

Visionary Horizons, LLC

Firm Brochure

This brochure provides information about the qualifications and business practices of Visionary Horizons, LLC. If you have any questions about the contents of this brochure, please contact us at (865) 675-VHWM (8496) or by email at: Info@VisionaryHorizons.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Visionary Horizons, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Visionary Horizons, LLC's CRD number is: 150483

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Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

- Since the Adviser's last filing of the Adviser's Brochure, Mr. Roger Kiger resumed his role as the Adviser's Chief Compliance Officer.

We will ensure that you receive a summary of material changes, if any, to this and subsequent disclosure brochures within 120 days after our fiscal year ends. Our fiscal year ends on December 31 so you will receive the summary of material changes, if any, no later than April 30 each year. At that time we will also offer a copy of the most current disclosure brochure. We may also provide other ongoing disclosure information about material changes as necessary.

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Item 4: Advisory Business

A. Description of the Advisory Firm

This firm has been in business since September 10th, 2009, and the principal owner is Roger E. Kiger. Mr. Kiger also serves as the Firm's Chief Compliance Officer ("CCO").

B. Types of Advisory Services

Visionary Horizons, LLC (hereinafter "VH") offers the following services to advisory clients:

Investment Supervisory Services

VH offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. VH creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

VH evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. VH will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Services Limited to Specific Types of Investments

VH limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, hedge funds, third party money

managers, REITs, private placements, government securities. VH may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

VH offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

D. Wrap Fee Programs

VH does not participate in any wrap fee programs.

E. Amounts Under Management

VH has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$91,882,695	\$10,261,188	February 4, 2016

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Total Assets Under Management	Annual Fee
\$1-\$99,999	1.75%
\$100,000-\$249,999	1.50%
\$250,000-\$999,999	1.30%
\$1,000,000-\$1,999,999	1.20%
\$2,000,000 and above	1.00%

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in advance, and clients may terminate their contracts with sixty days' written notice. Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Financial Planning Fees

Hourly Fees

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is between \$75 and \$300. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in advance.

Advisory fees are invoiced and billed directly to the client quarterly. Clients may select the method in which they are billed.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fee etc.). Those fees are separate and distinct from the fees and expenses charged by VH. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

VH collects fees in advance and in arrears. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check or to be deposited back into client's account.

E. Outside Compensation For the Sale of Securities to Clients

Roger E. Kiger, Chris Ahler and Michael Simpson in their roles as registered representatives, for Purshe Kaplan Sterling Investments, accept compensation for the sale of securities to VH clients.

1. This is a Conflict of Interest

VH and its supervised persons will accept compensation for the sale of securities or other investment products, including asset based sales charges or services fees from the sale of mutual funds to its clients. This presents a conflict of interest and gives the supervised person and VH an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of securities or investment products for which VH receives compensation, VH will document the conflict of interest in the client file and inform the client of the conflict of interest.

2. Clients Have the Option to Purchase Recommended Products From Other Brokers

Clients always have the option to purchase VH recommended products through other brokers or agents that are not affiliated with VH.

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

VH does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

VH generally provides investment advice and/or management supervisory services to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Pension and Profit Sharing Plans
- ❖ Corporations or Business Entities

Minimum Account Size

There is an account minimum, \$250,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

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

A. Methods of Analysis and Investment Strategies

VH's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

Charting analysis involves the use of patterns in performance charts. VH uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

VH uses Long Term Trading, Short Term Trading, Options Writing (including covered options, uncovered options, or spreading strategies).

VH utilizes investment strategies that are designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Options writing generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

VH generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Roger E. Kiger, Christopher Ahler and Mike Simpson are registered representatives of Purshe Kaplan Sterling Investments. From time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. VH always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of VH in their capacity as a registered representative.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither VH nor its representatives are registered as a FCM, CPO, or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Roger E. Kiger, Mike Simpson and Joseph Ellis are licensed insurance agents in the state of Tennessee. From time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

Troy Tissue and Patrick Martin work in their capacity as President and Senior Vice President in TAG Resource, LLC, a third party Administrator for 401ks. The fact that Tissue and Martin would receive economic benefit if VH clients choose to use the services of TAG Resources, LLC creates a conflict of interest with the fiduciary duties of a registered investment adviser.

VH always acts in the best interest of the client; including the sale of commissionable products or referring of outside service resources to advisory clients. Clients are in no way required to implement the plan through any representative of VH in their capacity as an insurance agent. Clients are also under no obligation to utilize the services of any outside entity that may be referred by a VH Advisor.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

VH may direct clients to third party money managers.

Item 11: Code of Ethics, Participation in Transactions, Personal Trading

A. Code of Ethics

As an investment adviser firm, we have an overarching fiduciary duty to our clients. They deserve our undivided loyalty and effort, and their interests come first. We have an obligation to uphold that fiduciary duty and see that our personnel do not take inappropriate advantage of their positions and the access to information that comes with their positions. The Adviser holds their directors, officers, and employees accountable for adhering to and advocating the following general standards to the best of their knowledge and ability:

- Always place the interest of the clients first and never benefit at the expense of advisory clients.
- Always act in an honest and ethical manner, including in connection with, and the handling and avoidance of, actual or potential conflicts of interest between personal and professional relationships.
- Always maintain the confidentiality of information concerning the identity of security holdings and financial circumstances of clients.
- Fully comply with all applicable laws, rules and regulations of federal, state and local governments and other applicable regulatory agencies.
- Proactively promote ethical and honest behavior with the Adviser, including, without limitation, the prompt reporting of violations of, and being accountable for adherence to, this Code of Ethics. Our Code of Ethics covers prohibited purchases/sales, prohibited activities, insider trading, anti-money laundering, confidentiality, gifts and entertainment, political contributions, service on boards of directors, conflicts of interest, recordkeeping, and compliance responsibilities.
- A full copy of VH's code of ethics will be provided upon request.

B. Recommendations Involving Material Financial Interests

None

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of VH may buy or sell securities for themselves that they also recommend to clients. VH will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of VH may buy or sell securities for themselves at or around the same time as clients. VH will not trade non-mutual fund or non-ETF securities forty eight hours prior to or twenty four hours after trading the same security for clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The Custodian was suggested based on their relatively low transaction fees and access to mutual funds, stocks, bonds and ETFs. VH will never charge a premium or commission on transactions, beyond the actual cost imposed by the Custodian.

1. Research and Other Soft-Dollar Benefits

VH receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions ("soft dollar benefits").

2. Brokerage for Client Referrals

VH receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

VH will not allow clients to direct VH to use a specific broker-dealer to execute transactions. Clients must use VH recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, VH may be unable to achieve most favorable execution of client transaction and that this may cost clients money over using a lower-cost custodian.

B. Aggregating (Block) Trading for Multiple Client Accounts

VH maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least quarterly by Roger E. Kiger, Christopher Ahler, Phil Dortch, Michael Simpson or Joseph Ellis. The chief advisors are instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to these reviewers.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Roger E. Kiger, Christopher Ahler, Phil Dortch, Michael Simpson or Joseph Ellis. There is only one level of review and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing the clients account performance, which may come from the custodian.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

VH does not receive any economic benefit, directly or indirectly from any third party for advice rendered to VH clients.

B. Compensation to Non –Advisory Personnel for Client Referrals

VH does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

VH does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the custodian. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16: Investment Discretion

For those client accounts where VH provides ongoing supervision, VH maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

VH will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

VH does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither VH nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Neither VH nor its management has been the subject of a bankruptcy petition in the last ten years.

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