

## Item 1 - Cover Page



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## February 1, 2012 Brochure

This brochure provides information about the qualifications and business practices of Mosaic Wealth Management, LLC ("MWM"). If you have any questions about the contents of this brochure, please contact us at (404) 405-8080 or [mhudgins@mosaicw.com](mailto:mhudgins@mosaicw.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Additional information about MWM also is available on the SEC's website at **[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**.

## Item 2 - Summary of Material Changes

As you may be aware, the format that registered investment advisers are required to use in order to inform clients of the nature of advisory services provided, types of clients served, fee charged, potential conflicts of interest and other information has changed. In the past, we were only required to offer you our updated brochure on an annual basis. Under the new rules, we are required to annually provide each client with these amended disclosures, rather than merely making the offer. The new format of the complete brochure includes a Summary of Material Changes (the "Summary") reflecting any changes to our policies, practices, or conflicts of interest made since our last required filing, dated March 30, 2011.

Set forth below is the Summary of Material Changes for MWM:

<b>Date of Change</b>	<b>Description of Item</b>
2011	MWM also manages assets on a non-discretionary basis.

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#### ***Item 4 - Advisory Business***

##### General Information

Mosaic Wealth Management, LLC was formed in 2007 and provides financial planning and portfolio management services to its clients. At the outset of each client relationship, MWM spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and reviewing options for the client. Based on its reviews, MWM generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals, and the client's risk tolerance level (the "Financial Profile"); and
- the client's investment objectives and guidelines (the "Investment Plan").

The Financial Profile is a reflection of the client's current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments MWM will make on behalf of the client in order to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

##### Financial Planning

MWM offers limited financial planning services to those clients in need of such service in conjunction with Portfolio Management services. MWM's limited financial planning services normally address areas such as general cash flow planning, retirement planning, and insurance analysis. The goal of this service is to assess the financial circumstances of the client in order to more effectively develop the client's Investment Plan. Financial Planning is occasionally offered as a stand-alone service or for a separate fee, but is typically provided in conjunction with the management of the portfolio.

##### Portfolio Management

As described above, at the beginning of a client relationship, MWM meets with the client, gathers information, and performs research and analysis as necessary to develop the client's Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by MWM based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, MWM will manage the client's investment portfolio on a discretionary or a non-discretionary basis. As a discretionary investment adviser, MWM will have the authority to supervise and direct the portfolio without prior consultation with the client. Clients who choose a non-discretionary arrangement must be contacted prior to the execution of any trade in the account(s) under management. This may result in a delay in executing recommended trades, which could adversely affect the performance of the portfolio. This delay also normally means the affected account(s) will not be able to participate in block trades, a practice designed to enhance the execution quality, timing and/or cost for all accounts included in the block. In a non-discretionary arrangement, the client retains the responsibility for the final decision on all actions taken with respect to the portfolio.

Notwithstanding the foregoing, clients may impose certain written restrictions on MWM in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments (e.g., "sin stocks") in an investment portfolio or prohibiting the sale of certain

investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolios. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of MWM.

#### Wrap Programs

From time to time and in accordance with the Investment Plan for a client, MWM may utilize the separate account managers, each a "Manager", available in a Wrap Program. A Wrap Program is one that charges one fee (the "wrap fee") for both the Manager's fee and the transaction expenses incurred by the account. MWM's fee is charged separately from and in addition to the wrap fee.

MWM has chosen the Managed Account Select and Access Program ("Managed Account Program" or "Program") sponsored by Charles Schwab & Co, Inc. ("Schwab") for this purpose. The Managed Account Program allows MWM to arrange for the management of all or a portion of a client's assets by one or more unaffiliated Managers in the Program. The Program offers a wide variety of manager styles, and offers clients the opportunity to utilize more than one Manager if necessary to meet the needs and investment objectives of the client. MWM may make changes in the selection of Managers without the client's specific consent.

Schwab charges the client one bundled fee for assets placed in the Managed Account Program, which includes the fees for the Manager and for Schwab's brokerage, custody and research services. This "wrap fee" does not include MWM's advisory fee, which is charged separately according to the fee schedule described in the ***Fees and Compensation*** section of this brochure. In the Select Program, Schwab provides research to MWM on a select group of Managers. However, in the Access Program, Schwab does not perform any screening or due diligence of the participating Managers; therefore, MWM performs appropriate due diligence on each Manager prior to investing a client's assets with such Manager.

MWM is responsible for monitoring, and reporting to the client, the performance of the Managers in the wrap program, and periodically reviews the suitability of the investments in such accounts.

For more information about the services offered and fees charged in the Program, please refer to Schwab's Schedule H, which is provided to all clients participating in the Managed Account Program.

#### Principal Owners

Matthew J. Hudgins is the sole principal owner of MWM. Please see ***"Brochure Supplement(s)"***, Appendix A, for more information on Mr. Hudgins.

#### Type and Value of Assets Currently Managed

As of December 31, 2011, MWM managed \$25,138,000 on a discretionary basis, and \$10,475,000 assets on a non-discretionary basis.

## ***Item 5 - Fees and Compensation***

### **General Fee Information**

Fees paid to MWM are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third party consultants. Fees paid to MWM are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, MWM and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

### **Portfolio Management Fees**

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$500,000	1.25%
Next \$2,500,000	1.00%
Over \$3,000,000	0.75%

The minimum portfolio value is generally set at \$500,000. The minimum annual fee for any account is \$5,000. MWM may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where MWM deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. Fees are normally debited directly from client account(s), unless other arrangements are made.

Either MWM or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client, and any fees due to MWM from the client will be invoiced or deducted from the client's account prior to termination.

### **Wrap Programs Fees**

In instances where the services of a Manager are utilized, the wrap fee will be charged in addition to MWM's fee, and will be detailed in the Management Agreement signed by the client.

### **Financial Planning Fees**

MWM provides limited financial planning services to its clients. The fees for these services are generally negotiated at the time of the engagement for such services, and are normally based on an upfront fixed fee.

## ***Item 6 - Performance-Based Fees and Side-By-Side Management***

MWM does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because MWM has no performance-based fee accounts, it has no side-by-side management.

### ***Item 7 - Types of Clients***

MWM serves individuals, pension and profit-sharing plans, trusts, and estates. With some exceptions, the minimum portfolio value eligible for conventional investment advisory services is \$500,000, and the annual minimum fee charged is \$5,000. Under certain circumstances and in its sole discretion, MWM may negotiate such minimums.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

#### **Methods of Analysis**

Each client has a unique blend of investments but a typical portfolio may include domestic and international stocks, mutual funds, or exchange traded funds, individual bonds or bond mutual funds, absolute return strategies, real estate, and commodities. MWM continually searches for alternative or partnership-type investment opportunities and may present them to clients if suitable.

In selecting individual stocks for an account, MWM generally applies traditional fundamental analysis including, without limitation, the following factors:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios

MWM will incorporate other methods of analysis, such as:

**Charting Analysis** – involves gathering and processing price and volume information for a particular security. MWM's charting analysis includes, without limitation:

- mathematical analysis;
- graphing charts; and estimations of future price movements based on perceived patterns and trends.

**Technical Analysis** – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

**Cyclical Analysis** – is a type of technical analysis that involves evaluating recurring price patterns and trends.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. MWM may evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

### Investment Strategies:

MWM's strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Short Sales – a securities transaction in which an investor sells securities he or she borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future. A short seller will profit if the stock goes down in price.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Options Trading/Writing: a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the exercise of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

### Risk of Loss

While MWM seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

*Management Risks.* While MWM manages client investment portfolios based on MWM's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that MWM allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that MWM's specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, MWM may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in



managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* MWM may invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

*Fixed Income Risks.* MWM may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* MWM may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

#### ***Item 9 - Disciplinary Information***

MWM has no disciplinary events to report.

#### ***Item 10 - Other Financial Industry Activities and Affiliations***

Neither MWM nor its Management Person has any other financial industry activities or affiliations to report.

#### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

##### **Code of Ethics and Personal Trading**

MWM has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. MWM's Code has several goals. First, the Code is designed to assist MWM in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, MWM owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires MWM associated persons to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for MWM's associated persons (managers, officers and employees). Under the Code's Professional Standards, MWM expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, MWM associated persons are not to take inappropriate advantage of their positions in relation to MWM clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time MWM's associated persons may invest in the same securities recommended to clients. Under its Code, MWM has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

#### Participation or Interest in Client Transactions

As outlined above, MWM has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, MWM's goal is to place client interests first.

Consistent with the foregoing, MWM maintains policies regarding participation in initial public offerings (IPOs) and private placements in order to comply with applicable laws and avoid conflicts with client transactions. If associated persons trade with client accounts (e.g., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with MWM's written policy.

### ***Item 12 - Brokerage Practices***

#### Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, MWM seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, MWM may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of MWM's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

MWM may recommend that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets. MWM may also effect trades for client accounts at Schwab, or may in some instances, consistent with MWM's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although MWM may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody assets with Schwab. MWM is independently owned and operated and is not affiliated with Schwab.

Schwab provides MWM with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as MWM maintains a pre-established minimum amount of client assets in accounts at Schwab Advisor Services. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For MWM client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Advisor Services also makes available to MWM other products and services that benefit MWM but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of MWM accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist MWM in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of MWM's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help MWM manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to MWM. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to MWM. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of MWM personnel. In evaluating whether to recommend that clients custody their assets at Schwab, MWM may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

#### Aggregated Trade Policy

MWM typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. However, from time to time, MWM may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities at the same time. If such an aggregated trade is not completely filled, MWM will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by MWM or its officers, directors, or employees will be excluded first.

### ***Item 13 - Review of Accounts***

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by MWM. These factors may include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. Matthew Hudgins, MWM's President, reviews all accounts.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, MWM provides at least an annual report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

### ***Item 14 - Client Referrals and Other Compensation***

As noted above, MWM may receive some benefits from Schwab based on the amount of client assets held at Schwab. Please see ***"Brokerage Practices"*** for more information. From time to time, MWM may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to MWM. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, MWM enters into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before they enter into an agreement with MWM.

### ***Item 15 - Custody***

Schwab is the custodian of nearly all client accounts at MWM. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify MWM of any questions or concerns. Clients are also asked to promptly notify MWM if the custodian fails to provide statements on each account held.

From time to time and in accordance with MWM's agreement with clients, MWM will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times, there may be small differences due to the timing of dividend reporting, pending trades, and other similar issues.

### ***Item 16 - Investment Discretion***

As described in the ***"Advisory Business"*** section, MWM will accept clients on either a discretionary or non-discretionary basis. For *discretionary accounts*, a Limited Power of Attorney ("LPOA") is executed by the client, giving MWM the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and, the withdrawal of advisory fees directly from the account. MWM then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with MWM and the requirements of the client's custodian.

For *non-discretionary* accounts, the client also generally normally executes an LPOA, which allows MWM to carry out trade recommendations and approved actions in the portfolio. However, in accordance with the investment advisory agreement between MWM and the client, MWM does not implement trading recommendations or other actions in the account unless and until the client has approved the recommendation or action. As with discretionary accounts, clients may limit the terms of the LPOA, subject to MWM's agreement with the client and the requirements of the client's custodian.

***Item 17 - Voting Client Securities***

As a policy and in accordance with MWM's agreement, MWM does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact MWM with questions relating to proxy matters; however, MWM does not generally perform detailed research regarding proxy voting options.

***Item 18 - Financial Information***

MWM does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

***Item 19 - Requirements for State-Registered Advisers***

As the principal executive officer and management person of MWM, Matt Hudgins's background information is provided elsewhere in this Form ADV. Other than this, no disclosure is required under this item.

**Brochure Supplement for**  
**Matthew J. Hudgins, CFA**

**CRD# 2524749**

**of**

**Mosaic Wealth Management, LLC**

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February 2, 2012

This brochure supplement provides information about Matt Hudgins, and supplements the Mosaic Wealth Management, LLC ("MWM") brochure. You should have received a copy of that brochure. Please contact MWM at (404) 405-8080 if you did not receive MWM's brochure, or if you have any questions about the contents of this supplement.

Additional information about Matt Hudgins is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Educational Background and Business Experience***

Matthew J. Hudgins (year of birth 1970) is the owner and President of Mosaic Wealth Management, LLC. For Matt, helping people make the most of their financial assets is rewarding work. Matt enjoys guiding clients as they implement the investment strategies that help them meet their financial and life goals. As Principal of MWM, Matt takes a comprehensive approach to wealth management. He sees his role as helping people make well-informed decisions about their investments and retirement plans - providing them with greater financial independence, peace of mind, and security.

With more than 19 years of experience in the financial services industry, Matt began his career as a sell-side analyst assistant with Robinson-Humphrey Company in 1992, where he wrote research reports that made buy and sell recommendations to both individuals and institutional clients. From there, he moved to Cox Communications in Mergers and Acquisitions, completing the largest cable trade/sale at the time. In 1997, he became a Portfolio Manager with SunTrust Bank & in 2000 he joined Neuberger Berman, LLC. After spending a little over two years as a Portfolio Manager at Lesesne Capital, an advisory firm, he founded Mosaic Wealth Management in 2007. Throughout his career, Matt has demonstrated a consistent ability to protect and grow the hard-earned assets of his

clients, many of whom have experienced major life changes including selling a business, retirement, divorce or the loss of a spouse.

Matt graduated from the University of Georgia with a Bachelor's degree in Finance. He also earned his MBA from the Goizueta Business School - Emory University. He holds the Chartered Financial Analyst® designation\* and is an Officer and member of the Atlanta Society of Financial Analysts.

Matt values education as a way to promote professional excellence. He is an active member and education chairman of the Atlanta Society of Financial Analysts. In that role, Matt heads up the effort to educate his fellow members and conducts market research for the benefit of members and clients. He has also served as a speaker and panelist at various industry programs and local and regional organizations.

When he's not working, Matt enjoys family time with his wife, Patti, and their two beautiful girls, coaching soccer and playing golf.

\* The Chartered Financial Analyst® ("CFA") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA® Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

### ***Disciplinary Information***

There is no disciplinary information to report regarding Matt.

### ***Other Business Activities***

Matt is not engaged in any other business activities.

### ***Additional Compensation***

Matt has no other income or compensation to disclose.

### ***Supervision***

As the sole owner of Mosaic Wealth Management, LLC, Matt Hudgins supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

### ***State Requirements for State-Registered Advisers***

Matt has no event to disclose with respect to this item.