



Paul T. Hughes

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www.h4fs.com

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Paul T. Hughes that supplements the Hughes Financial Services, LLC's 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 Paul T. Hughes is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Paul T. Hughes

Year of Birth: 1949

Formal Education After High School:

- University of Virginia, although no Degree was conferred, Economic courses were emphasized from 1/1969 to 5/1969

Business Background:

- Hughes Financial Services, LLC, Managing Member, 5/2009 - Present
- Hughes Financial Services, LLC, Chief Compliance Officer, 2/2015 - 10/2017
- WFG Investments, Inc., Registered Representative, 5/2009 - 2/2015
- WFG Advisors, LP, Investment Adviser Representative, 5/2009 - 2/2015
- Valic Financial Advisors, Inc. - Registered Representative - 3/1998 - 5/2009
- AIG Retirement Advisors, Inc. - Registered Representative - 3/2007 - 3/200
- The Variable Annuity Marketing Company - Registered Representative - 11/1990 - 5/2009
- EF Hutton, Registered Representative, 6/1986 - 12/1990
- Dean Witter, Registered Representative, 6/1982 - 6/1986

Certifications:

A ChFEBCsm (Chartered Federal Employee Benefits Consultant) is a designation for Financial Advisors who have successfully completed an intensive training course and passed a rigorous examination covering all federal employee benefits. The training consists of a 16 module assignment curriculum. ChFEBCsm course covers all federal employee benefits including:

- CSRS and FERS annuities (pensions)
- Thrift Savings Plan (401k-type account)
- Life Insurance
- Health Insurance
- Social Security and much more.

All types of federal employees are covered (such as CSRS, FERS, CSRS Offset, FERS Transferees, Law Enforcement, fire fighters, and air traffic controllers).

Item 3 Disciplinary Information

Mr. Paul T. Hughes does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Paul T. Hughes is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Hughes for insurance related activities. This presents a conflict of interest since Mr. Hughes may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Although Mr. Hughes holds an active insurance license, it is the policy of Hughes Financial Services, LLC that no associated person earns commissions from the buying or selling of insurance products.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Hughes's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Hughes Financial Services, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the Managing Member of Hughes Financial Services, LLC, Paul T. Hughes supervises the advisory activities of our firm. Paul T. Hughes can be reached at 703-669-3660.