
For
Kyle Kelly**

March 15, 2011



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 933-1825
kkelly@hhmwealth.com
www.hhmwealth.com**

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Kyle Kelly that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Kyle Kelly if you did not receive the HHM Wealth Advisors, LLC *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Addition information about Kyle Kelly is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Kyle Kelly is 2921478**).

NOTE:

While HHM Wealth Advisors, LLC may refer to itself as a "registered investment advisor" or "RIA" clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE:

Kyle Kelly

Year of Birth 1969

Education after High School

- University of Tennessee – Knoxville
1992 – Bachelor of Science (Civil Engineering)
- University of Tennessee – Knoxville
1995 – Master of Science (Engineering)

Business Background:

- HHM Wealth Advisors, LLC, 07/2009 to Present
Financial Advisor
- Evergreen Management, LLC, 06/2006 to 07/2009
Financial Advisor
- HHM Capital Advisors, LLC, 12/2001 to 06/2006
Financial Advisor
- Cambridge Investment Research, Inc., 06/2006 to 06/2009
Registered Representative
- Chattanooga's Kids on the Block, 02/2002 to 06/2009
Board of Directors
- Triad Advisors, Inc., 12/2001 to 06/2006
Registered Representative

Professional Designations/Certifications:

NASD Securities License Series 7, 63

Engineering – E. I. T.

DISCIPLINARY INFORMATION:

Mr. Kelly does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Kyle Kelly through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck. The CRD number for Kyle Kelly is **2921478**.

OTHER BUSINESS ACTIVITIES:

In addition to being investment adviser representatives (hereafter "IA Reps") of HHM Wealth Advisors, LLC (hereafter "HHM"), Kyle Kelly is licensed as an independent insurance agent in Tennessee and Georgia.

Kyle Kelly as an IA Rep of HHM may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients.

When such recommendations or sales are made, a conflict of interest exists as Kyle Kelly may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products.

HHM requires that Kyle Kelly disclose this conflict of interest when such recommendations are made. As a precaution to minimizing conflict of interest, HHM requires that any commission earned on the sale of such insurance products be assigned to HHM. Also, HHM requires Kyle Kelly to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

Aside from the sales commissions paid by insurance companies to Kyle Kelly (see the “OTHER BUSINESS ACTIVITIES” section above), Kyle Kelly may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM.

SUPERVISION:

As Managing Member and Chief Compliance Officer of HHM, Salvatore Geraci is primarily responsible for supervision of HHM and its IA Reps, including Kyle Kelly. For all levels of service offered by HHM, all security recommendations are reviewed by Sal Geraci. Sal Geraci also reviews accounts as a whole each quarter in conjunction with the calculation of advisory fees. Advisory clients may contact Sal Geraci directly at (423) 933-1822.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

Since HHM is a SEC Registered RIA, there are no additional disclosures.

**Form ADV, Part 2B
Brochure Supplement
For
Patrick Farnsley**

March 15, 2011



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 933-3891**

pfarnsley@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Patrick Farnsley that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Patrick Farnsley if you did not receive the HHM Wealth Advisors, LLC *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Patrick Farnsley is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Patrick Farnsley is 5635317**).

NOTE:

While HHM Wealth Advisors, LLC may refer to itself as a "registered investment advisor" or "RIA" clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE:

Patrick Farnsley

Year of Birth 1956

Education after High School

- Western Kentucky University – Bowling Green, KY
1979 – B. S. Finance

Business Background:

- HHM Wealth Advisors, LLC, 11/2009 to Present
Financial Advisor
- Riverview Capital Management, 01/2009 to 10/2009
Registered Representative
- SunTrust Bank, 03/1995 to 12/2008
V.P. Trust Investments

Professional Designations/Certifications:

Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute – the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain Independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry.

As a result, employers and clients are increasingly seeking CFA charterholders – often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The Three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA Charter, visit www.cfainstitute.org.

DISCIPLINARY INFORMATION:

Mr. Farnsley does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Patrick Farnsley through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck. The CRD number for Patrick Farnsley is 5635317.

OTHER BUSINESS ACTIVITIES:

Mr. Farnsley does not have any additional business activities.

ADDITIONAL COMPENSATION:

Patrick Farnsley may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM.

SUPERVISION:

As Managing Member and Chief Compliance Officer of HHM, Salvatore Geraci is primarily responsible for supervision of HHM and its IA Reps, including Patrick Farnsley. For all levels of service offered by HHM, all security recommendations are reviewed by Sal Geraci. Sal Geraci also reviews accounts as a whole each quarter in conjunction with the calculation of advisory fees. Advisory clients may contact Sal Geraci directly at (423) 933-1822.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

Since HHM is a SEC Registered RIA, there are no additional disclosures.

**Form ADV, Part 2B
Brochure Supplement
For
Suzanne Burrell**

March 15, 2011



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 933-2106**

sburrell@hbmwealth.com

hbm.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Suzanne Burrell that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Suzanne Burrell if you did not receive the HHM Wealth Advisors, LLC *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Addition information about Suzanne Burrell is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Suzanne Burrell is 5390879**).

NOTE:

While HHM Wealth Advisors, LLC may refer to itself as a "registered investment advisor" or "RIA" clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE :

Suzanne Burrell

Year of Birth 1960

Education after High School

- Carson Newman College – Jefferson City, TN
1982 – B.A. Business and English - Tennessee Teaching Certifications

Business Background:

- HHM Wealth Advisors, LLC, 04/2010 to Present
Financial Advisor
- Edward Jones Investments, 07/2007 to 03/2010
Financial Advisor
- Bradley County Schools, 08/2005 to 07/2007
Teacher

Professional Designations/Certifications:

NASD Securities License Series 7, 66

DISCIPLINARY INFORMATION:

Ms. Burrell does not have, nor has she ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Suzanne Burrell through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck. The CRD number for Suzanne Burrell is **5390879**.

OTHER BUSINESS ACTIVITIES:

In addition to being investment adviser representatives (hereafter "IA Reps") of HHM Wealth Advisors, LLC (hereafter "HHM"), Suzanne Burrell is licensed as an independent insurance agent in Tennessee and Georgia.

Suzanne Burrell as an IA Rep of HHM may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Suzanne Burrell may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Suzanne Burrell disclose this conflict of interest when such recommendations are made. As a precaution to minimizing conflict of interest, HHM requires that any commission earned on the sale of such insurance products be assigned to HHM. Also, HHM requires Suzanne Burrell to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

Aside from the sales commissions paid by insurance companies to Suzanne Burrell (see the "OTHER BUSINESS ACTIVITIES" section above), Suzanne Burrell may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM.

SUPERVISION:

As Managing Member and Chief Compliance Officer of HHM, Salvatore Geraci is primarily responsible for supervision of HHM and its IA Reps, including Suzanne Burrell. For all levels of service offered by HHM, all security recommendations are reviewed by Sal Geraci. Sal Geraci also reviews accounts as a whole each quarter in conjunction with the calculation of advisory fees. Advisory clients may contact Sal Geraci directly at (423) 933-1822.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

Since HHM is a SEC Registered RIA, there are no additional disclosures.