# Howard Financial Services, Ltd.

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## August 26, 2026 Brochure Supplement
## Part 2B of Form ADV

This Brochure Supplement (Part 2B of Form ADV) provides information about supervised persons and supplements the Howard Financial Services, Ltd. (HFS) Brochure (Part 2A of Form ADV). You should have received a copy of that brochure. Please contact HFS if you need an additional copy of the brochure or if you have any questions about the contents of this supplement. Additional information about HFS is available on the SEC's website at www.adviserinfo.sec.gov.

HFS WEALTH MANAGEMENT EST. 1994

HFS CAPITAL PARTNERS EST. 2013

Howard Financial Services, Ltd. (HFS) requires investment advisors and individuals that are providing investment advice to have a bachelor's degree and practice ongoing education enrichment.

Below are the education requirements for the designations that our employees hold. Please continue to read for specific information on individuals who are registered employees. Additional information about supervised persons is also available on the SEC's website at www.adviserinfo.sec.gov.

**The Certified Financial Planner™ (CFP®)**

The Certified Financial Planner™ (CFP®) certification, is awarded by the Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP® certification is widely recognized as a leading standard of competence and ethics in financial planning.

To obtain the CFP® certification, candidates must:

- Hold a bachelor's degree (or higher) from an accredited college or university;
- Complete a CFP Board-registered education program covering a broad range of financial planning topics;
- Pass the CFP® Certification Examination (170 multiple-choice questions, administered in two three-hour sessions);
- Accumulate at least three years (6,000 hours) of qualifying professional experience in the financial planning process, or two years (4,000 hours) through an apprenticeship program;
- Complete CFP Board's Ethics Declaration and undergo a background check under CFP Board's Fitness Standards; and
- Agree to adhere to the CFP Board's Code of Ethics and Standards of Conduct.

CFP® professionals must complete 30 hours of continuing education every two years, including two hours of CFP Board-approved ethics CE, to maintain the certification. The public may file a complaint against a CFP® professional with CFP Board's Disciplinary and Ethics Commission, and may verify a CFP® professional's certification status at cfp.net.

**Certified Public Accountant (CPA)**

The Certified Public Accountant (CPA) license, is issued by the Texas State Board of Public Accountancy (TSBPA). The CPA is a state-granted license authorizing the practice of public accountancy, encompassing auditing and attestation, taxation, financial reporting, and advisory services.

To obtain the CPA license in Texas, candidates must:

- Hold a baccalaureate or higher degree from a board-recognized institution of higher education;

- Complete the required college credit, including a three-semester-hour board-approved ethics course — 150 total semester hours (of which 30 are upper-level accounting and 24 are upper-level business) under the traditional pathway, or 120 semester hours with an accounting concentration under the alternative pathway effective August 1, 2026;
- Pass the Uniform CPA Examination;
- Complete qualifying non-routine accounting work experience under the direct supervision of a licensed CPA — one year (2,000 hours) under the traditional pathway, or two years under the alternative pathway;
- Pass the examination on the Texas Rules of Professional Conduct;
- Demonstrate good moral character, including a fingerprint-based background check; and
- Take the required oath of office.

CPA licensees must complete 120 hours of continuing professional education over a rolling three-year period, with a minimum of 20 hours annually and at least four hours of board-approved ethics every two years, and must renew the license annually. The TSBPA maintains a public complaint and disciplinary process through its Enforcement Division, and the public may verify a licensee's status through the Board's license lookup and the NASBA CPAverify database at tsbpa.texas.gov.

**Certified Divorce Financial Analyst® (CDFA®)**
The Certified Divorce Financial Analyst® (CDFA®) designation, is awarded by the Institute for Divorce Financial Analysts® (IDFA®). The CDFA® designation is designed for financial professionals who specialize in the financial aspects of divorce, including property division, asset and pension valuation, spousal and child support, and the long-term financial impact of divorce settlement decisions.

To obtain the CDFA® designation, candidates must:
- Meet one of the following experience prerequisites: (a) a bachelor's degree and a minimum of three years of relevant professional experience (including financial analysis, family law practice, tax, investment advisory or management, real estate or mortgage lending, insurance, or financial therapy or coaching); or (b) a minimum of five years of relevant professional experience without a degree;
- Document and submit qualifying experience for IDFA review and approval prior to using the CDFA® marks;
- Pass the proctored, 150-question CDFA® certification examination administered through Prometric (candidates may prepare through IDFA's optional self-study or instructor-led program, though completion of IDFA coursework is not required to sit for the examination); and
- Agree to adhere to the IDFA Code of Ethics and Professional Responsibility.

CDFA® designees must complete 24 hours of IDFA-approved continuing education

plus 2 hours of ethics continuing education (26 credits total) every two years and pay an annual renewal fee to maintain the designation; the public may verify a designee's status through the "Find a CDFA Professional" directory at institutedfa.com, and complaints regarding a CDFA® designee may be submitted to IDFA by email or in writing.

**Chartered Alternative Investment Analyst℠ (CAIA®)**
The Chartered Alternative Investment Analyst℠ (CAIA®) charter, is awarded by the CAIA Association. The CAIA® charter is a globally recognized credential for professionals who specialize in alternative investments, including hedge funds, private equity, private debt, real assets, and digital assets.

To obtain the CAIA® charter, candidates must:

- Meet one of the following prerequisites: (a) a bachelor's degree (or equivalent) and a minimum of one year of professional experience; (b) a minimum of four years of professional experience; or (c) status as a CFA charterholder in good standing;
- Successfully pass the Level I examination (200 multiple-choice questions, four hours) covering the fundamentals of alternative investment markets and asset classes;
- Successfully pass the Level II examination (100 multiple-choice questions plus constructed-response questions, four hours) covering advanced alternative investment topics, asset allocation, and risk management;
- Apply for CAIA Association membership, which requires providing two professional references and paying membership dues; and
- Agree to abide by the CAIA Association Member Agreement and Code of Ethics.

CAIA® charterholders must maintain active CAIA Association membership, renewable annually, in order to retain the right to use the designation; the CAIA Association does not mandate continuing education but recommends 40 hours of professional development every two years. The CAIA Association administers a Code of Ethics and disciplinary procedures for its members, and a designee's status may be verified by the public through the CAIA Member Directory and CAIA digital-badge verification available at caia.org.

**Chartered Financial Analyst® (CFA®)**
The Chartered Financial Analyst® (CFA®) charter, is awarded by CFA Institute. The CFA® charter is widely regarded as the leading credential for investment management professionals globally, with a strong emphasis on investment analysis, portfolio management, and ethical standards.

To obtain the CFA® charter, candidates must:

- Meet the CFA Program enrollment criteria by holding a bachelor's degree

from an accredited institution (or being in the final year of such a program), or alternatively by accumulating a combination of professional work experience and/or higher education totaling 4,000 hours completed over a minimum of three sequential years;
- Successfully pass all three levels of the CFA® Program examination and complete the required Practical Skills Modules, which test mastery of the CFA® curriculum with emphasis on ethics, investment tools, asset valuation, portfolio management, and the application of skills to real-world investment scenarios;
- Accumulate at least 4,000 hours of qualified work experience in the investment decision-making process, completed over a minimum of 36 months (experience may be accrued before, during, or after the examinations);
- Submit professional references in support of CFA Institute Charterholder membership (two references if one is an active regular member of the applicant's local society; otherwise three); and
- Agree to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct and sign the Professional Conduct Statement.

CFA® charterholders must maintain active annual membership with CFA Institute and annually reaffirm the Code of Ethics and Standards of Professional Conduct by submitting a Professional Conduct Statement in order to retain the right to use the designation; there is no prescribed continuing-education hour requirement, though annual membership dues apply.

CFA Institute administers a public complaint and disciplinary process through its Professional Conduct Program, and the public may verify a charterholder's membership status through the CFA Institute member directory at cfainstitute.org.

**Personal Financial Specialist™ (CPA/PFS™)**
The Personal Financial Specialist™ (PFS™) credential, is awarded by the American Institute of Certified Public Accountants (AICPA). The PFS™ credential is granted exclusively to CPAs who have demonstrated advanced knowledge and experience in personal financial planning, combining extensive tax expertise with comprehensive financial planning competency.

To obtain the CPA/PFS™ credential, candidates must:
- Hold a valid, active, and unrevoked CPA license, permit, or certificate issued by a state licensing authority;
- Be an active member in good standing with the AICPA;
- Complete a minimum of 75 hours of personal financial planning education within the five years prior to application;
- Have a minimum of two years (or 3,000 hours equivalent) of full-time professional or teaching experience in personal financial planning; and

- Satisfy the examination requirement by passing the comprehensive PFS™ examination (a five-hour, 160-question exam combining discrete multiple-choice questions and case studies), by completing an alternative certificate-pathway or experienced-pathway assessment, or by having previously passed the CFP® or ChFC® examination.

CPA/PFS™ credential holders are required to complete 60 hours of continuing professional development within the personal financial planning body of knowledge every three years and to pay an annual credential fee to maintain the credential.

As AICPA members, CPA/PFS™ holders are subject to the AICPA Code of Professional Conduct, which the AICPA enforces through its Professional Ethics Division under the Joint Ethics Enforcement Program; the public may verify a designee's credential status through the AICPA and may confirm the underlying CPA license and any disciplinary history through the applicable state board of accountancy.

# James N. Howard, CPA

**CRD #:** 4362521

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1947
**Educational Background:** Stephen F. Austin State University, BS Accounting, 1970
**Business Experience:** Howard Financial Services, Chairman (1994 - Present)
**Professional Designations:** Certified Public Accountant (CPA)**;** Personal Financial Specialist (PFS)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report
**Administrative Proceeding:** None to report
**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

**President - James N. Howard, Inc**.

This practice represents a conflict of interest because it gives James N. Howard an incentive to recommend accounting and tax consulting services based on the compensation received for such services.

This conflict is mitigated by HFS' obligation to place the best interest of our clients first. We also mitigate this conflict by not requiring you to engage James N. Howard for the services offered. You have the option to use another person or entity of your choosing.

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Howard is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# John T. Howard

**CRD #:** 4351289

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1977

**Educational Background:** University of Texas, BA Economics, 1999

**Business Experience:** Howard Financial Services, Managing Director (2003 – Present)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

John Howard is an owner and investment adviser representative of HFS and serves as President of Pecan Creek Energy, L.P. ("Pecan Creek"), an oil and gas mineral acquisition firm. Pecan Creek acquires mineral interests for certain HFS-affiliated partnerships and receives fees for those services. John Howard receives ad hoc distributions from Pecan Creek and devotes approximately less than 1% of his professional time to this activity.

This arrangement creates a conflict of interest because John Howard may financially benefit when an affiliated partnership uses Pecan Creek. To mitigate this conflict, HFS and its affiliated partnerships also consider opportunities from unaffiliated acquisition firms and select mineral interests based on the terms and interests of the applicable partnership and its investors.

Pecan Creek does not acquire mineral interests directly for or from HFS Wealth Management clients. However, an HFS client who invests in an affiliated partnership that uses Pecan Creek may indirectly bear a portion of the fees paid to Pecan Creek. Clients are not required to invest in any affiliated partnership or investment associated with Pecan Creek.

**Board Member of Camp John Marc, which is a non-profit organization.**

Being a board member of non-profit organizations that are also clients of HFS creates a conflict of interest because John T. Howard may exercise control over both parties. This conflict is mitigated by HFS' obligation to place the best interest of our clients first. We also mitigate this conflict by requiring another board member co-sign on any engagement between HFS and the non-profit organization that involves an advisory

fee.

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Howard is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Derek D. Childs, CFP®

**CRD #:** 5541034

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1984

**Educational Background:** Texas Tech University, BS Personal Financial Planning, 2009

**Business Experience:** Howard Financial Services, Director of Wealth Management (2009 – Present)

**Professional Designations:** CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

**Board Member and founder of Live Like Luke of Texas, a non-profit organization.**

In his role as Secretary, Derek D. Childs participates in governance and administrative activities, including certain financial oversight responsibilities. He receives no compensation for this role. The non-profit organization maintains an endowment fund; however, neither the organization nor the endowment is a client of HFS. While HFS, its employees, or its clients may make voluntary donations to the non-profit, HFS does not solicit or recommend that clients make such contributions.

Board service may present a potential conflict of interest, as clients may potentially feel pressure to support the non-profit because of Derek's involvement. To the extent Derek is aware of donors to the non-profit, there could be a perceived conflict regarding the treatment of clients.

This conflict is mitigated by (i) HFS' obligation to place the best interest of our clients first; (ii) the organization or the endowment is not a client of HFS; and (iii) HFS or Derek does not solicit donations from clients in his capacity as an investment adviser.

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Childs is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Albi Kacani, CFP®

**CRD #:** 6213477

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1986

**Educational Background:**

Texas Tech University, BBA Finance & Accounting, 2010

Texas Tech University, MS Personal Financial Planning, 2013

**Business Experience:**

Howard Financial Services, Senior Wealth Manager (2013 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Ms. Kacani is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Emily Swerdlow, CFP®, CDFA®

**CRD #:** 5923835

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1992

**Educational Background:**

Texas Tech University, BS Personal Financial Planning, 2014

Texas Tech University, MS Personal Financial Planning, 2014

**Business Experience:**

Howard Financial Services, Senior Wealth Manager (2014 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

Certified Divorce Financial Analyst (CDFA)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Ms. Swerdlow is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Gregory V. Mangelsdorf, CPA, CFP®

**CRD #:** 6514582

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1984

**Educational Background:**

Trinity University, MS Business Administration (Accounting), 2008

**Business Experience:**

Howard Financial Services, Senior Wealth Manager (2019 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

Certified Public Accountant (CPA)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Mangelsdorf is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Mason Clark, CFP®

**CRD #:** 7072921

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1995

**Educational Background:**

Texas Tech University, BS Personal Financial Planning, 2018

**Business Experience:**

Howard Financial Services, Wealth Manager (2019 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Clark is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Stephen J. Howard

**CRD #:** 5000726

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1980

**Educational Background:**

Southern Methodist University, BBA Accounting, 2004

Southern Methodist University, MS Accounting, 2005

**Business Experience:**

Howard Financial Services, Director of Private Investments (2011 - Present)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

Stephen J. Howard, serves as a director of Crane Harbor Acquisition Corp. ("CHAN"), a publicly traded special purpose acquisition company ("SPAC"). In connection with this role, Stephen receives equity-based compensation. As a director, Stephen participates in periodic board meetings and other governance activities associated with overseeing the operations and strategic direction of CHAN.

Board service may present a potential conflict of interest by potentially having access to material nonpublic information ("MNPI"). In addition, Stephen has a financial interest in the performance of CHAN and the successful completion of a business combination transaction. This conflict is mitigated by HFS' obligation to place the best interest of our clients first. HFS has also implemented policies and procedures designed to address these potential conflicts, some of which are (i) a firm-wide trading restriction on the SPAC's securities; (ii) a post-service cooling-off period; and (iii) adoption of an enhanced MNPI policy.

Stephen Howard is an owner and investment adviser representative of HFS and serves as Vice-President of Pecan Creek Energy, L.P. ("Pecan Creek"), an oil and gas mineral acquisition firm. Pecan Creek acquires mineral interests for certain HFS-affiliated partnerships and receives fees for those services. Stephen Howard receives ad hoc distributions from Pecan Creek and devotes approximately less than 1% of his professional time to this activity.

This arrangement creates a conflict of interest because Stephen Howard may financially benefit when an affiliated partnership uses Pecan Creek. To mitigate this conflict, HFS and its affiliated partnerships also consider opportunities from unaffiliated acquisition firms and select mineral interests based on the terms and interests of the applicable partnership and its investors.

Pecan Creek does not acquire mineral interests directly for or from HFS Wealth Management clients. However, an HFS client who invests in an affiliated partnership that uses Pecan Creek may indirectly bear a portion of the fees paid to Pecan Creek. Clients are not required to invest in any affiliated partnership or investment associated with Pecan Creek.

## Item 5 - Additional Compensation

In connection with his service as a director of Crane Harbor Acquisition Corp. ("CHAN"), Stephen J. Howard revives equity-based compensation. This compensation is paid by CHAN and not by advisory clients of HFS.

## Item 6 - Supervision

Mr. Howard is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# John Mark Roppolo

**CRD #:** 6784634

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1970

**Educational Background:**

United States Naval Academy, BS, 1992

University of Texas, MBA, 2001

**Business Experience:**

Howard Financial Services, Director (2017 - Present)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Roppolo is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Shelby Chesnut, CFP®

**CRD #:** 7638291

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1998

**Educational Background:**

Texas Tech University, BS Personal Financial Planning, 2020

**Business Experience:**

Howard Financial Services, Wealth Manager (2020 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Ms. Henderson is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Randall Wyatt Horton

**CRD #:** 5450897

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1982

**Educational Background:**

University of Texas, BBA Finance, 2004

**Business Experience:**

Howard Financial Services, Director of Public Investments (2013 - Present)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Horton is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# William L. Gray III, CAIA®

**CRD #:** 4497339

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1978

**Educational Background:**

University of Texas, BBA Finance, 2001

**Business Experience:**

Howard Financial Services, Portfolio Manager (2012 - Present)

**Professional Designations:**

Charted Alternative Investment Analysts (CAIA)

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

### President of the University of Texas Phi Endowment Fund, a non-profit corporation.

Being a board member of non-profit organizations that are also clients of HFS creates a conflict of interest because William L. Gray III may exercise control over both parties. This conflict is mitigated by HFS' obligation to place the best interest of our clients first. We also mitigate this conflict by requiring another board member co-sign on any engagement between HFS and the non-profit organization that involves an advisory fee.

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Gray is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Chasity Marie Chavez, CFP®

**CRD #:** 7547881

## Item 2 - Educational Background and Business Experience

**Year of birth:** 1996

**Educational Background:**

Texas Tech University, BS Personal Financial Planning, 2023

Texas Tech University, MS Personal Financial Planning, 2023

**Business Experience:**

Howard Financial Services, Associate Wealth Manager (2023 - Present)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Ms. Chavez is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# William Ramsey Moran, CFA

**CRD #:** 8258320

## Item 2 - Educational Background and Business Experience

**Year of birth:** 2000

**Educational Background:**

Lafayette College, BA in Economics, 2023

**Business Experience:**

Howard Financial Services, Investment Analyst – Private Markets (2023 - Present)

Howard Financial Services, Investment Intern (May 2022 – August 2022)

Trinsic Real Estate Group, Real Estate Intern (June 2021 – August 2021)

**Professional Designations:**

CHARTERED FINANCIAL ANALYST®

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Moran is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).

# Grace Butterfield, CFP®

**CRD #:** 7738883

## Item 2 - Educational Background and Business Experience

**Year of birth:** 2001

**Educational Background:**

Texas A&M University, BS Agricultural Economics, 2024

**Business Experience:**

Howard Financial Services, Associate Wealth Manager (June 2024- Present)

Charles Schwab (June – July 2023)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™

## Item 3 - Disciplinary Information

**Criminal or Civil Action:** None to report

**Administrative Proceeding:** None to report

**Self-Regulatory Proceeding:** None to report

## Item 4 - Other Business Activities Engaged In

None to report

## Item 5 - Additional Compensation

There is no additional compensation information to be disclosed.

## Item 6 - Supervision

Mr. Butterfield is supervised by HFS' Chief Compliance Officer, Jason Post (214.239.0869).