



Synergy Wealthcare Solutions, LLC

14 Acacia Way
Georgetown, Texas 78633

Form ADV Part 2A – Firm Brochure

(817) 210-4009

Dated 15 May 2019

<http://www.synergywealthcaresolutions.com>

This Brochure provides information about the qualifications and business practices of Synergy Wealthcare Solutions, LLC, “SWS”. If you have any questions about the contents of this Brochure, please contact us at (817) 210-4009. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Synergy Wealthcare Solutions, LLC is registered as an Investment Adviser with the State of Texas. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about SWS is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 300135.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for SWS, there is nothing to report. In the future, any material changes during the year made will be reported here.

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Item 4: Advisory Business

Description of Advisory Firm

Synergy Wealthcare Solutions, LLC is registered as an Investment Adviser with the State of Texas. SWS and Hayden McCoy will be registered with the State of Texas in April of 2019. Hayden McCoy is the principal owner of SWS. Because SWS is a new entity, it currently reports no discretionary or non-discretionary Assets Under Management. Assets Under Management were calculated as of April, 2019.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)

We offer the use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs) for portfolio management services. We assist clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

XY Investment Solutions ("XYIS")

XY Investment Solutions ("XYIS") builds investment models through a technology solution and supports financial planners with investment strategies based on research, experience, and sound rationale. XYIS primarily allocates client assets among various mutual funds, exchange-traded funds ("ETFs"). XYIS may also allocate client assets in individual debt and equity securities, options, and independent investment managers. XYIS's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. XYIS manages client investments in model portfolios on a discretionary basis.

Comprehensive Financial Planning Services

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

The purpose of financial planning is to evaluate a client's current and future financial state by analyzing currently known variables to predict future cash flows, asset values and withdrawal plans to achieve a client's long-term financial objectives. This typically involves working personally with a financial planner over an extended period of time. By paying a monthly/quarterly retainer, clients have ongoing access to a planner who works to design a plan with them that best suits their financial situation and goals. On a regular basis, the planner will then monitor, recommend changes, and revise the plan as required. It is important to understand the client's financial goals and objectives will change as life progresses, so the financial plan is intended to adjust to continue to meet those requirements.

Financial plans can cover a variety of topics such as retirement planning, investment suitability, college savings, cash flow analysis, debt management, employee benefits, tax planning, estate, and long-term care planning. The client and advisor will work together to select the specific focus areas. These areas may include, but are not limited to, the following:

Identifying Financial Goals - SWS aids clients in setting personal goals and developing a plan that identifies the resources, time, and money required to accomplish them.

Managing Cash Flows and Debt - SWS reviews client income and expenses to determine the current surplus or deficit along with recommendations for future spending and saving. Advice can also include prioritizing debt reduction, saving appropriate levels for emergency cash reserves, and identifying other strategies to increase cash flows.

Risk Management & Insurance Review – SWS analyzes exposure to risks that could adversely impact a client's financial future in the event of accident, disability, or death. This review includes assessing current insurance policies for life, health, disability, long-term care, liability, home and vehicles, and making recommendations regarding sufficient coverage.

Business Evaluation & Planning - SWS provides consulting services for clients who are business owners, are considering starting a business, or are planning for an exit from their current business.

Employee Benefits Review – SWS evaluates the client's employee benefits to ensure they are optimized. For business owners, current benefit programs can be assessed and changes may be recommended to better meet both business and personal retirement goals.

Investment Suitability Review – SWS can develop an asset allocation strategy to meet clients' financial goals and risk tolerance, provide information on investment vehicles and strategies, review employee stock options, and assist in establishing an investment account at a selected broker/dealer or custodian. The recommended strategies and types of investments further discussed in Item 8.

Personal Tax Planning - SWS may include ways to minimize current and future personal income taxes, along with recommendations for tax efficient accounts or investments within the plan. These recommendations are made with the understanding that current federal, state or local tax laws are subject to change.

SWS offers ongoing tax advisory and advanced tax-reduction strategies for clients who are business owners or who have sizeable investments which can benefit from comprehensive tax planning. This service is outside the scope of financial planning and is available for an additional fee.

If you decide not to purchase ongoing tax advisory services from SWS, the client is recommended to consult with their own qualified tax professional before initiating any tax planning strategy. Upon request, SWS can provide contact information for accountants or attorneys who specialize in this area.

For clients who participate in both tax and financial planning services, tax planning services will be charged at a reduced/discounted fee, outlined in Item 5.

College Savings Planning - SWS projects funding required for college or other postsecondary education goals, along with advice on ways to achieve these goals. Recommendations for savings strategies are included, and eligibility for financial aid or contributions to family members/grandchildren can be assessed as needed.

Estate/Legacy Planning – SWS evaluates a client’s exposure to estate taxes as well as their current estate plan, which may include documents such as a will, powers of attorney, trusts and other related documents. Advice may include ways to minimize or avoid future estate taxes through appropriate strategies such as the use of certain trusts. SWS strongly recommends consulting with a qualified attorney upon initiation, updating, or completing estate planning activities. Upon request, we may provide you with contact information for attorneys who specialize in estate planning. We may participate in meetings or phone calls between you and your attorney upon request.

Retirement Planning - SWS reviews the likelihood of achieving financial retirement goals, primarily focusing on financial independence. Recommendations may include adjusting certain variables to achieve the desired result (such as working longer, saving more, spending less, or adjusting investment risk). For clients close to retirement age or retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money, decreasing tax liability, or having to adversely alter spending during retirement years.

To initiate the planning process, each client will establish their personal financial goals and values. The client then must provide relevant data for the following analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning and estate planning. Upon review of the data, a personalized plan is designed and presented to the client along with initial findings. The initial plan is then revised and any changes are finalized with the client. Once the plan is finalized, clients will receive a detailed electronic report designed to help achieve their stated financial goals and objectives. The plan and the client’s financial situation and goals will be monitored throughout the year and regular progress communications will be made to confirm that the appropriate action steps have been taken. On at least an annual basis there will be a full plan review to ensure accuracy and appropriateness, and any updates will be recommended and implemented at that time.

Comprehensive Financial Planning Fees

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly or quarterly fee, clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college

planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Educational Seminars and Speaking Engagements

We may provide seminars on an “as announced” basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual’s person’s need, nor does SWS provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

HWA provides a wrap fee program, which is outlined in detail within the Form ADV Part 2A Appendix 1.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee includes management fees for the first \$100,000 of assets at no additional charge. For any additional assets under management above \$100,000, the fee is calculated based on the table below. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, paid by credit card, or, following the client’s prior written authorization, advisory fees may be paid through a qualified, unaffiliated third-party processor or withdrawal from their investment account held at their custodian of record. Cash or money orders for payment are not accepted.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance.

Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)

Portfolio management services accounts are assessed an annualized asset-based fee that is based on the average daily balance during the previous calendar quarter. Using an average daily balance allows for addition and withdrawal adjustments, as well as midcycle account openings or closures. For clients who are enrolled in the financial planning ongoing support service, investment management fees are billed on a quarterly basis, in arrears, per the following table:

Assets Under Management	Annualized Asset-Based Fee	Quarterly Asset-Based Fee
\$0 - \$100,000	0.00%	0.00%
\$100,001-\$1,000,000	0.70% (70 basis points)	.175% (17.5 basis points)
\$1,000,001 and Above	0.60% (60 basis points)	.15% (15 basis points)

The above portfolio management services fees are in addition to a client’s financial planning fees.

Account asset values are in consonance with the statement you receive from your custodian of record for the purpose of verifying the computation of our advisory fee. In the rare absence of a reportable market value, SWS may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm), and the client may choose to separately seek such an opinion at their own expense for the valuation of “hard-to-price” securities if necessary.

The annual fees for investment services provided are detailed in the client’s engagement agreement. Published fees may be discounted by SWS but are non-negotiable, are paid in arrears on a quarterly basis, and pro-rated for partial months as required. The Outside Manager will debit the client’s account for both the Outside Manager’s fee, and SWS’s advisory fee, and will remit SWS’s fee to SWS. Please note, the above fee schedule includes the Outside Manager’s fee. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee for financial planning services will be refunded to the client.

Comprehensive Financial Planning

SWS offers comprehensive financial planning with two different payment options: monthly or quarterly, to be determined by the client.

Monthly Comprehensive Financial Planning consists of an upfront charge ranging from \$500-\$3,000.00, depending on complexity and needs of the client. A monthly ongoing fee is paid in advance, at the rate of between \$249.00 and \$599.00 per month, again depending on complexity and needs of the client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or credit card. This service may be

terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

Quarterly Comprehensive Financial Planning consists of an upfront charge ranging between \$500-\$3,000.00 and an ongoing fee that is paid quarterly, in advance, at the rate of between \$747.00 and \$1797.00 per quarter. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or credit card. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

The upfront portion of the Comprehensive Financial Planning fee is for client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

Financial Planning Fixed Fee

Financial Planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$249.00 and \$599.00, depending on the complexity and scope of the engagement. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at completion of work, however, SWS will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or credit card payment. Upon termination, the half of the fee that is due up front will be non-refundable, and no further fees will be charged.

Q&A Meeting

The Q&A meeting consists of a 90-minute working session where the Adviser will address 2-3 topics agreed upon in advance for a fixed fee in the amount of \$599. After the meeting, a summary of the discussion along with some recommendations will be provided not more than 1 week afterwards. The fee is due at the commencement of the engagement. After the session is completed, if the client decides to engage the Adviser under a Comprehensive Financial Planning service, then the Q&A Meeting fee may be applied to the upfront fee of the Comprehensive Financial Planning service. This service may be terminated with written notice. Upon termination, the fee will be prorated and any unearned fee will be refunded to the client. Please note, Adviser will not bill an amount above \$500 more than 6 months in advance.

Advanced Tax Reduction Planning

Advanced tax reduction planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. There are separate fees for the creation of an advanced tax reduction plan (tax planning engagement) and the maintenance of the tax plan (tax plan maintenance agreement).

Tax Planning Engagement

These custom tax plans are designed to meet specific objectives or long-term tax related goals and objectives as agreed upon with the client, resulting in the significant reduction of overall tax liability. The one-time fixed fee for a tax plan can range between \$300 and \$100,000, depending on the complexity and scope of the engagement.

This includes research, development, and delivery of the tax plan, along with a review meeting. Upon signing an engagement letter for a tax plan, payment is due in full.

Tax Plan Maintenance Agreement

Once a tax plan has been created, a client can engage SWS for an ongoing tax plan maintenance. This program provides ready access to a tax professional, regular evaluation and update of the custom tax plan as required, and the production of annual tax returns. The fees charged for tax maintenance plans are offered on a fixed fee basis and billed monthly in advance. The fixed fee will be agreed upon before the tax maintenance plan agreement goes into effect. The initial onboarding fee consists of a one-time fixed upfront charge ranging from \$400-\$1,200.00, depending on the maintenance plan. The monthly fixed fee can range between \$289 and \$10,000 depending on the complexity, scope of the engagement, and maintenance plan chosen. SWS will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by credit card or electronic funds transfer. Upon termination, service will be provided until the agreed end date and no further fees will be charged.

For clients that utilize SWS for both tax and financial planning services, the monthly tax planning maintenance services are offered at a discounted rate.

Tax Maintenance Plans			
Package	Bronze	Silver	Gold
One-Time Initial Onboarding Fee	\$400	\$800	\$1,200
Monthly Prices Starting From	\$289	\$449	\$699
Tax Planning Discount for Financial Planning Clients	5%	5%	10%

Educational Seminars/Speaking engagements

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to \$2,000 per seminar or free to \$500 per participant. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 20% of the Speaker’s fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot

be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Speaking Engagements

Hayden McCoy is a public speaker. Generally, fees for her speaking engagements range from free to \$2,000 plus travel expenses, depending on sponsor, date, location, and program requested. For all speeches, 50% of the balance is due before the event and the remaining balance due at the conclusion of the event. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 20 % of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at SWS's discretion.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and corporations or other businesses.

We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary methods of investment analysis are fundamental and cyclical analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Use of Outside Managers: We refer clients to third-party investment advisers ("outside managers"). Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and

compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Investment Companies Risk. When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

SWS and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

SWS and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

SWS and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of SWS or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No SWS employee is registered, or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

No SWS employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

SWS does not have any related parties. As a result, we do not have a relationship with any related parties.

SWS only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Enrolled Agent with the IRS

Hayden McCoy is an enrolled agent with the Internal Revenue Service ("IRS"). An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents are unrestricted as to which taxpayers they can represent before the IRS, and what types of tax matters they can handle. In her role as an enrolled agent with the IRS, Ms. McCoy may offer tax services to you for which she may receive compensation. Providing these services accounts for approximately 10% of her time.

Tax Preparation and Advisory Services

Hayden McCoy also provides tax preparation services and creates advanced tax-reduction strategies for business owners and investors. Providing these services accounts for approximately 20% of her time.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, SWS recommends clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, SWS will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities 5 days prior to the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Synergy Wealthcare Solutions, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client

transactions. Considering our management style and the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Hayden McCoy, Owner and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

SWS will provide written reports to Investment Management clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts

not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 15: Custody

SWS does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which SWS directly debits their advisory fee:

- i. SWS will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to SWS, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide Investment Advisory Services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

SWS does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Hayden McCoy

Born: 1984

Educational Background

- 2012 – B.S. Forensic Accounting, Franklin University
- 2006 – B.S. Business Administration, Economic Finance, Bryan College

Business Experience

- 11/2016 – Present, Self-employed, Associate Tax & Financial Planner
- 03/2015 – 10/2016, Accenture UK Limited, Fraud & Financial Crimes Consultant
- 02/2009 – 02/2015, Accenture CZ, Client Financials Manager

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: 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 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 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 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.

Other Business Activities

Enrolled Agent with the IRS

Hayden McCoy is an enrolled agent with the Internal Revenue Service (“IRS”). An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents are unrestricted as to which taxpayers they can represent before the IRS, and what types of tax matters they can handle. In her role as an enrolled agent with the IRS, Ms. McCoy may offer tax services to you for which she may receive compensation. Providing these services accounts for approximately 10% of her time.

Tax Preparation and Advisory Services

Hayden McCoy also provides tax preparation services and creates advanced tax-reduction strategies for business owners and investors. Providing these services accounts for approximately 20% of her time.

Performance-Based Fees

SWS is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Synergy Wealthcare Solutions, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Synergy Wealthcare Solutions, LLC, nor Hayden McCoy, have any relationship or arrangement with issuers of securities.

Additional Compensation

Hayden McCoy does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SWS.

Supervision

Hayden McCoy, as Owner and Chief Compliance Officer of SWS, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Hayden McCoy has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Synergy Wealthcare Solutions, LLC

14 Acacia Way
Georgetown, Texas 78633
(817) 210-4009

Dated 10 May 2019

Form ADV Part 2B – Brochure Supplement

For

Hayden McCoy 7066239

Owner, and Chief Compliance Officer

This brochure supplement provides information about Hayden McCoy that supplements the Synergy Wealthcare Solutions, LLC (“SWS”) brochure. A copy of that brochure precedes this supplement. Please contact Hayden McCoy if the SWS brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Hayden McCoy is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 706623.

Item 2: Educational Background and Business Experience

Hayden McCoy

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Item 3: Disciplinary Information

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Item 4: Other Business Activities

Enrolled Agent with the IRS

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Item 5: Additional Compensation

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Item 6: Supervision

Hayden McCoy, as owner and Chief Compliance Officer of SWS, is responsible for supervision. At this time, Hayden McCoy is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. Hayden McCoy is responsible for supervising her own activities. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. Hayden McCoy may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Hayden McCoy has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.