



Berkeley Meredith, CFP[®], CPWA[®]

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Berkeley Meredith that supplements the Hughes Financial Services, LLC brochure. You should have received a copy of that brochure. Contact us at 703-669-3660 if you did not receive Hughes Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Berkeley Meredith (CRD # 6968021) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Berkeley Meredith, CFP® , CPWA®

Year of Birth: 1995

Formal Education After High School:

- Virginia Polytechnic Institute and State University, BS, Finance, 8/2013 - 5/2017

Business Background:

- Hughes Financial Services, LLC, Managing Member, 5/2023 - Present
- Hughes Financial Services, LLC, Financial Planner/Investment Adviser Representative, 7/2019 - 4/2023
- Hughes Financial Services, LLC, Paraplanner/Investment Adviser Representative, 8/2018 - 7/2019
- Hughes Financial Services, LLC, Paraplanner, 8/2017 - 8/2018

Certifications: CFP conferred on July 26, 2019, CPWA earned on August 2022

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.

CERTIFIED PRIVATE WEALTH ADVISOR (CPWA®) is a designation for wealth managers working with high-net worth clients. The certification is obtained from The University of Chicago Booth School of Business, or online program through Yale School of Management with a six month pre study educational component. A qualified CPWA has a Bachelor's degree or holds a CIMA, CIMC, CFA, CFP, ChFC or CPA license, has a satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee and five years of professional client-centered experience in financial services or a related industry. The individual is required to take 40 hours every two years of continuing education. CPWA® certified professionals understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Berkeley Meredith has no required disclosures under this item.

Item 4 Other Business Activities

Berkeley Meredith is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Managing Member /Investment Adviser Representative for Hughes Financial Services, LLC. Moreover, Mr. Meredith does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Berkeley Meredith does not receive any additional compensation beyond that received as a Managing Member/Investment Adviser Representative for Hughes Financial Services, LLC.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Hughes Financial Services, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Jo Ann Weinhardt, Chief Compliance Officer

Supervisor phone number: 703-991-8646