

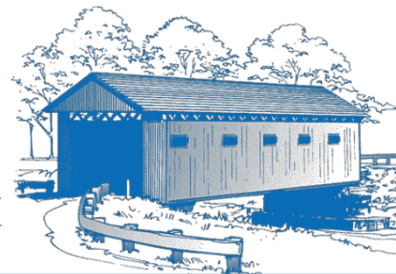
Form ADV Part 2B

SEC File No. 801-63867

February 24, 2020

Hoover
Financial Advisors

*Expertise. Integrity. Commitment.
Your Bridge to the Future.*



Registered Investment Advisor – SEC #801-63867
112 Moores Rd, Suite 100, Malvern, PA 19355

Peter K. Hoover, CFP®

**Hoover Financial Advisors, Inc.
112 Moores Road
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Malvern, Pennsylvania 19355**

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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about Peter K. Hoover that supplements the Hoover Financial Advisors, P.C. Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors, P.C.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Peter K Hoover CRD# 1025901)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, PETER K. HOOVER, YEAR OF BIRTH 1959

EDUCATION: SHIPPENSBURG STATE COLLEGE GRADUATED 1981 BS IN FINANCE; COLLEGE FOR FINANCIAL PLANNING, CFP® PRACTITIONER, 1986

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, PRESIDENT, INVESTMENT ADVISOR REPRESENTATIVE, CHIEF COMPLIANCE OFFICER, MARCH 2005 TO PRESENT
PURSHE KAPLAN STERLING INVESTMENTS, REGISTERED REPRESENTATIVE, APRIL 2013 TO PRESENT
CAMBRIDGE INVESTMENT RESEARCH, INC., REGISTERED REPRESENTATIVE, MARCH 2005 TO APRIL 2013
AMERICAN FINANCIAL GROUP, LTD., 1987 TO 2005
WALNUT STREET SECURITIES, INC., REGISTERED REPRESENTATIVE, 1996 TO 2005
IFG/RUSSELL ADVISORS, INC., 1995 TO 2005
AMERICAN FINANCIAL MANAGEMENT GROUP, LTD., 1988 TO 2005

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER. LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS.

* * * * *

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 62,000 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 EXAMINATION, ADMINISTERED IN 10 HOURS OVER A TWO-DAY PERIOD, INCLUDES CASE STUDIES AND CLIENT SCENARIOS DESIGNED TO TEST ONE’S ABILITY TO CORRECTLY DIAGNOSE FINANCIAL PLANNING ISSUES AND APPLY ONE’S KNOWLEDGE OF FINANCIAL PLANNING TO REAL WORLD CIRCUMSTANCES;
- EXPERIENCE – COMPLETE AT LEAST THREE YEARS OF FULL-TIME FINANCIAL PLANNING-RELATED EXPERIENCE (OR THE EQUIVALENT, MEASURED AS 2,000 HOURS PER YEAR); AND
- ETHICS – AGREE TO BE BOUND BY CFP BOARD’S *STANDARDS OF PROFESSIONAL CONDUCT*, A SET

OF DOCUMENTS OUTLINING THE ETHICAL AND PRACTICE STANDARDS FOR CFP® PROFESSIONALS.

INDIVIDUALS WHO BECOME CERTIFIED MUST COMPLETE THE FOLLOWING ONGOING EDUCATION AND ETHICS REQUIREMENTS IN ORDER TO MAINTAIN THE RIGHT TO CONTINUE TO USE THE CFP® MARKS:

- CONTINUING EDUCATION – COMPLETE 30 HOURS OF CONTINUING EDUCATION HOURS EVERY TWO YEARS, INCLUDING TWO HOURS ON THE *CODE OF ETHICS* AND OTHER PARTS OF THE *STANDARDS OF PROFESSIONAL CONDUCT*, TO MAINTAIN COMPETENCE AND KEEP UP WITH 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

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

PETER K. HOOVER, INVESTMENT ADVISER REPRESENTATIVES (IAR) OF HOOVER FINANCIAL ADVISORS IS A REGISTERED REPRESENTATIVE OF PURSHE KAPLAN STERLING INVESTMENTS, A BROKER/DEALER, MEMBER FINRA AND SIPC. THE IAR AS A REGISTERED REPRESENTATIVE ("RR") IS LICENSED TO SELL GENERAL SECURITIES PRODUCTS SUCH AS STOCKS, BONDS, MUTUAL FUNDS, EXCHANGE-TRADED FUNDS, AND VARIABLE ANNUITY PRODUCTS. AS SUCH, IAR MAY SUGGEST THAT CLIENTS IMPLEMENT INVESTMENT ADVICE BY PURCHASING SECURITIES PRODUCTS THROUGH THE BROKER/DEALER. IN THE EVENT INVESTMENT ADVISORY CLIENTS ELECT TO PURCHASE THESE PRODUCTS THROUGH THE BROKER/DEALER, THE IAR, IN THE CAPACITY AS AN RR, WILL RECEIVE THE NORMAL AND CUSTOMARY COMPENSATION IN CONNECTION WITH THE SPECIFIC PRODUCT PURCHASED. THE FIRM DOES NOT REQUIRE ITS IAR TO ENCOURAGE CLIENTS TO IMPLEMENT INVESTMENT ADVICE THROUGH THE FIRM. CLIENTS OF THE FIRM ARE FREE TO IMPLEMENT INVESTMENT ADVICE THROUGH ANY BROKER/DEALER OR PRODUCT SPONSOR THEY MAY SELECT. HOWEVER, CLIENTS SHOULD UNDERSTAND THAT, DUE TO CERTAIN REGULATORY CONSTRAINTS, THEIR IAR, IN THE CAPACITY AS AN RR, MUST PLACE ALL PURCHASES AND SALES OF SECURITIES PRODUCTS THROUGH THE FIRM. IF CLIENT ELECTS TO IMPLEMENT SECURITIES TRANSACTIONS THROUGH RR/IAR, RR/IAR MUST UTILIZE ITS BROKER/DEALER'S APPROVED PRODUCTS, SPONSORS, AND ACCOUNT CUSTODIANS AND MAY RECEIVE SEPARATE BUT CUSTOMARY COMPENSATION FOR EFFECTING SECURITIES TRANSACTIONS ON BEHALF OF THE SAME CLIENT, ALTHOUGH GENERALLY NOT IN INVESTMENT MANAGEMENT ACCOUNTS.

PETER K. HOOVER IS PROPERLY LICENSED TO SELL SECURITIES OR INSURANCE PRODUCTS TO THE FIRM'S INVESTMENT MANAGEMENT CLIENTS.

PETER K. HOOVER ALSO ENGAGES IN TAX PREPARATION SERVICES.

PETER K. HOOVER IS ALSO A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

BEING A REGISTERED REPRESENTATIVE AND AN APPOINTED INSURANCE AGENT GIVES THE SUPERVISED PERSON AN INCENTIVE TO RECOMMEND INVESTMENT PRODUCTS BASED ON THE COMPENSATION RECEIVED, RATHER THAN ON THE CLIENT'S NEEDS. THUS, A CONFLICT OF INTEREST EXISTS BETWEEN THE INTERESTS OF THESE INDIVIDUALS AND THOSE OF THE ADVISORY CLIENTS. *HOWEVER, CLIENTS ARE UNDER NO OBLIGATION TO ACT UPON ANY RECOMMENDATIONS OF THESE INDIVIDUALS OR TO EFFECT ANY TRANSACTIONS THROUGH THEM IF THEY DECIDE TO FOLLOW THE RECOMMENDATIONS.*

WE ENDEAVOR AT ALL TIMES TO PUT THE INTEREST OF OUR CLIENTS FIRST AS PART OF OUR FIDUCIARY DUTY AS A REGISTERED INVESTMENT ADVISER AND TAKE THE FOLLOWING STEPS TO ADDRESS THIS CONFLICT:

1. WE DISCLOSE TO CLIENTS THE EXISTENCE OF ALL MATERIAL CONFLICTS OF INTEREST, INCLUDING THE POTENTIAL FOR OUR EMPLOYEES TO EARN COMPENSATION FROM ADVISORY CLIENTS IN ADDITION TO OUR ADVISORY FEES;
2. WE DISCLOSE TO CLIENTS THAT THEY ARE NOT OBLIGATED TO PURCHASE ANY RECOMMENDED INVESTMENT, ADVISORY OR INSURANCE PRODUCTS OR SERVICES FROM OUR EMPLOYEES;
3. WE COLLECT, MAINTAIN AND DOCUMENT ACCURATE, COMPLETE AND RELEVANT CLIENT BACKGROUND INFORMATION, INCLUDING THE CLIENT'S FINANCIAL GOALS, OBJECTIVES AND RISK TOLERANCE;
4. WE REQUIRE THAT OUR EMPLOYEES SEEK PRIOR APPROVAL OF ANY OUTSIDE EMPLOYMENT ACTIVITY SO THAT WE MAY ENSURE THAT ANY CONFLICTS OF INTERESTS IN SUCH ACTIVITIES ARE PROPERLY ADDRESSED;
5. WE PERIODICALLY MONITOR THESE OUTSIDE EMPLOYMENT ACTIVITIES TO VERIFY THAT ANY CONFLICTS OF INTEREST CONTINUE TO BE PROPERLY ADDRESSED BY OUR FIRM; AND
6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

MR. HOOVER SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

William B. Mullin, CFP[®], ChFC[®]

**Hoover Financial Advisors, Inc.
112 Moores Road
Suite 100
Malvern, Pennsylvania 19355**

Phone: (610) 651-2777

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Web Site: www.hfaplanning.com

February 25, 2020

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Item 1**

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, WILLIAM B. MULLIN, YEAR OF BIRTH 1968

EDUCATION: UNIVERSITY OF TAMPA GRADUATED IN 1990 BS IN FINANCE, BOSTON UNIVERSITY GRADUATED IN 1993 MS BUSINESS ADMINISTRATION, CFP® PRACTITIONER

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, PRESIDENT, INVESTMENT ADVISOR REPRESENTATIVE, OCTOBER 2017 TO PRESENT
PURSHE KAPLAN STERLING INVESTMENTS, REGISTERED REPRESENTATIVE, OCTOBER 2017 TO PRESENT
VILLANOVA FINANCIAL SERVICES, PRESIDENT, INVESTMENT ADVISOR REPRESENTATIVE, 2002-2017
CAMBRIDGE INVESTMENT RESEARCH, INC., REGISTERED REPRESENTATIVE, 2007-2017
AXA ADVISORS, LLC, FINANCIAL CONSULTANT, 2001-2007

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER. LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS, ChFC® CHARTERED FINANCIAL CONSULTANT.

* * * * *

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- 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.

* * * * *

TO RECEIVE THE CHARTERED FINANCIAL CONSULTANT (ChFC®) DESIGNATION, YOU MUST SUCCESSFULLY COMPLETE ALL COURSES AND EXAMS, MEET EXPERIENCE REQUIREMENTS AND ETHICS STANDARDS, AND AGREE TO COMPLY WITH THE AMERICAN COLLEGE CODE OF ETHICS AND PROCEDURES. PARTICIAPTION IN THE PROFESSIONAL RECERTIFICATION PROGRAM IS ALSO REQUIRED.

THE MINIMUM QUALIFICATIONS FOR THE CHARTERED FINANCIAL CONSULTANT ARE:

- BACHELOR'S DEGREE OR ITS EQUIVALENT, IN ANY DISCIPLINE, FROM AN ACCREDITED UNIVERSITY, THIS QUALIFIES AS ONE YEAR OF BUSINESS EXPERIENCE
- THREE YEARS OF FULL-TIME BUSINESS EXPERIENCE IS REQUIRED, THIS THREE-YEAR PERIOD MUST BE WITHIN THE FIVE YEARS PRECEDING THE DATE OF THE AWARD (PART-TIME QUALIFYING BUSINESS EXPERIENCE IS ALSO CREDITED TOWARD THE THREE-YEAR REQUIREMENT WITH 2,000 HOURS REPRESENTING THE EQUIVALENT OF ONE YEAR FULL-TIME EXPERIENCE.
- MUST FULFILL THE CHFC® SEVEN COURSE CURRICULM, AS WELL AS TWO ADDITIONAL ELECTIVE COURSES,
- PASS THE EXAMS FOR ALL REQUIRED AND ELECTIVE COURSES
- PASS A BACKGROUND CHECK AND CANDIDATE FITNESS STANDARDS TEST. YOU MUST REVEAL ANY CRIMINAL HISTORY, PENDING LITIGATION OR ETHICAL VIOLATIONS. THE CFP BOARD VERIFIES ALL EMPLOYMENT HISTORY, QUALIFICATIONS AND DISCIPLINARY ISSUES VIA FINRA'S CENTRAL REGISTRATION DEPOSITORY.

Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

WILLIAM B. MULLIN, INVESTMENT ADVISER REPRESENTATIVES (IAR) OF HOOVER FINANCIAL ADVISORS IS A REGISTERED REPRESENTATIVE OF PURSHE KAPLAN STERLING INVESTMENTS, A BROKER/DEALER, MEMBER FINRA AND SIPC. THE IAR AS A REGISTERED REPRESENTATIVE ("RR") IS LICENSED TO SELL GENERAL SECURITIES PRODUCTS SUCH AS STOCKS, BONDS, MUTUAL FUNDS, EXCHANGE-TRADED FUNDS, AND VARIABLE ANNUITY PRODUCTS. AS SUCH, IAR MAY SUGGEST THAT CLIENTS IMPLEMENT INVESTMENT ADVICE BY PURCHASING SECURITIES PRODUCTS THROUGH THE BROKER/DEALER. IN THE EVENT INVESTMENT ADVISORY CLIENTS ELECT TO PURCHASE THESE PRODUCTS THROUGH THE BROKER/DEALER, THE IAR, IN THE CAPACITY AS AN RR, WILL RECEIVE THE NORMAL AND CUSTOMARY COMPENSATION IN CONNECTION WITH THE SPECIFIC PRODUCT PURCHASED. THE FIRM DOES NOT REQUIRE ITS IAR TO ENCOURAGE CLIENTS TO IMPLEMENT INVESTMENT ADVICE THROUGH THE FIRM. CLIENTS OF THE FIRM ARE FREE TO IMPLEMENT INVESTMENT ADVICE THROUGH ANY BROKER/DEALER

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WILLIAM B. MULLIN IS PROPERLY LICENSED TO SELL SECURITIES OR INSURANCE PRODUCTS TO THE FIRM'S INVESTMENT MANAGEMENT CLIENTS.

WILLIAM B. MULLIN IS ALSO A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

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1. WE DISCLOSE TO CLIENTS THE EXISTENCE OF ALL MATERIAL CONFLICTS OF INTEREST, INCLUDING THE POTENTIAL FOR OUR EMPLOYEES TO EARN COMPENSATION FROM ADVISORY CLIENTS IN ADDITION TO OUR ADVISORY FEES;
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6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Edward D. Braun, CFP®

**Hoover Financial Advisors, Inc.
112 Moores Road
Suite 100
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February 25, 2020

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, EDWARD D. BRAUN, YEAR OF BIRTH 1983

EDUCATION: STRAYER UNIVERSITY, GRADUATED 2013, BACHELOR OF BUSINESS ADMINISTRATION, CONCENTRATION IN MANAGEMENT; CFP® PRACTITIONER, 2015

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, FINANCIAL PLANNER, APRIL 2016 – PRESENT
PURSHE KAPLAN STERLING, REGISTERED REPRESENTATIVE, APRIL 2016 – AUGUST 2017
VANGUARD GROUP INC., VARIOUS ROLES, APRIL 2007 - APRIL 2016
APRIA HEALTHCARE, PHARMACY TECHNICIAN, APRIL 2005 – APRIL 2007

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER. LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS.

* * * * *

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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 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

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

EDWARD BRAUN IS A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

BEING AN APPOINTED INSURANCE AGENT GIVES THE SUPERVISED PERSON AN INCENTIVE TO RECOMMEND INVESTMENT PRODUCTS BASED ON THE COMPENSATION RECEIVED, RATHER THAN ON THE CLIENT'S NEEDS. THUS, A CONFLICT OF INTEREST EXISTS BETWEEN THE INTERESTS OF THESE INDIVIDUALS AND THOSE OF THE ADVISORY CLIENTS. *HOWEVER, CLIENTS ARE UNDER NO OBLIGATION TO ACT UPON ANY RECOMMENDATIONS OF THESE INDIVIDUALS OR TO EFFECT ANY TRANSACTIONS THROUGH THEM IF THEY DECIDE TO FOLLOW THE RECOMMENDATIONS.*

WE ENDEAVOR AT ALL TIMES TO PUT THE INTEREST OF OUR CLIENTS FIRST AS PART OF OUR FIDUCIARY DUTY AS A REGISTERED INVESTMENT ADVISER AND TAKE THE FOLLOWING STEPS TO ADDRESS THIS CONFLICT:

1. WE DISCLOSE TO CLIENTS THE EXISTENCE OF ALL MATERIAL CONFLICTS OF INTEREST, INCLUDING THE POTENTIAL FOR OUR EMPLOYEES TO EARN COMPENSATION FROM ADVISORY CLIENTS IN ADDITION TO OUR ADVISORY FEES;
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3. WE COLLECT, MAINTAIN AND DOCUMENT ACCURATE, COMPLETE AND RELEVANT CLIENT BACKGROUND INFORMATION, INCLUDING THE CLIENT'S FINANCIAL GOALS, OBJECTIVES AND RISK TOLERANCE;
4. WE REQUIRE THAT OUR EMPLOYEES SEEK PRIOR APPROVAL OF ANY OUTSIDE EMPLOYMENT ACTIVITY SO THAT WE MAY ENSURE THAT ANY CONFLICTS OF INTERESTS IN SUCH ACTIVITIES ARE PROPERLY ADDRESSED;
5. WE PERIODICALLY MONITOR THESE OUTSIDE EMPLOYMENT ACTIVITIES TO VERIFY THAT ANY CONFLICTS OF INTEREST CONTINUE TO BE PROPERLY ADDRESSED BY OUR FIRM; AND

6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

EDWARD BRAUN ALSO ENGAGES IN TAX PREPARATION SERVICES.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Robert Dowd, MSTFP, CFP®, CSLP®

**Hoover Financial Advisors, Inc.
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Suite 100
Malvern, Pennsylvania 19355**

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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about Robert Dowd that supplements the Hoover Financial Advisors, Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors, brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Robert Dowd CRD# 6939330)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, ROBERT DOWD, YEAR OF BIRTH 1990

EDUCATION: WIDENER UNIVERSITY, GRADUATED 2017, MASTERS OF SCIENCE IN BUSINESS ADMINISTRATION, TAXATION AND FINANCIAL PLANNING; GRADUATED 2013, BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION; CFP® PRACTITIONER, 2018

BUSINESS BACKGROUND:

HOOVER FINANCIAL ADVISORS, FINANCIAL PLANNER, JANUARY 2017 – PRESENT
KELMAR ASSOCIATES LLC, RESEARCH FINANCIAL ASSOCIATE, JUNE 2013 – DECEMBER 2016

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER. LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. CERTIFIED STUDENT LOAN PROFESSIONAL DESIGNATION.

* * * * *

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 62,000 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 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;
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* * * * *

THE CSLP® (CERTIFIED STUDENT LOAN PROFESSIONAL) DESIGNATION IS ADMINISTERED AND ISSUED BY THE CERTIFIED STUDENT LOAN ADVISOR BOARD OF STANDARDS (CSLA BOS) IN SUPPORT OF HUMBOLDT STATE UNIVERSITY (HSU). THE CSLA BOS IS A 501C3 NON-PROFIT SUPPORTING ORGANIZATION WHOSE MISSION IS TO REDUCE THE IMPACT OF STUDENT DEBT ON THE LONG-TERM FINANCES OF STUDENT BORROWERS. IN ADDITION TO PROVIDING STUDENT LOAN BORROWERS WITH CONSUMER EDUCATION AND TOOLS ABOUT THEIR LOAN REPAYMENT OPTIONS, THE CSLA BOS ASSISTS BORROWERS BY ENHANCING THE ADVICE RECEIVED FROM FINANCIAL PROFESSIONALS. THE CSLA BOS BENEFITS BORROWERS BY EDUCATING AND IDENTIFYING THE FINANCIAL SERVICES PROFESSIONALS WHO CAN HELP BORROWERS UNDERSTAND HOW REPAYMENT OPTIONS FACTOR IN THEIR FINANCIAL PLAN.

FORMALLY KNOWN AS CSLA, THE CSLP® COURSEWORK IS DISTRIBUTED UNDER THE ACCREDITATION OF THE WSAC AND THE CALIFORNIA STATE UNIVERSITY SYSTEM VIA HUMBOLDT STATE UNIVERSITY EXTENDED EDUCATION & GLOBAL ENGAGEMENT FINANCIAL PROFESSIONALS WHO OBTAIN THE CSLP® DESIGNATION DEMONSTRATE A DEPTH OF KNOWLEDGE ABOUT FINANCIAL AID AND STUDENT LOAN REPAYMENT OPTIONS WITHIN THE CONTEXT OF PERSONAL FINANCIAL AND TAX PLANNING.

- ETHICAL & PROFESSIONAL CONDUCT – THE CSLA BOS'S CODE OF ETHICS AND STANDARDS OF PROFESSIONAL CONDUCT ARE FUNDAMENTAL TO THE VALUES OF THE CSLP® DESIGNATION AND ESSENTIAL TO ACHIEVING ITS MISSION. ALL DESIGNEES ARE REQUIRED TO COMPLETE AND ADHERE TO THE ETHICS AGREEMENT. FAILURE TO COMPLY WITH THE CODE OF ETHICS AND STANDARDS OF PROFESSIONAL CONDUCT WILL RESULT IN DISCIPLINARY ACTION INCLUDING REVOCATION OF THE CSLP® DESIGNATION.
- CONSUMER COMPLAINT PROCESS - THE CSLA BOS HAVE ESTABLISHED POLICIES AND PROCEDURES RELATED TO ENFORCING THE STANDARDS OF PROFESSIONAL CONDUCT WHICH INCLUDE THE PROCESS FOR INVESTIGATING ALLEGATIONS ABOUT CSLP® DESIGNEES. CONSUMERS THAT BELIEVE A CSLP® TO BE IN VIOLATION CAN REPORT MISCONDUCT BY FILING AN ONLINE COMPLAINT. THE CSLA BOS VIEWS COMPLAINTS VERY SERIOUSLY AND INVESTIGATES ALL COMPLAINTS THOROUGHLY AND VIGOROUSLY.
- CONTINUING EDUCATION - THE CSLA BOS BELIEVES FINANCIAL PROFESSIONALS HOLDING THE CSLP® DESIGNATION NEED TO BE CURRENT ON THE MOST RECENT REGULATORY CHANGES IN FINANCIAL AID. THE CSLA BOS REQUIRES ITS DESIGNEES TO TAKE CONTINUING EDUCATION COURSES WITHIN ONE YEAR OF THEIR RELEASE. NEW LESSONS ARE RELEASED WHEN THERE ARE CHANGES IN POLICY, PROGRAMS, OR ADMINISTRATION OF STUDENT LOANS AND THEIR EFFECTS ON FINANCIAL PLANNING. IN ORDER TO RENEW THEIR MEMBERSHIP AND MAINTAIN THEIR STATUS AS A CSLP®, DESIGNEES MUST PASS AN ANNUAL COMPETENCY EXAM AS WELL AS AN ANNUAL CERTIFICATION FEE OF \$200.

Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

ROBERT DOWD ENGAGES IN TAX PREPARATION SERVICES.

MR. DOWD IS ALSO A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

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5. WE PERIODICALLY MONITOR THESE OUTSIDE EMPLOYMENT ACTIVITIES TO VERIFY THAT ANY CONFLICTS OF INTEREST CONTINUE TO BE PROPERLY ADDRESSED BY OUR FIRM; AND
6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Gerald D. Fahey, CFP®

**Hoover Financial Advisors, Inc.
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Web Site: www.hfaplanning.com**

February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about Gerald D. Fahey that supplements the Hoover Financial Advisors, Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors, brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Gerald D. Fahey CRD# 4042251)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, GERALD D. FAHEY, YEAR OF BIRTH 1961

EDUCATION: BOSTON UNIVERSITY, BOSTON, MA, GRADUATE CERTIFICATE – FINANCIAL PLANNING, 2003
UNIVERSITY OF MASSACHUSETTS, AMHERST, MA, BA, ECON. 1985

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, JUNE 2013 - PRESENT
PURSHE KAPLAN STERLING, REGISTERED REPRESENTATIVE, JUNE 2013 - AUGUST 2017
CREATIVE FINANCIAL GROUP, MARCH 2012 – JUNE 2013
FIRST NIAGARA BANK, KENNET SQUARE, PA, 2011 – 2012
NATIONAL PENN BANK, BOYERTOWN, PA, 2008 – 2011

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER, LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS

* * * * *

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Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

GERALD D. FAHEY IS PROPERLY LICENSED TO SELL SECURITIES OR INSURANCE PRODUCTS TO THE FIRM'S INVESTMENT MANAGEMENT CLIENTS.

GERALD D. FAHEY IS A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

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Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Brian Fisher

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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

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Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Brian Fisher CRD# 3045204)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, BRIAN FISHER, YEAR OF BIRTH 1971

EDUCATION: TEMPLE UNIVERSITY GRADUATED IN 1995 BA IN RISK MANAGEMENT & INSURANCE

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, INVESTMENT ADVISOR REPRESENTATIVE, OCTOBER 2017 TO PRESENT

VILLANOVA FINANCIAL SERVICES, INVESTMENT ADVISOR REPRESENTATIVE, 2010-2017

CAMBRIDGE INVESTMENT RESEARCH, INC., REGISTERED REPRESENTATIVE, 2010-2017

AXA ADVISORS, LLC, REGISTERED REPRESENTATIVE, 1998-2009

AXA ADVISORS, INVESTMENT ADVISER REPRESENTATIVE, 2004-2010

PROFESSIONAL DESIGNATIONS: ACCREDITED INVESTMENT FIDUCIARY®, LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS.

* * * * *

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, RELEVANT 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 AND CONDUCT STANDARDS. IN ORDER TO MAINTAIN THE AIF DESIGNATION, THE INDIVIDUAL MUST ANNUALLY ATTEST TO THE CODE OF ETHICS AND CONDUCT STANDARDS, AND ACCRUE AND REPORT A MINIMUM OF SIX HOURS OF CONTINUING EDUCATION. THE DESIGNATION IS ADMINISTERED BY THE CENTER FOR FIDUCIARY STUDIES, THE STANDARDS-SETTING BODY OF FI360.

Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

BRIAN FISHER IS A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

BEING AN APPOINTED INSURANCE AGENT GIVES THE SUPERVISED PERSON AN INCENTIVE TO RECOMMEND

INVESTMENT PRODUCTS BASED ON THE COMPENSATION RECEIVED, RATHER THAN ON THE CLIENT'S NEEDS. THUS, A CONFLICT OF INTEREST EXISTS BETWEEN THE INTERESTS OF THESE INDIVIDUALS AND THOSE OF THE ADVISORY CLIENTS. *HOWEVER, CLIENTS ARE UNDER NO OBLIGATION TO ACT UPON ANY RECOMMENDATIONS OF THESE INDIVIDUALS OR TO EFFECT ANY TRANSACTIONS THROUGH THEM IF THEY DECIDE TO FOLLOW THE RECOMMENDATIONS.*

WE ENDEAVOR AT ALL TIMES TO PUT THE INTEREST OF OUR CLIENTS FIRST AS PART OF OUR FIDUCIARY DUTY AS A REGISTERED INVESTMENT ADVISER AND TAKE THE FOLLOWING STEPS TO ADDRESS THIS CONFLICT:

1. WE DISCLOSE TO CLIENTS THE EXISTENCE OF ALL MATERIAL CONFLICTS OF INTEREST, INCLUDING THE POTENTIAL FOR OUR EMPLOYEES TO EARN COMPENSATION FROM ADVISORY CLIENTS IN ADDITION TO OUR ADVISORY FEES;
2. WE DISCLOSE TO CLIENTS THAT THEY ARE NOT OBLIGATED TO PURCHASE ANY RECOMMENDED INVESTMENT, ADVISORY OR INSURANCE PRODUCTS OR SERVICES FROM OUR EMPLOYEES;
3. WE COLLECT, MAINTAIN AND DOCUMENT ACCURATE, COMPLETE AND RELEVANT CLIENT BACKGROUND INFORMATION, INCLUDING THE CLIENT'S FINANCIAL GOALS, OBJECTIVES AND RISK TOLERANCE;
4. WE REQUIRE THAT OUR EMPLOYEES SEEK PRIOR APPROVAL OF ANY OUTSIDE EMPLOYMENT ACTIVITY SO THAT WE MAY ENSURE THAT ANY CONFLICTS OF INTERESTS IN SUCH ACTIVITIES ARE PROPERLY ADDRESSED;
5. WE PERIODICALLY MONITOR THESE OUTSIDE EMPLOYMENT ACTIVITIES TO VERIFY THAT ANY CONFLICTS OF INTEREST CONTINUE TO BE PROPERLY ADDRESSED BY OUR FIRM; AND
6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

John M. Guidotti

**Hoover Financial Advisors, Inc.
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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about John M. Guidotti that supplements the Hoover Financial Advisors Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (John M. Guidotti CRD# 2713406)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, JOHN M. GUIDOTTI, YEAR OF BIRTH 1970

EDUCATION: UNIVERSITY OF SCRANTON, GRADUATED 1993 BS IN MARKETING

BUSINESS BACKGROUND:

HOOVER FINANCIAL ADVISORS, INVESTMENT ADVISOR REPRESENTATIVE, DECEMBER 2019 TO PRESENT
PURSHE KAPLAN STERLING INVESTMENTS, REGISTERED REPRESENTATIVE, JANUARY 2020 TO PRESENT
CAPITAL INVESTMENT SERVICES, INC., PRESIDENT, CHIEF INVESTMENT OFFICER & INVESTMENT ADVISOR
REPRESENTATIVE, MARCH 2002 TO DECEMBER 2019

ROYAL ALLIANCE, REGISTERED REPRESENTATIVE, MARCH 2000 TO DECEMBER 2019

AXA ADVISORS, NOVEMBER 1997 TO MARCH 2000

PROFESSIONAL DESIGNATIONS: LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS.

Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

JOHN M. GUIDOTTI, INVESTMENT ADVISER REPRESENTATIVES (IAR) OF HOOVER FINANCIAL ADVISORS IS A REGISTERED REPRESENTATIVE OF PURSHE KAPLAN STERLING INVESTMENTS, A BROKER/DEALER, MEMBER FINRA AND SIPC. THE IAR AS A REGISTERED REPRESENTATIVE ("RR") IS LICENSED TO SELL GENERAL SECURITIES PRODUCTS SUCH AS STOCKS, BONDS, MUTUAL FUNDS, EXCHANGE-TRADED FUNDS, AND VARIABLE ANNUITY PRODUCTS. AS SUCH, IAR MAY SUGGEST THAT CLIENTS IMPLEMENT INVESTMENT ADVICE BY PURCHASING SECURITIES PRODUCTS THROUGH THE BROKER/DEALER. IN THE EVENT INVESTMENT ADVISORY CLIENTS ELECT TO PURCHASE THESE PRODUCTS THROUGH THE BROKER/DEALER, THE IAR, IN THE CAPACITY AS AN RR, WILL RECEIVE THE NORMAL AND CUSTOMARY COMPENSATION IN CONNECTION WITH THE SPECIFIC PRODUCT PURCHASED. THE FIRM DOES NOT REQUIRE ITS IAR TO ENCOURAGE CLIENTS TO IMPLEMENT INVESTMENT ADVICE THROUGH THE FIRM. CLIENTS OF THE FIRM ARE FREE TO IMPLEMENT INVESTMENT ADVICE THROUGH ANY BROKER/DEALER OR PRODUCT SPONSOR THEY MAY SELECT. HOWEVER, CLIENTS SHOULD UNDERSTAND THAT, DUE TO CERTAIN REGULATORY CONSTRAINTS, THEIR IAR, IN THE CAPACITY AS AN RR, MUST PLACE ALL PURCHASES AND SALES OF SECURITIES PRODUCTS THROUGH THE FIRM. IF CLIENT ELECTS TO IMPLEMENT SECURITIES TRANSACTIONS THROUGH RR/IAR, RR/IAR MUST UTILIZE ITS BROKER/DEALER'S APPROVED PRODUCTS, SPONSORS, AND ACCOUNT CUSTODIANS AND MAY RECEIVE SEPARATE BUT CUSTOMARY COMPENSATION FOR EFFECTING SECURITIES TRANSACTIONS ON BEHALF OF THE SAME CLIENT, ALTHOUGH GENERALLY NOT IN INVESTMENT MANAGEMENT ACCOUNTS.

JOHN M. GUIDOTTI IS PROPERLY LICENSED TO SELL SECURITIES OR INSURANCE PRODUCTS TO THE FIRM'S

INVESTMENT MANAGEMENT CLIENTS.

JOHN M. GUIDOTTI IS ALSO A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

BEING A REGISTERED REPRESENTATIVE AND AN APPOINTED INSURANCE AGENT GIVES THE SUPERVISED PERSON AN INCENTIVE TO RECOMMEND INVESTMENT PRODUCTS BASED ON THE COMPENSATION RECEIVED, RATHER THAN ON THE CLIENT'S NEEDS. THUS, A CONFLICT OF INTEREST EXISTS BETWEEN THE INTERESTS OF THESE INDIVIDUALS AND THOSE OF THE ADVISORY CLIENTS. *HOWEVER, CLIENTS ARE UNDER NO OBLIGATION TO ACT UPON ANY RECOMMENDATIONS OF THESE INDIVIDUALS OR TO EFFECT ANY TRANSACTIONS THROUGH THEM IF THEY DECIDE TO FOLLOW THE RECOMMENDATIONS.*

WE ENDEAVOR AT ALL TIMES TO PUT THE INTEREST OF OUR CLIENTS FIRST AS PART OF OUR FIDUCIARY DUTY AS A REGISTERED INVESTMENT ADVISER AND TAKE THE FOLLOWING STEPS TO ADDRESS THIS CONFLICT:

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3. WE COLLECT, MAINTAIN AND DOCUMENT ACCURATE, COMPLETE AND RELEVANT CLIENT BACKGROUND INFORMATION, INCLUDING THE CLIENT'S FINANCIAL GOALS, OBJECTIVES AND RISK TOLERANCE;
4. WE REQUIRE THAT OUR EMPLOYEES SEEK PRIOR APPROVAL OF ANY OUTSIDE EMPLOYMENT ACTIVITY SO THAT WE MAY ENSURE THAT ANY CONFLICTS OF INTERESTS IN SUCH ACTIVITIES ARE PROPERLY ADDRESSED;
5. WE PERIODICALLY MONITOR THESE OUTSIDE EMPLOYMENT ACTIVITIES TO VERIFY THAT ANY CONFLICTS OF INTEREST CONTINUE TO BE PROPERLY ADDRESSED BY OUR FIRM; AND
6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, PRESIDENT, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Peter A. Scilovati, CIMA®

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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about Peter A. Scilovati that supplements the Hoover Financial Advisors, Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors, brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Peter A. Scilovati CRD# 1953454)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, PETER A. SCILOVATI, YEAR OF BIRTH 1964

EDUCATION: BACHELOR OF SCIENCE, MAJOR - LIBERAL ARTS, EXCELSIOR COLLEGE (THE UNIVERSITY OF THE STATE OF NEW YORK), ALBANY, NY, 2001; MINOR – BUSINESS ADMINISTRATION, PENNSYLVANIA STATE UNIVERSITY, 1987; INVESTMENT MANAGEMENT CONSULTANTS ASSOCIATION (IMCA)/THE WHARTON SCHOOL OF UNIVERSITY OF PENNSYLVANIA, CIMA® PRACTITIONER, 2004

BUSINESS BACKGROUND: HOOVER FINANCIAL ADVISORS, FEBRUARY 2014 - PRESENT
PURSHE KAPLAN STERLING INVESTMENTS, REGISTERED REPRESENTATIVE, JANUARY 2016 TO AUGUST 2017

MORGAN STANLEY WEALTH MANAGEMENT, BERWYN PA, FEBRUARY 2012 – FEBRUARY 2014
TURNER INVESTMENT PARTNERS, BERWYN, PA, 2001 – 2010
BRANDYWINE ASSET MANAGEMENT, WILMINGTON, DE, 1999 – 2001
PHILADELPHIA INVESTMENT MANAGEMENT GROUP, PHILADELPHIA, PA 1997 - 1999
RITTENHOUSE FINANCIAL SERVICES, RADNOR, PA, 1992 - 1997

PROFESSIONAL DESIGNATIONS: CIMA® PRACTITIONER (CERTIFIED INVESTMENT MANAGEMENT ANALYST)

* * * * *

THE CORNERSTONE OF IMCA IS THE CERTIFIED INVESTMENT MANAGEMENT ANALYST® CERTIFICATION. THE CIMA® CERTIFICATION REFLECTS EXPERIENCE, EDUCATION, EXAMINATION, AND ETHICAL STANDARDS. THOSE WHO HAVE EARNED THE CIMA CERTIFICATION HAVE AT LEAST THREE YEARS OF EXPERIENCE IN FINANCIAL SERVICES, HAVE PASSED AN EXTENSIVE BACKGROUND CHECK, HAVE COMPLETED A DEMANDING TWO-STEP, GRADUATE-LEVEL PROGRAM OF STUDY, AND HAVE PASSED A COMPREHENSIVE EXAMINATION.

INVESTMENT MANAGEMENT CONSULTANTS ASSOCIATION WAS ESTABLISHED IN 1985 TO DELIVER PREMIER INVESTMENT CONSULTING AND WEALTH MANAGEMENT CREDENTIALS AND WORLD-CLASS EDUCATIONAL OFFERINGS THROUGH MEMBERSHIP, CONFERENCES, RESEARCH, AND PUBLICATIONS. IMCA SETS THE STANDARDS AND PRACTICES FOR THE INVESTMENT MANAGEMENT CONSULTING PROFESSION AND PROVIDES INVESTMENT CONSULTANTS AND WEALTH MANAGERS WITH THE CREDENTIALS AND TOOLS REQUIRED TO BEST SERVE THEIR CLIENTS.

IMCA IS PROUD TO SERVE MORE THAN 9,100 MEMBERS, INCLUDING 6,629 CIMA CERTIFICANTS AND 729 CPWA PROFESSIONALS, AS OF DECEMBER 31, 2013. EACH MEMBER MUST SUBSCRIBE TO AND EACH DESIGNEE MUST ADHERE TO IMCA'S *CODE OF PROFESSIONAL RESPONSIBILITY*. IN ADDITION, IMCA'S *STANDARDS OF PRACTICE* AND *PERFORMANCE REPORTING STANDARDS* PROVIDE PRACTICAL GUIDANCE TO INVESTMENT MANAGEMENT CONSULTANTS IN THE COURSE OF CONDUCTING THEIR PRACTICES AND PROVIDING SERVICES TO CLIENTS.

Disciplinary Information

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

NONE

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.

Connor L. Smith, CFP®

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February 25, 2020

**FORM ADV PART 2B BROCHURE SUPPLEMENT
Item 1**

This brochure supplement provides information about Connor L. Smith that supplements the Hoover Financial Advisors, Brochure. You should have received a copy of that brochure. Please contact Kelly E. Murphy, Chief Compliance Officer if you did not receive Hoover Financial Advisors, brochure or if you have any questions about the contents of this supplement.

Additional information about the above named persons is available on the SEC's website at www.adviserinfo.sec.gov. (Connor Smith CRD# 5679928)

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

INVESTMENT ADVISER REPRESENTATIVE, CONNOR L. SMITH, YEAR OF BIRTH 1987

EDUCATION: INDIANA UNIVERSITY, GRADUATED 2009, BACHELOR OF SCIENCE IN BUSINESS
MARKETING; CFP® PRACTITIONER, 2016

BUSINESS BACKGROUND:

HOOVER FINANCIAL ADVISORS, FINANCIAL PLANNER, MARCH 2018 – PRESENT
SCOTTRADE FINANCIAL SERVICES, INVESTMENT CONSULTANT, FEBRUARY 2014 – FEBRUARY 2018
FIFTH THIRD SECURITIES, INVESTMENT EXECUTIVE, FEBRUARY 2013 – OCTOBER 2013
EDWARD JONES INVESTMENTS, FINANCIAL ADVISER, JUNE 2009 – FEBRUARY 2013

PROFESSIONAL DESIGNATIONS: CFP® PRACTITIONER. LICENSED LIFE AGENT APPOINTED WITH VARIOUS
INSURANCE CARRIERS.

* * * * *

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 62,000 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 EXAMINATION, ADMINISTERED IN 10 HOURS OVER A TWO-DAY PERIOD, INCLUDES CASE STUDIES AND CLIENT SCENARIOS DESIGNED TO TEST ONE’S ABILITY TO CORRECTLY DIAGNOSE FINANCIAL PLANNING ISSUES AND APPLY ONE’S KNOWLEDGE OF FINANCIAL PLANNING TO REAL WORLD CIRCUMSTANCES;
- EXPERIENCE – COMPLETE AT LEAST THREE YEARS OF FULL-TIME FINANCIAL PLANNING-RELATED EXPERIENCE (OR THE EQUIVALENT, MEASURED AS 2,000 HOURS PER YEAR); AND
- ETHICS – AGREE TO BE BOUND BY CFP BOARD’S *STANDARDS OF PROFESSIONAL CONDUCT*, A SET OF DOCUMENTS OUTLINING THE ETHICAL AND PRACTICE STANDARDS FOR CFP® PROFESSIONALS.

INDIVIDUALS WHO BECOME CERTIFIED MUST COMPLETE THE FOLLOWING ONGOING EDUCATION AND ETHICS REQUIREMENTS IN ORDER TO MAINTAIN THE RIGHT TO CONTINUE TO USE THE CFP® MARKS:

- CONTINUING EDUCATION – COMPLETE 30 HOURS OF CONTINUING EDUCATION HOURS EVERY TWO YEARS, INCLUDING TWO HOURS ON THE *CODE OF ETHICS* AND OTHER PARTS OF THE *STANDARDS OF PROFESSIONAL CONDUCT*, TO MAINTAIN COMPETENCE AND KEEP UP WITH 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

Form ADV Part 2B, Item 3

NONE.

Other Business Activities

Form ADV Part 2B, Item 4

CONNOR L. SMITH ENGAGES IN TAX PREPARATION SERVICES.

MR. SMITH IS ALSO A LICENSED LIFE AGENT APPOINTED WITH VARIOUS INSURANCE CARRIERS. INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, MAY BE ABLE TO IMPLEMENT INSURANCE RECOMMENDATIONS FOR ANY CLIENT ELECTING TO RECEIVE THIS SERVICE. IN THIS EVENT INVESTMENT ADVISER REPRESENTATIVES, IN THE CAPACITY AS LIFE AGENT, WILL RECEIVE SEPARATE AND CUSTOMARY COMPENSATION FOR FIXED INSURANCE AND/OR FIXED ANNUITY SALES.

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4. WE REQUIRE THAT OUR EMPLOYEES SEEK PRIOR APPROVAL OF ANY OUTSIDE EMPLOYMENT ACTIVITY SO THAT WE MAY ENSURE THAT ANY CONFLICTS OF INTERESTS IN SUCH ACTIVITIES ARE PROPERLY ADDRESSED;
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6. WE ALWAYS EMPHASIZE THE NEED FOR HAVING A REASONABLE AND INDEPENDENT BASIS FOR THE INVESTMENT ADVICE PROVIDED TO CLIENTS.

Additional Compensation

Form ADV Part 2B, Item 5

SEE ITEM 4, ABOVE.

Supervision

Form ADV Part 2B, Item 6

PETER K. HOOVER, CHIEF EXECUTIVE OFFICER, SUPERVISES THE PROFESSIONAL BEHAVIOR OF EVERYONE IN THE ORGANIZATION.