Heather Wilson, CFP®, ChFEBC℠

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July 24, 2026

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Heather Wilson 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 Heather Wilson (CRD # 6797615) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: **Heather Wilson, CFP®, ChFEBC℠**
Year of Birth: 1999
Formal Education After High School:

- Purdue University, BS Financial Counseling & Planning, 2020

Business Background:

- Hughes Financial Services, LLC, Financial Planner, 1/2024 - Present
- Hughes Financial Services, LLC, Paraplanner, 4/2021 - 12/2023
- Charles Schwab, Associate Financial Services Representative, 8/2020 - 4/2021
- Charles Schwab, Client Service & Support Intern, 6/2019 - 8/2019
- Purdue University, Teaching Assistant, 1/2018 - 12/2019

Certifications: **CFP, ChFEBC**

CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP®
certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning.

CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Federal Employee Benefits Consultant℠ Professional

The Chartered Federal Employee Benefits Consultant (ChFEBC℠) designation is offered by Snow Federal Seminars and ChFEBC LLC. The designation is designed for financial professionals who specialize in federal employee benefits and retirement planning. ChFEBC℠ designees have demonstrated specialized knowledge of federal employee retirement systems, benefits programs, and planning strategies relevant to current and retired federal employees.

To earn the ChFEBC℠ designation, candidates must have at least three years of financial services experience and either hold a state insurance license along with specified securities examinations or advisory registrations, or hold certain advanced professional credentials such as CFP®, ChFC®, CLU®, CFA®, CPA, AIF®, a qualifying master's degree, or an attorney's license. Candidates must complete the required online or in-person training program and successfully pass a proctored final designation examination.

To maintain the designation, ChFEBC℠ professionals must complete an annual renewal examination through a self-study program as well as completing continuing education coursework every two years.

Item 3 Disciplinary Information

Ms. Heather Wilson does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Heather Wilson is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Financial Planner of Hughes Financial Services, LLC. Moreover, Ms. Wilson does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Heather Wilson does not receive any additional compensation beyond that received as an Financial Planner of 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