

Item 1 - Cover Page



CRD# 153023

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January 23, 2012 Brochure

This brochure provides information about the qualifications and business practices of Hardin Capital Partners, LLC ("HCP"). If you have any questions about the contents of this brochure, please contact us at (864) 252-4200 or Andrew@HardinCapitalPartners.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 HCP also is available on the SEC's website at
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 11, 2011.

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

Date of Change	Description of Item
2012	Item 10 (" <i>Other Financial Industry Activities and Affiliations</i> ") now includes that Hardin Capital Partners, LLC is also a licensed insurance agency in South Carolina.

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Item 4 - Advisory Business

General Information

Hardin Capital Partners, LLC was formed in 2010 and provides financial planning, portfolio management, and general consulting services to its clients. At the outset of each client relationship, HCP 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, HCP 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 HCP 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.

Where HCP provides general consulting services, HCP will work with the client to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

Financial Planning

HCP offers limited financial planning services to those clients in need of such service in conjunction with Portfolio Management services. HCP'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.

Portfolio Management

As described above, at the beginning of a client relationship, HCP 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 HCP based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, HCP will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, HCP will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on HCP 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 HCP.

General Consulting

In addition to the foregoing services, HCP may provide general consulting services to clients. These services are generally provided on a project basis, and may include, without limitation, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of a client's insurance portfolio, as well as other matters specific to the client as and when requested by the client and agreed to by HCP. The scope and fees for consulting services will be negotiated with each client at the time of engagement for the applicable project.

Principal Owners

Andrew J. Hardin is the sole principal owner of HCP. Please see "**Brochure Supplement**", Appendix A, for more information on Mr. Hardin.

Type and Value of Assets Currently Managed

As of December 31, 2011, HCP managed \$43,943,599 on a discretionary basis, and \$3,345,650 on a non-discretionary basis.

Item 5 - Fees and Compensation

General Fee Information

Fees paid to HCP are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third party consultants. Fees paid to HCP 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, HCP 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%
Next \$2,000,000	0.85%
Balance above \$5,000,000	negotiable

The minimum portfolio value is generally set at \$100,000. The minimum annual fee for any account is \$500. HCP may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where HCP 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 HCP 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 HCP from the client will be invoiced or deducted from the client's account prior to termination.

General Consulting Fees

When HCP provides general consulting services to clients, these services are generally separate from HCP's financial planning and portfolio management services. Fees for general consulting are negotiated at the time of the engagement for such services, and are normally based on an hourly rate of \$300.

Other Compensation

Andrew J. Hardin is licensed to sell life, health and disability insurance through various insurance companies. Such insurance sales may result in a commission or other remuneration being paid to Mr. Hardin, which is fully disclosed to the client prior to the execution of any recommendation.

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

HCP 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 HCP has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

HCP serves individuals, trusts, and estates. With some exceptions, the minimum portfolio value eligible for conventional investment advisory services is \$100,000, and the annual minimum fee charged is \$500. Under certain circumstances and in its sole discretion, HCP may negotiate such minimums.

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

Methods of Analysis and Investment Strategies

In accordance with the Investment Plan, HCP will select mutual funds, ETFs, individual bonds and common stocks. Mutual funds and ETFs are assessed in terms of past performance, fee structure, overall ratings for safety and returns, and other factors.

In selecting individual stocks for an account, HCP 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

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. HCP may evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

Risk of Loss

While HCP 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 HCP manages client investment portfolios based on HCP'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 HCP allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that HCP's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, HCP 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. HCP will invest portions of client assets into equity investments, primarily through the use of pooled investment funds that invest in the stock market. HCP may also invest directly in individual stocks in client account. 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. HCP 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. HCP 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

In 2004, while employed as a Registered Representative of a broker/dealer, Andrew Hardin exercised discretion in an account of a customer of the broker-dealer on verbal authorization when written authorization from the customer and written approval of the broker-dealer was required. The matter was investigated and Mr. Hardin was censured and fined for (1) acting without proper authorization, and (2) inappropriately handling and misrepresenting the reasons for certain transactions in certificates of deposits in client accounts. More information about this event can be found by accessing the following website and entering the number 4534287 in the search box, or by contacting HCP. <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck>

Item 10 - Other Financial Industry Activities and Affiliations

Hardin Capital Partners, LLC is also a licensed insurance agency in South Carolina. Andrew J. Hardin is licensed to sell life, health and disability insurance through various insurance companies. Such insurance sales may result in a commission or other remuneration being paid to Mr. Hardin, which is fully disclosed to the client prior to the execution of any recommendation.

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

Code of Ethics and Personal Trading

HCP has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. HCP's Code has several goals. First, the Code is designed to assist HCP in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, HCP owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires HCP 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 HCP's associated persons (managers, officers and employees). Under the Code's Professional Standards, HCP expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, HCP associated persons are not to take inappropriate advantage of their positions in relation to HCP clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time HCP's associated persons may invest in the same securities recommended to clients. Under its Code, HCP 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

Because associated persons may invest in the same securities as those purchased in client accounts, HCP has established a policy requiring its associated persons to pre-clear transactions in these securities with the Chief Compliance Officer. The goal of this policy is to avoid any conflict of interest that may present itself in these situations. Certain securities, such as CD's, treasury obligations and open-end mutual funds are exempt from this pre-clearance requirement. However, in the event of other identified potential trading conflicts of interest, HCP's goal is to place client interests first.

Consistent with the foregoing, HCP 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 a HCP associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer. 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 HCP'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, HCP 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, HCP 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 HCP's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

HCP 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. HCP may also effect trades for client accounts at Schwab, or may in some instances, consistent with HCP's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although HCP may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody assets with Schwab. HCP is independently owned and operated and is not affiliated with Schwab.

Schwab provides HCP 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 HCP 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 HCP 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 HCP other

products and services that benefit HCP 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 HCP accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist HCP 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 HCP'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 HCP 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 HCP. 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 HCP. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of HCP personnel. In evaluating whether to recommend that clients custody their assets at Schwab, HCP 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.

Directed Brokerage

Clients may direct HCP to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangement that HCP has with Schwab is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing HCP to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with HCP that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Aggregated Trade Policy

HCP 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, HCP 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, HCP 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 HCP or its officers, directors, or employees will be excluded first.

Cross Trades

From time to time, HCP may direct a "cross trade" of securities (including, without limitation, fixed income securities) between client accounts, whereby HCP arranges for one client account to purchase a security directly from another client. In such cases, HCP will seek to obtain a price for the security from one or more independent sources. HCP is not a broker-dealer and receives no compensation from a cross trade; however, the broker-dealer facilitating the cross trade normally charges administrative fees to the clients' accounts.

HCP may direct a cross trade when HCP believes that the transaction is in the best interest of the clients, that no client will be disfavored by the transaction, and that the transaction receives the best execution.

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 HCP. 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. Andrew J. Hardin, HCP's Managing Member, 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. HCP will provide additional written reports as needed or requested by the client.

Item 14 - Client Referrals and Other Compensation

As noted above, HCP may receive some benefits from Schwab based on the amount of client assets held at Schwab. Please see **"Brokerage Practices"** for more information. However, neither Schwab nor any other party is paid to refer clients to HCP.

Item 15 - Custody

Schwab is the custodian of nearly all client accounts at HCP. 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

HCP of any questions or concerns. Clients are also asked to promptly notify HCP if the custodian fails to provide statements on each account held.

From time to time and in accordance with HCP's agreement with clients, HCP 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 above under "**Advisory Business**", HCP manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, HCP will execute that plan without specific consent from the client for each transaction. The account agreement used to establish the account generally includes a Limited Power of Attorney, which confers this trading authority on HCP. The discretionary relationship is further described in the agreement between HCP and the client.

Item 17 - Voting Client Securities

As a policy and in accordance with HCP's agreement, HCP 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 HCP with questions relating to proxy matters; however, HCP does not generally perform detailed research regarding proxy voting options.

Item 18 - Financial Information

HCP does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

Brochure Supplement for

Andrew J. Hardin

CRD# 4534287

of

Hardin Capital Partners, LLC

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Suite 614
Greenville, South Carolina 29601

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www.HardinCapitalPartners.com

March 6, 2011

This brochure supplement provides information about Andrew Hardin, and supplements the Hardin Capital Partners, LLC ("HCP") brochure. You should have received a copy of that brochure. Please contact HCP at (864) 252-4200 if you did not receive HCP's brochure, or if you have any questions about the contents of this supplement.

Additional information about Andrew Hardin is available on the SEC's website at
www.AdviserInfo.sec.gov.

Educational Background and Business Experience

Andrew J. Hardin (year of birth 1979) is the Founder and sole owner of Hardin Capital Partners, LLC. Prior to forming HCP, Andrew served as Vice President of Wells Fargo (formerly Wachovia, A.G. Edwards) from 2004 to 2010.

Andrew has built a clientele that consists of individuals as well as small business owners. HCP manages over \$50 million in client assets, and its focus is on assisting clients in working towards their goals and dreams through a calculated planning process. Andrew follows a 6-step planning process as endorsed by the Certified Financial Planner Board of Standards.

Andrew graduated from The Citadel with a BS degree in Business Administration and a Minor in Computer Science. He has been in the securities industry since 2002, and holds the Series 7 (General Securities Representative Exam), 63 (Uniform Securities Agent State Law Exam), and 66 (Uniform Combined State Law Examination) examinations. Andrew also holds an insurance license for life, health, and disability. He is currently preparing for the CERTIFIED FINANCIAL PLANNER™ exam* to be held in July of 2011.

A longtime resident of Greenville, South Carolina, Andrew is active in the community through various non-profit organizations. He also conducts financial planning seminars and often speaks at local colleges on various financial subjects. Andrew is a member of NewSpring Church.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions over a 2-day period. At least 3 years of qualifying full-time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

Disciplinary Information

In 2004, while employed as a Registered Representative of a broker/dealer, Andrew Hardin exercised discretion in an account of a customer of the broker-dealer on verbal authorization when written authorization from the customer and written approval of the broker-dealer was required. The matter was investigated and Mr. Hardin was censured and fined for (1) acting without proper authorization, and (2) inappropriately handling and misrepresenting the reasons for certain transactions in certificates of deposits in client accounts. More information about this event can be found by accessing the following website and entering the number 4534287 in the search box, or by contacting HCP. <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck>

Other Business Activities

Andrew J. Hardin is licensed to sell life, health and disability insurance through various insurance companies. Such insurance sales may result in a commission or other remuneration being paid to Mr. Hardin, which is fully disclosed to the client prior to the execution of any recommendation.

Additional Compensation

Other than the possibility of insurance commissions disclosed above, Andrew has no other income or compensation to disclose.

Supervision

As a Managing Member of Hardin Capital, LLC, Mr. Hardin 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.