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March 15, 2020

FIRM BROCHURE

Part 2A of Form ADV

This *FIRM BROCHURE* provides information about the qualifications and business practices of HHM Wealth Advisors, LLC. (HHM) If you have any questions about the contents of this *FIRM BROCHURE*, please contact us at (423) 826-1670 or at www.hbmwealth.com. The information in this *FIRM BROCHURE* has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about HHM is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for HHM is 150843**).

NOTE: While HHM 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. A Registered Investment Advisor refers to the firm, not any person.

ITEM 2. MATERIAL CHANGES

At least annually, this section will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We also reference the date of our last annual Brochure dated 3/15/19.

The following items summarize additions or changes to the Firm's Part 2A of Form ADV:

- Item 4 was updated to disclose the current amount of assets under our management

Pursuant to SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the Firm's fiscal year end, December 31st.

We may further provide other ongoing disclosure information including a new Brochure about material changes as necessary. Our Brochure may be requested free of charge by contacting Gina Cook at 423-933-1816 or gcook@hbmwealth.com. Our Brochures are also available on our website at www.hbmwealth.com.

Additional information about HHM Wealth Advisors, LLC is also available via the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov (CRD 150843). This website also provides information about any persons affiliated with HHM Wealth Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of HHM Wealth Advisors, LLC.

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ITEM 4. ADVISORY BUSINESS

INTRODUCTION

HHM Wealth Advisors, LLC (hereafter “HHM”), is a fee-based investment adviser that offers three types of advisory services: *Portfolio Management Services*, *Financial Planning Services*, and *Employee Benefit Retirement Plan Services*.

HHM Wealth Advisors, LLC (HHM), currently an SEC-Registered investment advisor, began its existence on June 2, 1999 as SecureLife Personal Financial Services, LLC, and remained as such until April, 2003 when the entity changed its name to HHM Capital Advisors, LLC. In June of 2006, HHM admitted two new equity Members substantially increasing the firm’s assets under management. On July 1, 2006 the name of the firm was changed to Evergreen Management, LLC. On June 30, 2009, one of its major Members decided to leave the firm to pursue his own succession plan and the firm was renamed to HHM Wealth Advisors, LLC.

As of January 1, 2019, HHM has two principal owners (those individuals and/or entities controlling 25% or more of the company): The CPA Group LLC owns 66.25% of the entity and Travis Hutchinson maintains 33.75% ownership.

INITIAL CONSULTATION

HHM will begin by providing the Client an initial consultation. HHM uses the initial consultation to:

- Introduce the Client to HHM’s firm, its services, and staff
- Gather information about the Client’s investment objectives, financial condition, and risk tolerance, which HHM uses in forming its investment advice
- Reach an agreement on the terms of service and compensation arrangements.

The consultation must be completed before HHM will make any specific recommendations about the Client’s asset allocation or securities to buy or sell. Clients may restrict their investments to certain securities or types of securities purchased in their portfolio.

At the conclusion of the initial consultation, the Client will sign HHM’s *Investment Advisory Agreement*, which serves as the contract between the Client and HHM, specifying the precise nature of services to be rendered by HHM and fees to be paid by the Client.

PORTFOLIO MANAGEMENT SERVICES

If the Client elects *Portfolio Management Services*, the Client will have the choice of whether the portfolio management is performed on a discretionary or non-discretionary basis. HHM primarily seeks to manage Client accounts on a discretionary basis, but will also offer non-discretionary management services to those Clients that choose to enter their own transactions.

Whether discretionary or non-discretionary, HHM will evaluate the Client’s financial condition and risk tolerance in order to tailor the Client’s securities selection to meet the Client’s investment objectives and individual needs. HHM also allows the Client to impose any restrictions on investing in certain securities or types of securities.

HHM will make ongoing recommendations primarily involving: exchange-listed stocks, preferred stocks, mutual funds (no-load or load-waived only), exchange-traded funds (ETFs), stock options, REITs, and bonds. Given that the market will affect the value of these securities, HHM will monitor Client accounts on an ongoing basis so that it may make any necessary transactions in discretionary accounts or make any necessary recommendations to Clients in non-discretionary accounts. The securities mentioned above reflect a broad range of investment risks, including some securities that entail high degrees of risk, such as stock options. HHM has also recommended alternative investments to suitable clients, but that exposure represents less than 3% of total AUM.

HHM does not provide any “wrap programs” (programs that bundle brokerage and advisory services under a single comprehensive fee). Securities recommended by HHM include additional transaction fees or trade commissions charged by the Client’s broker-dealer/custodian which are separate from HHM’s advisory fees. **(Refer to Item 5 – Fees and Compensation)**

DISCRETIONARY PORTFOLIO MANAGEMENT

For discretionary accounts, the Client will grant HHM limited trading authority (discretionary authority) in the Client’s brokerage account by executing the appropriate documents with the Client’s broker-dealer/custodian. The discretionary authority will allow HHM to enter securities transactions on the Client’s behalf, determining which securities and the amount of securities to buy or sell. Clients will be notified of all transactions by trade confirmations from their broker-dealer/custodian.

HHM will also request the Client provide written authorization to allow HHM to automatically deduct its advisory fee from the Client’s account (discussed at greater length in **Item 5 - Fees And Compensation** section of this *FIRM BROCHURE*); however, HHM will not have the authority to make any other withdrawals from the Client’s account(s) under management without the Client’s written authority to do so.

Most clients will be recommended discretionary portfolio management and therefore, HHM anticipates the vast majority of its *Portfolio Management Services* will be rendered on a discretionary basis. HHM had discretionary assets under management as of December 31, 2019 in the amount of \$508,125,497.

HHM recommends the Client grant discretionary authority to HHM so that it may execute recommendations in a timely fashion, but Clients should always review their brokerage account statements to verify the trading activity and withdrawals that occur in their account(s).

NON-DISCRETIONARY PORTFOLIO MANAGEMENT

For non-discretionary accounts, HHM will prepare securities recommendations as it does for discretionary accounts, but will provide these recommendations to the Client directly so that the Client may enter the transaction on their own or direct HHM to do so on the Client’s behalf.

Since HHM will recommend most Clients grant it discretionary authority, HHM anticipates very little of its *Portfolio Management Services* to be rendered on a non-discretionary basis. HHM had non-discretionary assets under management as of December 31, 2019 of \$33,702,866.

IRA ROLLOVER CONSIDERATIONS

As part of our consulting and advisory services, we may provide you recommendations and advice concerning your employer retirement plan or other qualified retirement account.

Our recommendations may include that you consider withdrawing the assets from your employer's retirement plan or other qualified retirement account and roll the assets over to an individual retirement account ("IRA"). Further, we offer our management services be applied to those funds and securities rolled into an IRA or other account for which we will receive compensation. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset based fee as described under **Item 5-Fees and Compensation**. This practice presents a conflict of interest because persons providing investment advice on your behalf have an incentive to recommend a rollover to you for the purpose of generating fee based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Furthermore, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by us.

It is important for you to understand many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of each.

An employee will typically have four options:

1. Leave the funds in your employer's (former employer's) plan.
2. Move the funds to a new employer's retirement plan.
3. Cash out and take a taxable distribution from the plan.
4. Roll the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for HHM to manage it is important you understand the following:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 - a. Employer retirement plans generally have a more limited investment menu than IRAs.
 - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than HHM's fees.
 - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.

- c. It is likely you will not be charged a management fee and will not receive ongoing asset management services unless you elect to have such services. In the event your plan offers asset management or model management, there may be a fee associated with the services that is more or less than our asset management fee.
3. HHM's strategies may have differing risks than the option(s) provided to you in your plan.
 4. Your current plan may offer financial advice, guidance, and/or model management or portfolio options at no additional cost.
 5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 72.
 6. Your 401k may offer more liability protection than a rollover IRA; each state may vary.
 - a. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult an attorney if you are concerned about protecting your retirement plan assets from creditors.
 7. You may be able to take out a loan on your 401k, but not from an IRA.
 8. IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
 9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
 10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment adviser representative, or call our main number as listed on the cover page of this brochure.

FINANCIAL PLANNING SERVICES

If the Client elects *Financial Planning Services*, HHM may extend the initial consultation to include discussions necessary to begin creating a financial plan or may arrange a follow-up meeting to review additional information about the Client's finances. In any case, the Client will have the choice to:

- (a) Consult with HHM on the Client's overall financial situation and obtain a comprehensive, written financial plan; or
- (b) Consult with HHM on a specific topic or an individual security.

As the *Comprehensive Financial Plan* option would include the opportunity to discuss many specific topics or any individual security, HHM may recommend this option for all new Clients. For returning Clients that need to consult with HHM on a specific topic or individual security, they can do so during an *Annual Financial Plan Review* or engage HHM for a *Separate Financial Planning Consultation*.

COMPREHENSIVE FINANCIAL PLAN

HHM will review all aspects of the Client's finances to prepare a written financial plan that makes comprehensive recommendations to help the Client meet their financial objectives. These areas of analysis include: overall asset allocation, securities recommendations, insurance needs, mortgage planning, consumer debt, retirement planning, college planning, trust & estate planning, savings & budgeting, and tax-planning.

HHM will compile this financial information and use it to construct a *Comprehensive Financial Plan* tailored to the Client's specific financial situation. The written financial plan will typically be constructed within a month.

Clients can execute the recommendations within the *Comprehensive Financial Plan* on their own or HHM can assist in implementation. If *Portfolio Management Services* are recommended in the *Comprehensive Financial Plan*, Clients may engage HHM for those *Portfolio Management Services* as described above.

ANNUAL FINANCIAL PLAN REVIEW

As financial conditions or objectives change over time, Clients should engage HHM to review their financial plan annually. Largely, this review is intended to confirm the Client's financial information is accurate, evaluate whether or not the financial plan is reaching its goals and, make any revisions needed due to changes in the Client's personal goals, objectives or economic circumstances. However, during this annual review, Clients may also raise new objectives or discuss other financial topics of their choice. Also, if Clients experience life-changing events, they may initiate an *Annual Financial Plan Review* earlier than the typical annual time frame.

SEPARATE FINANCIAL PLANNING CONSULTATION

If Clients need to consult with HHM outside of the initial consultation(s) that led to their *Comprehensive Financial Plan* and before their *Annual Financial Plan Review*, Clients may engage HHM on a limited basis. HHM is available through a *Separate Financial Planning Consultation* to make changes to a *Comprehensive Financial Plan*, discuss a specific financial topic, or evaluate a specific securities investment.

EMPLOYEE BENEFIT RETIREMENT PLAN SERVICES

HHM also provides retirement plan consulting services and investment selection services to businesses with qualified retirement, profit sharing, pension and 401(k) plans. Retirement Plan assets are custodied at a qualified custodian.

HHM maintains relationships with several third party administrators and record keepers for 401(k) plans. These third party administrators and record keepers typically charge their administrative fees directly to the client, separately from HHM.

Generally, the above services are rendered at the retirement plan level. HHM may also enter into a separate client agreement with the plan participant to provide investment advisory and financial planning services.

If such is the case, the normal fees, conditions, and responsibilities stated within this ADV Part 2A and related documents will apply.

ITEM 5. FEES AND COMPENSATION

MANAGEMENT FEE

The annual fee for HHM's Portfolio Management Services will be charged either as a (1) a percentage of assets under management or (2) a quarterly fixed fee basis.

- (1) The annual fee for Portfolio Management Services typically ranges from 0.20% to 1.50% of assets under management, depending on the nature and complexity of each client's circumstances. While other fee schedules have been used in the past and are still be in effect, generally, fees being charged to new clients will be based on the following fee schedule. Fees will be assessed based on each threshold or a fixed fee based on the value of the account:

Portfolio Value	Annual Wealth Management Fee
First \$1,000,000	1.00%
Next \$ 500,000	0.90%
Next \$ 500,000	0.80%
Next \$1,000,000	0.60%
Over \$3,000,000	0.50%

**Clients are subject to a \$2,500 per year minimum. But HHM can elect to reduce this minimum at its discretion.

Management Fees are negotiable depending on both the nature and complexity of client circumstances. HHM will quote an exact percentage to each client based on both the nature of services to be rendered and total value of that account. Certain related accounts are grouped for purposes of determining the annualized fee.

Clients may choose to have management fees directly debited from client accounts in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter. Alternatively, rather than directly deducting fees from client accounts, an invoice will be submitted to the client, per client request, in advance at the beginning of each calendar quarter.

For the initial quarter of Investment Management Services, the first quarter's fees will be calculated on a pro rata basis, which means the advisory fees are payable in proportion to the number of days in the quarter for which the accounts are open.

HHM will combine the account values of family members (of a household) to determine the applicable advisory fees. By combining account values, the asset total increases, which results in the client(s) paying a reduced advisory fee based on the available breakpoints in HHM's fee schedule stated above.

Clients may make additions to the Account or withdrawals from the Account. Fee adjustments will be made for additional deposits to the account and withdrawals from the Account for dollar flows of

greater than \$5,000. These adjustments are made in the first calendar quarter billing cycle following the quarter in which the inflows/outflows occurred.

Interim market value fluctuations for Account appreciation or depreciation are never adjusted. Because clients are billed at the beginning of a calendar quarter, all dollar changes that occurred in the prior quarter including market value fluctuations will automatically be reflected in the account value upon which the fee is calculated at the beginning of the new quarterly billing cycle.

Client may terminate the Portfolio Management Agreement by submitting written notice to HHM which is effective upon receipt by HHM. For any client who terminates their relationship with HHM prior to the end of the quarter, HHM will refund any unearned management fees on a prorated basis to the client.

- (2) Fixed Fee Retainer - The amount of the negotiated retainer will be based on the complexity of the clients' affairs which may be more or less than the comparable percentage of assets under management methodology. The retainer amount may reflect certain services which the client needs above and beyond the normal Portfolio Management Services; for example, estate, tax and insurance planning as well as specially tailored concierge services.

The fixed retainer will be billed on a quarterly basis in advance. While typically not the case, a client may go from one billing methodology to another without any penalty or charges.

PLANNING FEES FOR FINANCIAL PLANNING SERVICES

For *Comprehensive Financial Plans* and *Annual Financial Plan Reviews*, HHM charges a fixed fee; however, for *Separate Financial Planning Consultations*, HHM charges an hourly fee.

Financial Planning Service	Fee Type and Amount
Comprehensive Financial Plan	\$2,000 - \$10,000 fixed fee
Annual Financial Plan review	\$1,000 - \$3,000 fixed fee
Separate Financial Planning Consultations	\$150 - \$350 hourly fee

HHM will negotiate its fixed fee amount for *Comprehensive Financial Plans* based on the complexity of the financial plan. Typically, the standard financial plan takes 10 hours; plans that take significantly less time are negotiated at a lower fee while those financial plans that take significantly longer are negotiated at a slightly higher amount. Additionally, HHM offers discounts to select friends, employees and family.

The final amount will be specified in the *Investment Advisory Agreement*. For Clients who retain HHM for Portfolio Management Services, Financial Planning fees may be offset against the Portfolio Management Service fees.

The fixed fees for Annual Financial Plan Reviews and the hourly rate for Separate Financial Planning Consultations are both negotiable. HHM charges the above financial planning fees upon delivery of the Comprehensive Financial Plan or the Annual financial Plan Review. Hourly fees are charged at the conclusion of the Separate Financial Planning Consultation or quarterly depending upon the extent of the engagement.

As all the financial planning fees are charged in arrears, HHM does not offer refunds as services will have already been performed.

If a Client chooses to terminate Financial Planning Services before the product is delivered or service is complete, HHM will charge a prorated amount for the work completed and will deliver to the client any work product completed.

Otherwise, HHM will include an invoice upon delivery of the *Comprehensive Financial Plan* or *Annual Financial Plan Review* or at the conclusion of the *Separate Financial Planning Consultation*. This invoice will require payment within thirty days after delivery.

FEES FOR EMPLOYEE BENEFIT RETIREMENT PLAN SERVICES

The annual fee for Employee Benefit Retirement Plan Services typically ranges from 0.20% to 1.50% of the fair market value of the plan assets, depending on the nature and complexity of each client's circumstances.

In lieu of the percentage fee, HHM may charge a flat annual fee of between \$4,000 and \$50,000 depending on plan size and/or complexity or the level of services required by the client.

These fees are negotiable depending on both the nature and complexity of the client circumstances. HHM will quote an exact percentage to each client based on both the nature and total dollar value of assets, as well as the client's pre-existing relationship (if any) with HHM. HHM may group certain related client accounts for the purposes of determining the annualized fee.

Please refer to **Item 12 - Brokerage Practices** for further details of brokerage and trade fees.

OTHER COMPENSATION

In addition to the management and financial planning fees described above, some individual IA Reps of HHM are licensed as insurance agents to sell insurance products and receive insurance commissions for the sale of those insurance products. These insurance products include life, fixed annuities, and Long Term Care insurance. This creates a conflict of interest and may offer IA Reps an incentive to recommend insurance products that produce insurance commissions for the IA Rep.

When any such recommendations are made, IA Reps will disclose this conflict to the Client prior to completing any transaction and will obtain specific consent from the Client before purchasing any insurance product. Additionally, clients always have the option to purchase insurance products through other agents not affiliated with HHM. Such insurance commissions have historically been a marginal part (less than 10 percent) of the IA Reps' business as their primary focus will be the investment advisory business rather than their insurance business. Any insurance commissions will be charged separately through the insurance company or agency and remitted to HHM. All insurance commissions are paid directly to HHM Wealth Advisors and not to any individual IA Rep.

Any insurance commissions will be in addition to the advisory fees and HHM will *not* reduce advisory fees for clients that purchase insurance products through HHM's IA Reps. Aside from the insurance compensation described above, neither HHM nor any of its IA Reps will accept any compensation for the sale of securities or other investment products.

ITEM 6. PERFORMANCE-BASED FEES AND

SIDE-BY-SIDE MANAGEMENT

HHM does not charge performance-based fees (fees based on gains) and so none of its Clients' accounts will ever be managed side-by-side any performance-based accounts.

ITEM 7. TYPES OF CLIENTS

HHM Wealth Advisors, LLC provides investment advisory services to individuals, trusts, estates, charitable organizations, corporations and other business entities. Generally, we do not accept accounts less than \$250,000.00 but may waive this requirement at our discretion.

ITEM 8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES

AND RISK LOSS

HHM Wealth Advisors, LLC's investment strategy focuses primarily on developing an individual investment policy for each Client based upon their risk tolerance and investment goals. The investment policy will dictate the percentage of different types of assets (e.g. equities, bonds, cash) held in the portfolio.

We search for investment opportunities across industry groups and market sectors to diversify the investments in a Client's portfolio. We fundamentally analyze individual investment opportunities, meaning we review the company's financial statements to determine the overall financial "health" of the company and determine financial ratios to compare the company's relative value to its competitors. After suitability, diversification of the portfolio is our primary focus. Diversifying the investments across several market sectors, asset classes, and individual securities, we believe is the best way to decrease the volatility and potentially increase the return of our clients' portfolios.

However, Clients should be aware that there are many factors that impact market volatility and return, and many of those may be unknown and may be totally outside of the control of HHM.

We recommend and advise upon various securities including:

- ❖ Individual corporate exchange-listed domestic and international securities
- ❖ Bonds – Corporate, United States Government Bonds and Agency Bonds
- ❖ CDs
- ❖ Municipal Securities
- ❖ Mutual Funds (closed and open-end funds)
- ❖ Exchange Traded Funds (ETFs)
- ❖ MLPs and real estate investment trusts (REITs)
- ❖ Alternative Investments, Limited Partnerships (LPs)

As stated in **Item 4. Advisory Business** above, clients may restrict their investments to certain securities or types of securities purchased in their portfolio.

It is important to understand investing in general involves risk of loss that clients should be prepared to bear.

Along with the obvious risk of loss of principal, there are a number of significant risks associated with HHM's investment approach. These risks include, but are not limited to:

- **Inflation Risk:** The investment value may not keep pace with inflation. If the after tax return on an investment is less than the rate of inflation, the value of the investment will decline.
- **Equity Investing Risks:** Equity risk is the risk that the value of equity securities will fall due to general market or economic conditions (**market risk**), perceptions of the industry (**industry risk**), or company specific circumstances (**business risk**).
- **Fixed Income Investing Risks:** The value of fixed income investments may fall due to upward interest rate movement (**interest rate risk**) and specific issuer's inability to pay its obligations (interest and principal payments) due to unforeseen circumstances (**credit risk**).
- **Global Investing Risks:** HHM searches to find high quality opportunities on the global basis. This may result in additional risks such as:
 - **Country Risk** – The possibility that political events, (war, national elections), financial problems (rising inflation, government default), or natural disasters (earthquake, poor harvest) will weaken a country's economy and cause investments in that country to decline.
 - **Currency Risk** – The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
 - **Foreign Market Exchanges** – Foreign markets may experience sudden and dramatic volatility which may result in the inability to quickly sell foreign securities traded on that exchange (liquidity risk).
- **Mutual Fund Investing:** We recommend and advise upon mutual funds. Investing in mutual funds also presents the following risks in addition to those detailed above:
 - **Manager Risk** – The possibility that an actively managed mutual fund's investment advisor will fail to execute the fund's investment strategy effectively resulting in the failure of the stated objectives.

HHM's main sources of information for its investment research are:

- Publications - Newsletters
- Inspections of corporate activities
- Corporate rating services
- Research materials prepared by other third parties

- Annual reports, prospectuses, filings with the SEC, and
- Company press releases
- Informational Web training sponsored by Schwab and industry leaders attendance at industry seminars and conferences

ITEM 9. DISCIPLINARY INFORMATION

Neither HHM nor any of its related persons (including management and IA Reps) have had any disciplinary events in their past. Clients and prospective Clients can always view the CRD records (registration records) for HHM or any of its IA Reps through the SEC's Investment Advisor Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or through FINRA's BrokerCheck database online at www.finra.org/brokercheck if the IA Rep is also a broker-dealer agent. The CRD number for HHM is 150843.

ITEM 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

While HHM is not an insurance agency, IA Reps of HHM may be licensed as independent insurance agents in Tennessee and other states and have affiliations with various insurance companies whose products they sell. As IA Reps of HHM, these advisors may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to clients.

When such recommendations or sales are made, a conflict of interest exists as these advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that all IA Reps disclose this conflict of interest when such recommendations are made.

Also, HHM requires IA Reps to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with HHM. Further, HHM requires IA Reps to assign all commissions generated from such sales to the company. All IA Reps are salaried employees of HHM Wealth Advisors, LLC.

As previously disclosed under **Item 4 – Advisory Business**, HHM Wealth is partially owned by The CPA Group LLC. In addition to his Financial Advisory work, Jones Krogh is also employed with Henderson, Hutcherson & McCullough PLLC as a Tax Manager. Also, Chris Sislo, Josh Cropp, Jacob Brown and John Dunham are employed by Henderson, Hutcherson & McCullough as staff accountants.

ITEM 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

CODE OF ETHICS

Pursuant to SEC Rule 204A-1, HHM has a Code of Ethics that promotes the fiduciary duty of HHM and its IA Reps. The Code of Ethics articulates the importance of trust as a foundation to the relationship between an investment adviser and its Clients and establishes policies and procedures to ensure that HHM and its IA Reps place the interests of the Clients first. The Code of Ethics requires that HHM and its IA Reps adhere to all applicable securities and related laws and regulations

The Code of Ethics also requires HHM and its IA Reps follow industry “best practices” involving: confidential information, suitability of investments, personal trading on the part of HHM and its IA Reps, outside business activities of IA Reps, and the disclosure of conflicts of interest. A complete copy of HHM’s Code of Ethics is available upon request (at no charge) to any Client or prospective Client.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

HHM has no proprietary interest in Client transactions. As explained under **Item 10-Other Financial Industry Activities and Affiliations**, some of HHM’s IA Reps are licensed as independent insurance agents in Tennessee or other states. As IA Reps of HHM, these advisors may recommend insurance products and also, as independent insurance agents, sell those recommended insurance products to Advisory Clients. When such recommendations or sales are made, a conflict of interest exists as these insurance commissions are generated and paid to HHM Wealth for the sale of those products. HHM requires that all IA Reps disclose this conflict of interest when such recommendations are made. Also, HHM requires IA Reps to disclose that Advisory Clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

Additionally, IA Reps of HHM have an interest in Client transactions insofar as they may personally invest in the same securities recommended to Advisory Clients. These transactions involve a conflict of interest as HHM or IA Reps may benefit from an increase in price from subsequent purchases by Advisory Clients. To address this conflict of interest, HHM and its IA Reps will adhere to the following procedures regarding their personal trading:

- 1) Client transactions are generally placed ahead of those for HHM related parties, its management, and its IA Reps
- 2) HHM and its IA Reps will mostly recommend investments that are widely traded
- 3) In the rare instance where private placement offerings are recommended to Clients and an IA Rep also has an ownership interest in the private offering, full disclosure will be given so the Client fully understands that conflict of interest

ITEM 12. BROKERAGE PRACTICES

HHM does not maintain actual custody of the assets it manages; although HHM may be deemed to have custody of some client assets for regulatory purposes (see **Item 15-Custody** below).

Client assets are maintained in a client’s account at a “qualified custodian.” When requested to do so by a client or prospective client, HHM will recommend clients use Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, as the qualified custodian. HHM is independently owned and operated and is not affiliated with Schwab. Schwab will hold Client assets in a brokerage account and buy and sell securities as HHM/you instructs them to.

In addition to Charles Schwab & Co., Inc., HHM does manage assets held at other custodians. Clients receive account statements directly from the custodian.

HHM administratively assists clients in opening an account. If a client’s account is maintained at Schwab, HHM can still use other brokers to execute trades for such account as described below (see “**Client Brokerage and Custody Costs**”), but in practice such transactions are rare.

How HHM selects Brokers/Custodians

HHM seeks to recommend a custodian/broker-dealer that will hold client assets and execute transactions on terms that are overall, most advantageous when compared to other available providers and their services. HHM considers a wide range of factors, including among others:

- ❖ Combination of transaction execution services and asset custody services (generally without a separate fee for custody); promptness of execution reports and accuracy of confirmations and statements provided to clients
- ❖ Capability to execute, clear and settle trades (buy and sell securities for your account)
- ❖ Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- ❖ Breadth of available investment products [stocks, bonds (corporate, municipal, U.S. Government Treasuries and Agency), mutual funds, exchange-traded funds (ETFs), etc.]
- ❖ Availability and value of investment research and tools to assist us in making investment decisions
- ❖ Quality of services
- ❖ Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- ❖ Reputation, financial strength, and stability
- ❖ Prior services to HHM and HHM's clients
- ❖ Availability of other products and services that benefit HHM, as discussed below (see **“Products and Services Available to HHM from Schwab”**)

Clients' Brokerage and Custody Costs

For client accounts maintained at Schwab, Schwab generally does not charge separately for custody services but is compensated by charging the client commissions or other fees on trades that it executes or that settle into the Schwab account. The commission rate Schwab charges HHM's clients is contingent upon the total amount of assets the client maintains at Schwab and whether or not the client chooses to receive trade confirmation and account statements electronically. HHM will discuss and disclose exact commission charges directly with the client prior to entering into an advisory services agreement.

Schwab maintains a multi-tiered commission or transaction trade matrix depending on several factors.

Stock and ETF Trade Fees

Electronic Trades:

- Most Schwab stock and ETF trades placed electronically are executed at zero commission per trade.
- Schwab Broker Assisted trades are charged based upon the number of shares traded with a base minimum fee of \$39.00.
- ADR Fees or American Depositary Receipt Pass-Through Fees are charged when Banks who custody securities are permitted to charge ADR holders fees. Fees collected from Schwab by the Depository Trust Company (DTC) for an ADR will be passed through to those ADR holders. ADR Fees are deducted from the Schwab account and noted on Schwab Statements as “ADR Pass-Thru Fee”. Amounts and timing differ by ADR.

Mutual Fund Trade Fees

Electronic Trades:

- Schwab's Transaction Fee Mutual Fund trades placed electronically are \$25.00 per trade.
- Minimum transaction amounts apply for initial and subsequent purchases on some funds.
- Mutual fund interclass exchange transactions will be subject to a transaction fee if the transaction on either side (purchase or redemption) of the interclass exchange involves a transaction-fee fund.
- Some Mutual Fund trades are subject to a short-term redemption fee of \$49.95.
- Some Mutual Fund trades are subject to an early redemption fee calculated at the time of the trade based upon the number of shares obligated to a predetermined holding period established by the fund. Trades requiring a CDSC fee most often are generally purchased at a broker dealer or mutual fund company prior to the assets/accounts being managed by HHM Wealth Advisors, LLC.

Bonds or Fixed Income Trade Fees

Electronic Trades:

- Government Agencies including non-pass through bonds from FNMA, FHLB, etc. will be charged a commission of \$0.20 per bond (\$10 Minimum/\$250 Maximum)
- Other secondary fixed income trades including CDs, corporate bonds, municipal bonds, zero coupon Treasury bonds and STRIPS will be charged \$1.00 per bond (\$10 Minimum/\$250 Maximum)

Internal Expenses

- Securities such as Mutual Funds and ETFs will have an internal expense. These expenses are disclosed in prospectus materials. A review of these expenses is made available at no cost to the client.

Schwab's Account Activity Fees

- Wire Transfer (outgoing) fee - \$25.00 per transfer
- Nonsufficient funds/returned item fee - \$25.00 per item
- Transfer of title for certificates - \$25.00 per position
- Full transfer (out) of assets - \$50.00 per account
- Overnight fee - \$8.50
- Annual maintenance fee for Non-Publicly traded securities - \$250.00 per position (Maximum of \$500.00 per account). Other custodians maintain similar fee schedules (Millennium's custody fee of non-publicly traded securities is \$350.00 per year).

For assets custodied at Charles Schwab or other custodians, HHM will never share in the commissions the custodian assess a client for securities transactions.

In addition to commissions, Schwab charges HHM's clients a flat dollar amount as a "prime broker" or "trade away" fee for each trade that it has executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into client's Schwab account. These fees are in addition to the commissions the client pays the executing broker-dealer. Because of this, in order to minimize HHM's client's trading costs, HHM executes most trades for client accounts through Schwab.

HHM has determined having Schwab execute most trades is consistent with its duty to seek "best execution" of our clients' trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "**How HHM Selects Brokers/Custodians**").

While Schwab does not charge an account maintenance fee, clients may incur an occasional fee associated with activity within their account such as wire fee, transfer, or overnight check delivery fee.

Products and Services Available to HHM from Schwab

Schwab Advisor Services™ (formerly Schwab Institutional®) is Schwab's business serving independent investment advisory firms like HHM. Schwab Advisor Services™ provides HHM and its clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help HHM manage or administer its clients' accounts while others help HHM manage and grow its business. Schwab's support services generally are available on an unsolicited basis (HHM does not have to request them) and at no charge to HHM. Following is a more detailed description of Schwab's support services:

Services that benefit the Client

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products available through Schwab include some to which HHM might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit the client and their account.

Services that may not directly benefit the Client

Schwab also makes available to HHM other products and services that benefit HHM but not directly benefit the client or clients' account. These products and services assist HHM in managing and administering its clients' accounts. They include investment research, both Schwab's own and that of third parties. HHM uses this research to service a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from HHM's clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only HHM

Schwab also offers other services intended to help HHM manage and further develop its business enterprise. These services include:

- Educational conferences and events
- Technology, compliance, legal, and business consulting & resources
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to HHM. Schwab may also discount or waive its fees for some of these services or pay all or part of a third party's fees.

Schwab also provides HHM with other benefits. HHM has access to Schwab's compliance publications and resources to a considerable extent and have attended educational conferences and events at HHM's own expense.

Product vendors and third party managers recommended by HHM may provide monetary and non-monetary assistance with client events, provide educational tools and resources, and may reimburse or cover expenses for attending their conferences. HHM does not select products or vendors based on or as a result of any monetary or non-monetary assistance. This is considered a conflict of interest. To mitigate the conflict of interest, we are providing you with this disclosure.

HHM's Interest in Schwab's Services

The availability of these services from Schwab benefits HHM because HHM does not have to produce or purchase them.

Schwab has indicated HHM will not have to pay for Schwab's services so long as its clients collectively maintain a total of at least \$10 million of their assets in accounts at Schwab. Beyond that, these services are not contingent upon HHM committing any specific amount of business to Schwab in trading commissions or assets in custody. This \$10 million minimum does not provide HHM an incentive to recommend its clients maintain an account with Schwab, based on HHM's interest in receiving Schwab's services that benefit its business rather than based on its clients' interest in receiving the best value in custody services and the most favorable execution of transactions. HHM believes its recommendation of Schwab as custodian and broker-dealer is in the best interests of its clients.

HHM's recommendation is primarily supported by the scope, quality, and price of Schwab's services provided to Clients (see "**How HHM Selects Brokers/Custodians**") and not Schwab's services that benefit HHM. HHM clients currently maintain a collective amount of assets at Schwab well in excess of \$10 million therefore HHM also believes it currently has no incentive to recommend HHM clients maintain their assets at Schwab other than for the client's benefit only. It is also important to remember HHM clients may choose any custodian or broker-dealer they wish.

Brokerage for Client Referrals

HHM does not receive client referrals from any broker-dealer or custodian.

Directed Brokerage

If a broker-dealer recommendation is *requested by the client*, we will recommend Schwab as the broker-dealer for reasons described in "**How HHM Selects Brokers/Custodians**" above.

HHM does *not require* its clients to use any particular broker-dealer. It is ultimately the client's decision where to open or maintain their broker-dealer account.

HHM is independently owned and operated and is not affiliated with Schwab. HHM believes its recommendation of Schwab as broker-dealer is in the best interests of its clients. HHM's recommendation is primarily supported by the scope, quality, and price of Schwab's services (again see "**How HHM Selects Brokers/Custodians**" above) and Schwab's ability to facilitate the best execution of the orders HHM places for its clients.

The conflicts of interest this recommendation presents is addressed in complete detail in “**Products and Services Available to HHM from Schwab**” above.

Clients may direct brokerage to any broker-dealer they choose. It is the client’s responsibility to negotiate commission rates with the directed broker-dealer.

It is important to understand, if the client directs brokerage to a broker-dealer other than Schwab, the client may not receive the best execution available, may pay higher commissions, and may not be able to participate in aggregated trades (please see “**Order Aggregation**” below).

In selecting an executing broker-dealer clients are encouraged to consider, among other factors, the following:

- Brokerage arrangements other than those directed by the client may exist that would provide the client more favorable execution or additional brokerage related services.
- Other than in connection with monitoring trade execution data for client transactions, HHM has no responsibility to determine or assess the extent or value of service provided to clients by their directed executing brokers, nor does HHM generally have access to such information.
- Technological capabilities and limitations of a client’s executing broker (e.g. a broker’s inability to receive orders electronically) will affect HHM’s ability to relay trading instructions to such broker as efficiently as it is able to relay instructions to brokers that have more sophisticated order systems.

HHM encourages its clients to periodically review the terms of their brokerage agreement to ensure such terms meet their needs and are competitive in the market in relation to the services offered.

Order Aggregation

Client orders executed through the same broker dealer are aggregated to achieve best execution. Generally clients will receive the average share price of all orders executed to fill the aggregated order. Individual transaction fees and commissions will not be affected. The client will incur the same transaction fee or commission charge regardless if the order was aggregated or executed individually. Aggregation saves time and all accounts receive same price. HHM will attempt to aggregate orders when it is determined it is prudent to place orders for the same security, at the same time, in one or more client accounts.

ITEM 13. REVIEW OF ACCOUNTS

For Portfolio Management Clients, HHM conducts systematic reviews of Clients’ investment holdings during its by-weekly Investment Committee Meeting. Additionally, reviews of individual Client accounts are conducted on a quarterly basis in conjunction with calculating its management fees by the Chief Compliance Officer; and, during a clients’ regularly scheduled review meeting held with their Financial Advisor (either quarterly, semiannually, or annually).

Portfolio Management Clients are encouraged to meet with HHM at least once per year to review their account as a whole, ensuring that the management aligns with their current financial condition, goals and objectives.

For Financial Planning Clients, HHM reviews the Client’s account in the initial preparation of a *Comprehensive Financial Plan* and may review the Client’s account during a *Separate Financial Planning Consultation*, but

does *not* review those accounts again unless engaged for an *Annual Financial Plan Review*. Financial Planning Clients are encouraged to meet with HHM at least once per year to review their account as a whole, ensuring that their financial plan aligns with their current financial condition, goals and objectives.

While all Clients are provided with at least a quarterly custodian account statement, HHM will produce internally generated investment statements at the regularly scheduled Client Review Meeting. In addition to listing all portfolio holdings held in the Client account, the custodian statement also provides other important data such as market value, cost basis, interest/dividends received, expenses, purchases/sales, and any capital inflow/outflow in the account during the reporting period.

ITEM 14. CLIENT REFERRALS AND OTHER COMPENSATION

HHM receives an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see **Item 12-Brokerage Practices**). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Referral Arrangements: HHM compensates, either directly or indirectly, persons (defined as a natural person or a company) for client referrals. These persons are documented solicitors.

Compensated persons include Carl W. Henderson, CPA and Wealthramp, Inc., a registered Investment Advisor. HHM is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisors Act of 1940 and similar state regulations and how such referral compensation arrangements can constitute a conflict of interest.

As such, appropriate disclosure shall be made, all written instructions will be maintained by HHM and all applicable Federal and/or State laws will be observed. Clients are advised the involvement of a referral fee being paid or the lack of a referral fee will not impact the amount of the fee being paid by the client or the services rendered to the client.

Additionally, any on-going referral compensation (generally expressed as a percentage of fees generated) are made only to licensed investment advisors, investment advisor representatives and/or "Solicitors" within the meaning of the various rules and regulations promulgated by the SEC and various state regulatory agencies.

ITEM 15. CUSTODY

Under government regulations, HHM is deemed to have custody of Client assets. Schwab or other custodians maintain actual custody of the client's assets. HHM has contracted with an independent audit firm to conduct an annual surprise custody audit.

The Client will receive account statements directly from Schwab or other custodian at least quarterly. Statements will be sent to the email or postal mailing address provided by the Client to that custodian. The Client should carefully review those statements promptly when received. HHM urges the Client to compare the custodian's account statements to the periodic account statements/portfolio reports that the Client receives from HHM and to advise HHM of any discrepancies that may exist.

ITEM 16. INVESTMENT DISCRETION

As described in **Item 4 - Advisory Business** of this *FIRM BROCHURE*, HHM will have investment discretion for those Advisory Clients that elect *Discretionary Portfolio Management Services*.

Clients will select this option specifically in HHM's *Investment Advisory Agreement* and will sign a trading authorization form with their custodian. Granting HHM discretionary authority is limited to trade activity within the client's account, selecting the security, buy and/or sell, timing of the transaction, and amount of the transaction.

When advisory clients grant discretionary authority to HHM, clients may still place restrictions on the advisor, such as a prohibition on investing in specific securities, industries, or markets that the Client chooses.

Additionally, unless specifically instructed otherwise by the client, HHM seeks to maintain diversified investment portfolios for its Portfolio Management Clients and will attempt not to concentrate more than 15 percent of a client's investable assets into any non-diversified security (e.g. stock, bond, options contract).

ITEM 17. VOTING CLIENT SECURITIES

For any security that entails a voting right in the underlying company, HHM will not have or accept authority to vote client securities.

All voting issues, proxies, and solicitations will be communicated to advisory clients through the client's broker-dealer/custodian. Upon request, however, HHM may help explain or answer questions regarding a given voting issue.

ITEM 18. FINANCIAL INFORMATION

Because HHM does not require or solicit prepayment of client fees six months or more in advance, the SEC does not require HHM to include its balance sheet with this *FIRM BROCHURE*.

HHM oftentimes has discretionary authority over client funds or securities. HHM knows of no current financial condition that is reasonably likely to impair HHM's ability to meet its contractual commitments to clients.

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

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 826-1670

thutchinson@hhmwealth.com

www.hhmwealth.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*.

Additional 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, 2001
- Tallahassee Community College – Professional Financial Planning Program, 2008

Business Background for Previous 5 Years:

- HHM Wealth Advisors, LLC 01/2015 – Present
Managing Member and Investment Adviser Representative
- HHM Wealth Advisors, LLC, 07/2009 – 12/2014
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:

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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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. 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 an investment adviser representative (hereafter "IA Rep") of HHM Wealth Advisors, LLC (hereafter "HHM"), Travis Hutchinson is licensed as an independent insurance agent in Tennessee, Georgia, Alabama and North Carolina.

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 of HHM, Travis Hutchinson is primarily responsible for supervision of HHM and its IA Reps. As Travis Hutchinson is an IA Rep himself, his accounts are reviewed by Gina Cook Chief Compliance Officer. Investment and planning recommendations are further reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

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

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 826-1670

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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*.

Additional 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 of 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. 01/2015 – Present
Investment Adviser Representative
- HHM Wealth Advisors, LLC, 07/2009 – 12/2014
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 – 08/2010
Director
- Evergreen Management, Inc., 1991 - 06/2006
Financial Advisor
- M Holdings Securities, 03/2001 – 06/2006
Registered Representative

Professional Designations/Certifications:

Certified Public Accountant (CPA) – State of Tennessee

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education requirement typically consist of 150 credit hours with at least a baccalaureate degree with a concentration in accounting; minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of/or verification by a CPA); and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority

of state boards of accountancy has adopted the AICPA's code of Professional Conduct within their state accountancy laws or has created their own.

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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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:

Mr. Geraci does not have any additional business activities.

ADDITIONAL COMPENSATION:

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:

Sal Geraci reports to and is supervised by Managing Member, Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
Jones Krogh**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

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jkrogh@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Jones Krogh that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Jones Krogh 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 Jones Krogh is available on the SEC's website at www.adviserinfo.sec.gov (**CRD number for Jones Krogh is 6188706**).

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:

Jones Krogh

Year of Birth 1984

Education after High School

- University of Georgia – 2007 Bachelor of Business Administration - Accounting
- University of Georgia – 2007 Masters in Accounting

Business Background:

- HHM Wealth Advisors, LLC, 05/2013 – Present
Investment Adviser Representative
- Henderson Hutcherson & McCullough, PLLC – Chattanooga, TN 07/2014-Present
Tax Manager
- Henderson Hutcherson & McCullough, PLLC – Chattanooga, TN 2013-2014
Tax Supervisor
- Henderson Hutcherson & McCullough, PLLC – Chattanooga, TN 2012-2013
Senior Accountant
- Frazier & Deeter, LLC – Atlanta, GA 2008-2011
Senior Accountant

Professional Designations/Certifications:

Certified Public Accountant (CPA) – States of Georgia & Tennessee

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education requirement typically consist of 150 credit hours with at least a baccalaureate degree with a concentration in accounting; minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of/or verification by a CPA); and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy has adopted the AICPA's code of Professional Conduct within their state accountancy laws or has created their own.

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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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.

Certified Divorce Financial Analyst – (CDFA®)

CDFA professionals provide the client and attorney with data analysis that shows the financial effect of any given settlement. They become part of the divorce team and provide support on financial issues such as:

- Understanding the short-term and long-term effects of dividing property.
- Analyzing pensions and retirement plans.
- Determining if the client can afford the marital home, and if not, what he or she can afford.
- Recognizing the tax consequences of different settlement proposals.

The Institute for Divorce Financial Analysts (IDFA™) is dedicated to the certification, education and promotion of the use of financial professionals in the divorce arena. Founded in 1993, IDFA provides specialized training to accounting, financial and legal professionals in the field of pre-divorce financial planning, with more than 5000 professionals in the US and Canada.

To acquire the designation, a candidate must successfully pass all divorce financial analyst exams with a minimum score of 70% for each and be in good standing with their FINRA/SEC or other regulatory agency. The designation is available to individuals who have a minimum of three years’ experience as a financial professional, accountant or matrimonial attorney; and requires a minimum of 15 divorce-specific hours every two years of continuing education.

DISCIPLINARY INFORMATION:

Mr. Krogh does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Jones Krogh 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 Jones Krogh is 6188706.

OTHER BUSINESS ACTIVITIES:

Mr. Krogh maintains the position of Tax Manager with Henderson Hutcherson & McCullough, PLLC, focusing on tax planning and tax return preparation. His position with HHM CPAs is based

upon an operating agreement between the two firms. Jones Krogh is licensed as an independent insurance agent in Tennessee, Georgia and Virginia.

Jones Krogh 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 Jones Krogh may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Jones Krogh 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 Jones Krogh to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

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

SUPERVISION:

Jones Krogh reports to and is supervised by Managing Member, Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826.

Planning and Investment recommendations are further reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
Andrew Cook**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 826-1670**

acook@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Andrew Cook that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Andrew Cook 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 Andrew Cook is available on the SEC's website at www.adviserinfo.sec.gov (the **CRD number for Andrew Cook is 6035278**).

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:

Andrew Cook

Year of Birth 1977

Education after High School

- Covenant College – Lookout Mountain, GA (1995-1998)
- Colorado Christian University – 2002 B.A. Youth Guidance
- University of Tennessee at Chattanooga – 2006 MBA
- University of Charleston – Charleston, WV - 2009 Executive Financial Planning Program

Business Background:

- HHM Wealth Advisors, LLC, 03/2012 to Present
Investment Adviser Representative
- Community Trust and Investment Company - Ashland, KY 2011-2012
Trust Officer
- United Bankshares, Inc. - Charleston, WV 2008-2011
Associate Wealth Advisor
- AmSouth/Regions Bank – Chattanooga, TN 2005-2008
Commercial Banker

Professional Designations/Certifications:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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.

Accredited Investment Fiduciary® (AIF®) The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, industry experience and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics. In order to maintain the AIF Designation, the individual must annually renew their affirmation of the Code of Ethics and complete six hours of continuing education. The Designation is administered by the Center of Fiduciary Studies, the standards-setting body of fi360.

DISCIPLINARY INFORMATION:

Mr. Cook does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Andrew Cook 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 Andrew Cook is **6035278**.

OTHER BUSINESS ACTIVITIES:

Mr. Cook does not have any additional business activities.

ADDITIONAL COMPENSATION:

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

SUPERVISION:

Andrew Cook reports to and is supervised by Managing Member, Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
Joshua W. Cropp**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 826-1670

jcropp@hbmwealth.com

www.hbmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Joshua Cropp that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Joshua Cropp 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 Joshua Cropp is available on the SEC's website at www.adviserinfo.sec.gov (**CRD number for Joshua Cropp is 5704984**).

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:

Joshua W. Cropp

Year of Birth 1983

Education after High School

- Auburn University – Auburn, AL 2007

Business Background:

- HHM Wealth Advisors, LLC, Chattanooga, TN 05/2017 – Present
Investment Adviser Representative
- UBS Financial Services, Chattanooga, TN 02/2014 – 05/2017
Client Service Administration
- Wells Fargo Mortgage, Chattanooga, TN 02/2012 – 12/2013
Mortgage Loan Originator
- Buffalo Wild Wings, Chattanooga, TN 04/2010 – 02/2012
Service
- Capital Financial Group, Chattanooga, TN 09/2009-04/2010
Financial Services
- Buffalo Wild Wings, Chattanooga, TN 01/2008 – 12/2009
Service
- Auburn University, Auburn, AL 08/2002 – 12/2007
Full Time Student

Professional Designations/Certifications:

Mr. Cropp does not hold any professional designations or certifications.

DISCIPLINARY INFORMATION:

Mr. Cropp does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Josh Cropp 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 Josh Cropp is 5704984.

OTHER BUSINESS ACTIVITIES:

Mr. Cropp maintains the position of Staff Accountant with Henderson Hutcherson & McCullough, PLLC, focusing on tax preparation. His position with HHM CPAs is based upon an operating agreement between the two firms. Mr. Cropp is licensed as an independent insurance agent in Tennessee.

Joshua Cropp as an IA Representative 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 Joshua Cropp may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Joshua Cropp 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 Joshua Cropp to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

Joshua Cropp may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM Wealth Advisors, LLC.

SUPERVISION:

Joshua Cropp reports to and is supervised by Managing Member, Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are further reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
Christopher J. Sislo**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402
(423) 826-1670
csislo@hhmwealth.com
www.hhmwealth.com**

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Christopher J. Sislo that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Chris Sislo 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 Christopher J. Sislo is available on the SEC's website at www.adviserinfo.sec.gov (**CRD number for Chris Sislo is 6149652**).

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:

Christopher J. Sislo

Year of Birth 1983

Education after High School

- Masters of Business Administration – University of Alaska-Fairbanks
Fairbanks, AK 2012
- B.S. Business Administration & Economics – University of Wisconsin-Superior
Superior, WI 2007

Business Background:

- HHM Wealth Advisors, LLC, Chattanooga, TN 08/2015 – Present
Investment Advisor Representative
- Edward Jones Investments, Superior, WI 2013 – 2015
Financial Advisor
- Northern Alaska Tour Co. Fairbanks, AK 2011-2012
Tour Guide
- University of Alaska-Fairbanks 2010-2012
Graduate Student/Graduate Teacher's Assistant
- Waterloo Black Hawks Waterloo, IA 2009-2010
Hockey Coach
- Danville Inferno Hockey, Danville, IL 2008-2009
Hockey Coach
- Blue Rock Advisors Wayzata, MN 2006-2008
Associate Analyst
- Central Sheet Metal Superior, WI 1998-2005
Sheet metal fabrication

Professional Designations/Certifications:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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- 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 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. Sislo does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Christopher J. Sislo 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 Chris Sislo is 6149652.

OTHER BUSINESS ACTIVITIES:

Mr. Sislo maintains the position of Staff Accountant with Henderson Hutcherson & McCullough, PLLC, focusing on tax preparation. His position with HHM CPAs is based upon an operating agreement between the two firms. Mr. Sislo is licensed as an independent insurance agent in Tennessee and Wisconsin.

Chris Sislo as an IA Representative 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 Chris Sislo may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. HHM requires that Chris Sislo 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 Chris Sislo to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with HHM.

ADDITIONAL COMPENSATION:

Chris Sislo may not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly to HHM Wealth Advisors, LLC.

SUPERVISION:

Chris Sislo reports to and is supervised by Managing Member, Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
Jacob Brown**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 826-1670

jbrown@hhmwealth.com

www.hhmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Jacob Brown that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Jacob Brown 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 Jacob Brown is available on the SEC's website at www.adviserinfo.sec.gov (CRD number for Jacob Brown is 7079234).

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:

Jacob Brown

Year of Birth 1997

Education after High School

- Lee University – Cleveland, TN
2018 – B.S. College of Business - Finance

Business Background:

- HHM Wealth Advisors, LLC, Chattanooga, TN 01/2019 – Present
Investment Adviser Representative
- Lee University – Cleveland, TN 08/2015 – 12/2018
Full Time Student
- Gulchetto Enterprises, LLC Nashville, TN 05/2016 – 08/2016
Real Estate Intern
- Isaiah 58, LLC Nashville, TN 05/2015 – 08/2015
Lawn Care – Part Time
- Christ Presbyterian Academy Nashville, TN 01/2012 – 05/2015
High School Student
- Franklin High School Franklin, TN 08/2010 – 12/2012
High School Student
- Grassland Middle School Franklin, TN 08/2008 – 07/2008
Middle School Student

Professional Designations/Certifications:

Mr. Brown does not hold any professional designations or certifications.

DISCIPLINARY INFORMATION:

Mr. Brown does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for Jacob Brown 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 Jacob Brown is 7079234.

OTHER BUSINESS ACTIVITIES:

Mr. Brown maintains the position of Staff Accountant with Henderson Hutcherson & McCullough, PLLC, focusing on tax preparation. His position with HHM CPAs is based upon an operating agreement between the two firms. Mr. Brown is licensed as an independent insurance agent in Tennessee.

ADDITIONAL COMPENSATION:

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

SUPERVISION:

Jacob Brown reports to and is supervised by Managing Member, Travis Hutchinson. All levels of service offered by HHM and all security recommendations are reviewed by Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are further reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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

**Form ADV, Part 2B
Brochure Supplement
For
John Dunham**

March 15, 2020



HHM Wealth Advisors, LLC

**1200 Market Street
Chattanooga, TN 37402**

(423) 826-1670

jdunham@hhmwealth.com

www.hhmwealth.com

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about John Dunham that supplements the HHM Wealth Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact John Dunham 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 John Dunham is available on the SEC's website at www.adviserinfo.sec.gov (CRD number for John Dunham is 7187056).

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:

John Dunham

Year of Birth 1997

Education after High School

- University of Tennessee at Chattanooga – Chattanooga, TN
2019 – B.S. College of Business - Finance

Business Background:

- HHM Wealth Advisors, LLC, Chattanooga, TN 05/2019 – Present
Investment Adviser Representative
- University of TN at Chattanooga – Chattanooga, TN 07/2015 – 05/2019
Full Time Student
- Henderson, Hutcherson & McCullough PLLC, Chattanooga, TN 01/2019–04/2019
Intern
- Amazon, Chattanooga, TN 06/2018 – 12/2018
Warehouse Associate
- Todd Henon Properties Chattanooga, TN 10/2016 – 06/2018
Marketing Assistant
- Spring Creek Ranch, Collierville, TN 05/2016 – 08/2016
Golf Staff
- Collierville High School & Middle School 08/2008 – 05/2015
Full Time Student
- Little Caesar’s Collierville, TN 02/2013 – 04/2013
Staff

Professional Designations/Certifications:

Mr. Dunham does not hold any professional designations or certifications.

DISCIPLINARY INFORMATION:

Mr. Dunham does not have, nor has he ever had any disciplinary disclosure. Clients and prospective clients can view the CRD records (registration records) for John Dunham 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 John Dunham is 7187056.

OTHER BUSINESS ACTIVITIES:

Mr. Dunham is also employed by Henderson Hutcherson & McCullough, PLLC as an accountant, focusing on tax preparation.

ADDITIONAL COMPENSATION:

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

SUPERVISION:

John Dunham reports to and is supervised by Managing Member, Travis Hutchinson. All levels of service offered by HHM and all security recommendations are reviewed by Travis Hutchinson. Travis Hutchinson may be reached at 423-933-1826. Investment and planning recommendations are further reviewed during periodic company-wide investment reviews conducted by the Investment Committee. Gina Cook, Chief Compliance Officer, reviews accounts as a whole in conjunction with the quarterly calculation of advisory fees. Gina Cook may be reached at 423-933-1816.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS:

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