

Paul Morehouse

7 Herbert Drive Suite B
Lathan, NY 12100
(518) 608-4537

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Paul Morehouse supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Morehouse is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Paul Morehouse

Year of Birth: 1971

Formal Education after High School:

- None

Education:

- Hudson Valley Community College, AAS in Accounting, Graduated 1993
- Siena College, BA in Accounting, Graduated 2006

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, 8-2012 to present
- HBW Insurance & Financial Services, Representative, 4-2010 to present
- HBW Securities, Registered Representative, 8-2010 to present
- AAA Hudson Valley Inc., Manager of Operations, 11-2007 to present

Certifications:

- Finra Licensing of Series 6, 63 & 65

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Paul Morehouse has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Paul Morehouse has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Paul Morehouse to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily

enjoining, or otherwise limiting, Paul Morehouse from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Paul Morehouse has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Paul Morehouse was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Paul Morehouse does not have any other proceeding in which a professional attainment, designation, or license of Paul Morehouse was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Paul Morehouse resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Paul Morehouse is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Paul Morehouse receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Paul Morehouse's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Paul Morehouse provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Paul Morehouse's income and involves a substantial amount of Paul Morehouse's time.

Paul Morehouse also works for AAA Hudson Valley Inc. as the Manager of Business Operations. He supervises accounting and membership departments. He also compiles Financial Statements and oversees audits. This business activity provides a substantial source of Paul Morehouse's income and involves a substantial amount of Paul Morehouse's time.

Additional Compensation

Form ADV Part 2B, Item 5

Paul Morehouse cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

Form ADV Part 2B, Item 6

Paul Morehouse is supervised by Charles Reinhold, the president and chief compliance officer of HBW Advisory Services LLC., from the offices at 3355 Cochran Street Ste 100, Simi Valley, CA 93063, phone number 800-843-8888. The services offered by Paul Morehouse will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Charles Reinhold reviews all accounts for suitability before they are opened. Clients are reminded quarterly to update HBW Advisory Services LLC of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by Paul Morehouse on a regular basis.

Joseph W Petry

7 Herbert Drive Suite B
Lathan, NY 12110
(518) 280-1702

HBW Advisory Services LLC

3355 Cochran Street Ste 100, Simi Valley CA 93063
(800) 473-3856

October 25, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph W Petry that supplements the HBW Advisory Services LLC brochure. You should have received a copy of that brochure. Please contact client services at HBW Advisory Services LLC if you did not receive HBW Advisory Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph W Petry is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name Joseph Petry

Year of Birth: 1977

Formal Education after High School:

- The College of Saint Rose, Albany NY B of Arts June 1999

Business Background for the Previous Five Years:

- HBW Advisory Services LLC, Investment Advisor Representative, August 2011 to present
- HBW Insurance & Financial Services, Representative, July 2008 to present.
- HBW Securities LLC, Registered Representative, July 2008 to present.
- Luminary, Sales Associate, December 2007 to December 2008.
- PFS Investments Inc., Registered Representative, March 2007 to April 2007.
- Troy CSD, Substitute School Teacher, September 2007 to January 2008.
- Primerica Financial Services, Representative, October 2002 to April 2007.

Certifications:

- Series 6, 63 & 65 licensing

Disciplinary Information

Form ADV Part 2B, Item 3

In the past 10 years, Joseph Petry has not been convicted of, or pled guilty or nolo contendere ("no contest") to a felony; misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses by a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

In the past 10 years, Joseph Petry has not been named as the subject of a pending criminal proceeding that involved an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses as a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

No domestic, foreign or military court of competent jurisdiction has ever found Joseph Petry to have been involved in a violation of an investment-related statute or regulation; or was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise

limiting, Joseph Petry from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Joseph Petry has never been found by the SEC, any other federal regulatory agency, any state regulatory agency, any foreign financial regulatory or a self-regulatory organization (SRO) in any proceeding to have caused an investment-related business to lose its authorization to do business; or to have been involved in a violation of the SRO's rules. Joseph Petry was not barred or suspended from membership or from association with other members, or was expelled from membership; otherwise significantly limited from investment-related activities; or fined more than \$2,500.

Joseph Petry does not have any other proceeding in which a professional attainment, designation, or license of Joseph Petry was revoked or suspended because of a violation of rules relating to professional conduct. Nor has Joseph Petry resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

Other Business Activities

Form ADV Part 2B, Item 4

Joseph Petry is registered as a registered representative of the broker-dealer HBW Securities LLC, which is an affiliated company of HBW Advisory Services LLC, but separate entities of each other. HBW Advisory Services LLC clients may be offered various securities in addition to the advisory services offered by HBW Advisory Services LLC. The purchase of securities may result in Joseph Petry receiving commission based compensation in addition to any advisory fee paid by the client. HBW Advisory Services LLC clients are not obligated to purchase any securities products from HBW or its associates. HBW Advisory Services LLC has a 2 year voluntary prohibition on charging fees from commissions based variable annuities sold through broker-dealer. If the client chooses to implement Joseph Petry's recommendations through HBW Securities LLC, a registered broker-dealer, a conflict of interest exists. These conflicts are mitigated by our standard of conduct in the Code of Ethics section.

Joseph Petry provides insurance services through HBW Insurance & Financial Services, Inc. This business activity provides a substantial source of Joseph Petry's income and involves a substantial amount of Joseph Petry's time.

Additional Compensation

Form ADV Part 2B, Item 5

Joseph Petry cannot accept any type of economic benefits from anyone who is not a client for providing advisory services. Economic benefits include awards, other prizes, and bonuses that are based at least in part, on the number or amount of sales or client referrals, should be considered an economic benefit, but other regular bonuses should not. Economic benefits do not include the supervised person's regular salary.

Supervision

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