

**DHH Advisors, LLC  
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**April 7, 2014**

## **Form ADV Part 2B Brochure Supplement**

**Darren Zagarola  
Howard Hook  
Howard Milove**

This brochure supplement provides information about the above listed individuals that supplements the DHH Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Tracy A. Hagberg, Chief Compliance Officer if you did not receive DHH Advisors, LLC brochure or if you have any questions about the contents of this supplement. Additional information about the above named supervised persons 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**

### **Darren L. Zagarola, CPA, CFP®**

Born – 1971

#### Formal Education after High School:

King's College – BS in Accounting

#### Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

EKS Associates – January 2009 - Present

Access Wealth Planning, LLC – August 2005 – Present

EJ Brooks Company – December 2000 – April 2007

Ernest & Young – October 1993 – November 2000

### **Howard M. Hook, CPA, CFP®**

Born – 1965

#### Formal Education after High School:

State University of NY at Binghamton – BS in Accounting

#### Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

EKS Associates – January 2013 - Present

Access Wealth Planning, LLC – July 2001 – Present

Royal Alliance Associates, Inc. – August 2000 – December 2012

Access Financial Planning, Inc. – August 2000 – June 2001

### **Howard Scott Milove, CPA, PFS**

Born – 1973

#### Formal Education after High School:

Syracuse University – BS in Accounting

#### Business Background for the preceding five years:

DHH Advisors, LLC – November 2013 - Present

Access Wealth Planning, LLC – July 2001 – Present

Royal Alliance Associates, Inc. – December 2000 – Present

Access Financial Planning, Inc. – December 2000 – June 2001

**The CERTIFIED FINANCIAL PLANNER®**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

***Certified Public Accountant*** (CPA) CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code Professional Conduct within their state accountancy laws or have created their own.

***Personal Financial Specialist*** (PFS) The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

## **Disciplinary Information**

None.

### **Other Business Activities**

As discussed in Items 5 and 12, one of DHH's associated persons, Howard Milove, is a registered representative of Royal Alliance Associates, Inc. Please see those Items for additional disclosures related to this relationship.

Certain associated persons are also Investment Advisory Representatives (IAR) of Access Wealth Planning, LLC ("AWP"). AWP is a Registered Investment Advisory firm. We do not believe that our relationship with AWP creates a material conflict of interest.

### Additional Compensation

None.



## Supervision

The investment advisory and financial planning activities are supervised by Darren Zagarola, Managing Member. This is accomplished through random review of client's accounts, review of trading, email and correspondence.

Howard Hook and Howard Milove, Members of DHH, supervise Darren Zagarola's activities. This is accomplished through random review of client's accounts, review of trading, email and correspondence.

The contact information for each is listed below:

Darren Zagarola  
Telephone # 609-921-1016  
[dzagarola@awplan.com](mailto:dzagarola@awplan.com)

Howard Hook  
Telephone # 609-921-1016  
[hhook@awplan.com](mailto:hhook@awplan.com)

Howard Milove  
Telephone # 973-740-2400  
[hmilove@awplan.com](mailto:hmilove@awplan.com)

## Requirements for State-Registered Advisors

None.