



**Michael Thomas Simpson, CFP®**  
Investment Adviser Representative

**Visionary Horizons, LLC**  
dba  
**Visionary Horizons Wealth Management**

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**March 11, 2020**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Michael Thomas Simpson that supplements the Visionary Horizons, LLC ("VH") Brochure. You should have received a copy of that Brochure. Please contact us at (865) 675-VHWM if you did not receive VH's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Thomas Simpson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Educational Background and Business Experience - Item 2

### **Michael Thomas Simpson, CFP®**

Born: 1963

#### **Education Background**

- M.B.A., University of Tennessee; Chattanooga (2000)
- B.S. in Transportation/Logistics, University of Tennessee; Knoxville (1986)

#### **Employment History**

- Investment Adviser Representative, Visionary Horizons, LLC, 03/2013 to Present
- Registered Representative, Purshe Kaplan Sterling Investments, 09/2014 to 08/31/2017
- Investment Adviser Representative, C&J Wealth Advisors, 09/2009 to 02/2013

#### **Professional Designations**

**Certified Financial Planner™ (CFP®):** The CERTIFIED FINANCIAL PLANNER™, CFP® and federally 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 68,000 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 Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The exam consists of two 3-hour sessions separated by a scheduled 40-minute break, and includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics

requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means 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 - Item 3

Mr. Simpson has not been involved in any reportable disciplinary events.

#### Other Business Activities - Item 4

Mr. Simpson is a licensed insurance agent and earns commissions for the sale of insurance products. The receipt of dual compensation creates a disclosable conflict of interest. The firm expects that clients to whom it offers advisory services may also be clients for whom Mr. Simpson acts as an insurance agent. Clients are instructed that the fees paid to the firm for advisory services are separate and distinct from the commissions earned for placing the client in insurance products. Clients to whom the firm offers advisory services are informed that they are under no obligation to use the firm's Associated Persons for insurance services and may use the insurance brokerage firm and agent of their choice.

Mr. Simpson also serves as President of the board for ARC-USA. He serves on the Board of Directors for Knoxville's Downtown Sertoma Club, a charitable organization. He is also a Board Member of both Reboot Combat Trauma Recovery and the Knoxville Habitat for Humanity.

#### Additional Compensation – Item 5

Apart from the receipt of compensation for the activities listed in Item 4 above, Mr. Simpson does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

**Supervision - Item 6**

Mr. Simpson is an investment adviser representative of VH. In this role, Mr. Simpson is responsible for general investment research, the monitoring of client portfolios for investment objectives and other reviews. Mr. Simpson is supervised by Roger Kiger, the Chief Compliance Officer of VH.

VH has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Simpson adheres to VH's Code of Ethics and compliance manual as mandated. Clients may contact Mr. Simpson at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of VH's Code of Ethics.

Additionally, VH is subject to regulatory oversight by various agencies. These agencies require registration by VH and its employees. As a registered entity, VH is subject to examinations by regulators, which may be announced or unannounced. VH is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

**Requirements for State-Registered Advisers - Item 7**

**This section is not applicable because VH is SEC registered**