

## **jhh wealth, LLC**

Firm Brochure  
(Part 2A of Form  
ADV)

jhh wealth, LLC  
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**March 31, 2022**

This brochure provides information about the qualifications and business practices of jhh wealth, LLC, a SEC Registered Investment Advisor. If you have any questions about the contents of this brochure, please contact us at 704-332-2032. You may also contact your investment advisor representative directly. 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.

Additional information about jhh wealth, LLC is available on the  
SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Registration does not imply a certain level of skill or training.

## **MATERIAL CHANGES**

### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Changes made as of March 31, 2022 include:

The Firm has updated the AUM reflected as of December 31, 2021.

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a firm brochure such as this, in narrative “plain English” format.

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 704-332- 2032.

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## **ADVISORY BUSINESS**

### **Firm Description**

jhh wealth, LLC, (“jhh”) was founded in 2010 and is a fee-only investment management firm licensed as a Registered Investment Advisory Firm under the 1940 Act. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. No commissions or finder’s fees are accepted.

Investment advice is provided to the clients for a fee. jhh wealth, LLC does not act as a custodian of client assets and places trades for clients under a limited power of attorney. The client always maintains asset control.

### **Principal Owners**

Samuel Haskell

David W Jackson, Jr.

Eric Hines

David Jackson III

### **Types of Advisory Services**

jhh wealth, LLC provides investment advisory services, also known as asset management services.

As of December 31, 2021, jhh wealth, LLC managed approximately \$91,816,190 million in assets for approximately 154 accounts.

### **Tailored Relationships**

The goals and objectives for each client are documented in our client relationship files. For most clients, investment policies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities and may request to approve all recommendations provided by the licensed investment advisor representative of jhh.

### **Advisory Service Agreement**

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes cash flow management; investment management (including performance reporting); and the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a minimum fee and/or percentage of the investable assets; whichever is higher for each quarter. jhh's investment advisory average fee is 1%. The schedule of fees will depend on the size of each account (subject to negotiation based on asset size or other factors solely at the discretion of the Advisor).

The minimum annual fee is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client’s discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will

be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination and credited to the client as appropriate based on the billing.

### **Asset Management**

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. RBC will serve as the designated custodian in most cases. The brokerage firm may charge a fee for stock and bond trades, which in some cases may be absorbed by jhh. jhh wealth, LLC does not receive any compensation, in any form, from brokerage companies.

Investments may also include: high yield, investment grade fixed income securities, preferred stocks, BBB and above rated corporate securities, mortgage backed securities, any other security that may qualify as high yield, EFTs and cash or cash equivalents, including` money market funds.

### **Termination of Agreement**

A Client may terminate any of the agreements with a 30-day notice to jhh wealth, LLC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, jhh wealth, LLC would refund any unearned portion of the advance payment.

jhh wealth, LLC may terminate any of the agreements at any time by notifying the client in writing with a 30-day notice. If the client made an advance payment, jhh wealth, LLC would refund any unearned portion of the advance payment as appropriate.

## **FEES AND COMPENSATION**

### **Description**

jhh wealth , LLC bases its fees on a percentage of assets under management. Fees are negotiable.

### **Fee billing**

Investment management fees are billed quarterly, in advance or arrears based on your management agreement, meaning that we invoice you before or after the three-month billing period has begun or ended. Payment in full is expected quarterly. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

jhh wealth, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

## **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you through wealth, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

## **Past Due Accounts and Termination of Agreement**

jhh wealth, LLC reserves the right to stop work on any account that is more than 60 days overdue.

## **PERFORMANCE-BASED FEES**

### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

jhh wealth, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **TYPES OF CLIENTS**

### **Description**

jhh wealth, LLC generally provides investment advice to high net worth individuals, banks or thrift institutions, investment companies, pension and profit-sharing plans, pooled investments, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

### **Account Minimums**

The minimum account size is \$250,000. jhh wealth, LLC has the discretion to waive the account minimum. Exceptions may include employees of jhh wealth, LLC and their relatives, or relatives of existing clients.

Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## **METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS**

### **Methods of Analysis**

Security analysis methods may include fundamental, technical, and cyclical analysis. The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases and custodian Research.

## Investment Strategies

The Investment Manager may invest in publicly traded stocks, publicly traded MLPs, high yield, investment grade fixed income securities, EFTs, preferred stocks, BBB and above rated corporate securities, pooled investments, mortgage backed securities or any other security that may qualify as high yield. All or a portion of the Account may be held in cash or cash equivalents as a temporary investment vehicle or as part of an investment strategy utilized by Investment Manager. Subject to applicable laws and regulations, such cash equivalent investments may include money market funds at a broker/dealer or other designated financial institution. Client investments may be customized based on the client's requests.

Investment Manager may require a written statement of the Client's investment objectives, which will guide the investment strategy(is)to be followed by theInvestmentManager.

## Risk of Loss

All investment programs have certain risks that are borne by the investor. Investors face the following inherent investment risks:

**Business Risk:** These risks are associated with an industry or a company within an industry. For example, oil- drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

**Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

**Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

**Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**LiquidityRisk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's underlying circumstances. For example, political, economic and social conditions may trigger market events.

**Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.



## **DISCIPLINARY INFORMATION**

### **Legal and Disciplinary**

Jhh represents that neither the firm nor its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **Financial Industry Activities**

Jhh wealth, LLC is an SEC registered investment advisor.

### **Affiliations**

Jhh wealth, LLC has arrangements that are material to its advisory business or its clients with a related person who is a broker- dealer, investment company, other investment advisor or an entity that creates or packages limited partnerships. Allen C. Ewing & Co. is a SEC/FINRA registered broker dealer affiliated with jhh wealth, LLC through common ownership. Colarion Partners LLC is an Alabama state registered investment advisory firm also affiliated through common ownership. Custodian - RBC and TD Ameritrade Execution of Trades- RBC and TD Ameritrade

## **CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **Code of Ethics**

The employees of jhh have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

jhh wealth, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the jhh Compliance Manual.

### **Personal Trading**

The Chief Compliance Officer of jhh wealth, LLC reviews all employee monthly statements to prevent any possible conflicts of interest.

## **BROKERAGE PRACTICES**

### **Selecting Brokerage Firms**

jhh wealth, LLC does not have any affiliation with product sales firms. Recommendations are made to client based on their desire for such services. Jhh wealth, LLC has selected RBC and TD Ameritrade to provide custodian, trade execution and other services based on the proven integrity and financial responsibility of the firm and the best execution of orders at a reasonable execution cost.

Jhh wealth, LLC DOES NOT receive fees or commissions from any of these arrangements.

### **Best Execution**

Jhh wealth, LLC reviews the execution of trades at each custodian each quarter. The review is documented in the Jhh wealth, LLC Compliance Files. RBC is also reviewed on a quarterly basis.

## **REVIEW OF ACCOUNTS**

### **Periodic Reviews**

Account reviews are performed regularly by the Chief Compliance Officer. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

### **Regular Reports**

Account reviews may also be performed by members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients may receive quarterly updates, which may include a net worth statement, portfolio statement and a summary of objectives and progress towards meeting those objectives

## **CLIENT REFERRALS AND OTHER COMPENSATION**

### **Incoming Referrals**

jhh wealth, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm may compensate referring parties for these referrals. Independent Marketing Agreements are signed by any referral source that is compensated for their introduction. The client does not pay any additional fee to the firm for this.

### **Referrals Out**

jhh wealth, LLC does not accept referral fees of any for more numeration from other professionals when a prospect or client is referred to them.

## **CUSTODY**

### **SEC "Custody"**

From time to time, jhh wealth, LLC may be considered to have custody of certain types of accounts, such as when an employee acts as a trustee of an unrelated trust, when the firm acts as the investment adviser to that trust or when managing a private fund. When the firm has such custody, a qualified custodian sends statements at least quarterly to investors in the investment vehicles managed and an independent public accountant audits annually the investment vehicle(s) that are managed and the audited statements are distributed to the investors. jhh wealth, LLC does not currently maintain any custody in this manner.

### **Account Statements**

All assets are held at the custodian, which means they provide account statements directly to clients at their address of record at least quarterly.

## **INVESTMENT DISCRETION**

### **Discretionary Authority for Trading**

jhh wealth, LLC accepts discretionary authority to manage securities accounts on behalf of clients if approved by the client in writing. jhh wealth, LLC would be given the authority to determine, without obtaining specific client approval, the securities to be bought or sold, and the amount of the securities to be bought or sold.

### **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that we may execute the trades that you have approved.

## **VOTING CLIENT SECURITIES**

### **Proxy Votes**

jhh wealth, LLC does not vote proxies for securities over which it maintains discretionary authority.

## **FINANCIAL INFORMATION**

### **Financial Condition**

jhh wealth, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because jhh wealth, LLC does not serve as a custodian for client funds or securities.

## **BUSINESS CONTINUITY PLAN**

### **General**

jhh wealth, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

### **Disasters**

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. The plan also covers health concerns such pandemic. Electronic files are backed up daily and archived offsite.

### **Alternate Offices**

Alternate offices are identified to support on going operations in the event the main office is unavailable. It is our custody of certain types intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

## **INFORMATION SECURITY PROGRAM**

### **Information Security**

jhh wealth, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

### **Privacy Notice**

jhh wealth, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally, identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.