



Nicholas W. Hughes, CFP®

Investment Adviser Representative

Visionary Horizons, LLC

dba

Visionary Horizons Wealth Management

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Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Nicholas W. Hughes 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 Nicholas W. Hughes is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Nicholas W. Hughes, CFP®

Born: 1981

Education Background

- University of Tennessee at Chattanooga, B. S. in Finance, 2004

Employment History

- Registered Representative, Purshe Kaplan Sterling Investments, 02/2019 to Present
- Investment Adviser Representative, Visionary Horizons, LLC, 01/2019 to Present
- Registered Representative, Franklin Wealth Management, LLC, 05/2010 to 01/2019
- Registered Representative, LPL Financial LLC, 05/2010 to 01/2019
- Investment Adviser Representative, Innovative Advisory Partners, LLC, 12/2014 to 01/2019

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. A Bachelor’s degree was not required until 2007. Anyone with a CFP® designation prior to then, does not have to complete the education requirement;
- 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. Hughes has not been involved in any reportable disciplinary events.

Other Business Activities - Item 4

Mr. Hughes is also 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. Hughes 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. Hughes is separately licensed as registered representative with Purshe Kaplan Sterling Investments ("PKS"), a securities broker/dealer registered with the Securities and Exchange Commission and the Financial Industry Regulatory Authority ("FINRA"). As a dually licensed representative, Mr. Hughes will receive commissions for the purchase and sale of securities, variable life insurance and annuity products. This commission revenue is separate and in addition to revenue received from advisory fees. This arrangement represents a conflict of interest due the potential receipt of dual forms of compensation. VH has policies and procedures in place to monitor all client transactions and all client transaction costs will be disclosed to the client.

It is anticipated that Mr. Hughes spends approximately 15% of his professional time on his outside activities.

Additional Compensation – Item 5

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

Supervision - Item 6

Mr. Hughes is an investment adviser representative of VH. In this role, Mr. Hughes is responsible for general investment research, the monitoring of client portfolios for investment objectives and other reviews. Mr. Hughes is supervised by Roger Kiger, the Chief Compliance Officer of VH. Clients may contact Mr. Kiger at the phone number listed on the cover of this Brochure Supplement.

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. Hughes adheres to VH's Code of Ethics and compliance manual as mandated.

Clients may contact Mr. Kiger 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 certain of 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