



Form ADV Part 2A:  
Client Brochure  
January 1, 2018

Savvy Financial, LLC

This Client Brochure ("Brochure") provides information about the qualifications and business practices of Savvy Financial, LLC. If you have any questions about the contents of this Brochure, please contact us at [support@savvyfi.co](mailto:support@savvyfi.co). 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.

Contact information is available upon request at [support@savvyfi.co](mailto:support@savvyfi.co).

Additional information about Savvy Financial, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[WWW.SAVVYFI.CO](http://WWW.SAVVYFI.CO)

## Item 3: Table of Contents

Item 4: Advisory Business.....	3
Item 5: Fees and Compensation .....	4
Item 6: Performance-Based Fees and Side-By-Side Management .....	5
Item 7: Types of Clients .....	5
Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss .....	6
Item 9: Disciplinary Information.....	8
Item 10: Other Financial Industry Activities and Affiliations .....	8
Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading .....	9
Item 12: Brokerage Practices.....	9
Item 13: Review of Client Accounts .....	10
Item 14: Client Referrals and Other Compensation.....	11
Item 15: Custody.....	11
Item 16: Investment Discretion .....	11
Item 17: Voting Client Securities.....	12
Item 18: Financial Information.....	12

## Item 4: Advisory Business

### A. General Description of the Company

Savvy Financial, LLC (“Savvy Financial” or “SavvyFi”), an automated internet investment adviser registered with the Securities and Exchange Commission (SEC), was founded in November of 2017 by principal owner, Jeffrey Hull. Savvy Financial is headquartered in Nashville, Tennessee.

Like all registered investment advisers, SavvyFi is required to inform Clients that registration with the SEC does not imply a certain level of skill or training.

### B. Description of Advisory Services Offered

Savvy Financial’s objective is to help its Clients (“Clients”) plan for their Beneficiary’s (“Beneficiary” or “Student”) anticipated college expenses by recommending investments with suitable expected returns and suitable anticipated risk exposure for the Student’s investment horizon. In addition, SavvyFi’s objective is to help Clients better understand the relationship between the Client’s expected contributions and achievement of the Client’s college savings goal.

Savvy Financial’s advisory services (“Services”) are limited to providing advice to Clients that are saving, or intend to save, for college with a 529 College Savings Plan (“529 Plan”). The scope of SavvyFi’s Services does not include advice on 529 Prepaid Plans or any other college savings vehicles.

SavvyFi’s Services generally include the following:

- Assistance with 529 account setup;
- Projection of the Student’s college costs relative to the Client’s household income;
- Tracking and projection of the Client’s progress toward a college savings goal.

As a digital investment adviser, Savvy Financial administers its Services exclusively through its interactive online software application (“Online Software”), which can be accessed at [www.savvyfi.co](http://www.savvyfi.co) (“Site”). This is different from many “traditional” investment advisers that administer advisory services primarily through personal interaction with human investment adviser representatives. Each Client must acknowledge his or her willingness to conduct the advisory relationship with Savvy Financial electronically and through SavvyFi’s Online Software.

In addition to SavvyFi’s Services, SavvyFi gives Clients access to a gift contribution feature (“Gift Feature”) in the Online Software that is intended to help Clients source contributions to their 529 account(s) from third parties, who may or may not also be Clients of SavvyFi.

### C. Explanation of Standard (Non-Tailored) Services

Savvy Financial has adopted a standard recommended 529 Plan and investment option for all of its clients: New York’s 529 Plan (“NY529 Plan”) and within that plan, Vanguard’s Aggressive Age-Based Option (“Age-Based Option”). Through standardizing the 529 Plan and investment option, SavvyFi anticipates that significant burdensome complexity will be removed from the Client’s decision process, which will help Clients start their college savings account earlier and maximize their time available to pursue investment growth. To facilitate ease of account signup, each Client must acknowledge and agree to give Savvy Financial full power and authority to enter into and perform the NY529 Plan Tuition Savings Agreement in a representative or fiduciary capacity on behalf of the Client. Client’s cannot impose restrictions on investing in certain securities or types of securities, or select their own investments, in connection with SavvyFi’s Services because the investments recommended by Savvy Financial are part of the overall investment plan (“Investment Plan”) for the Client.

Savvy Financial does not represent that its Services are based on, or meant to replace, a comprehensive evaluation of the Client's entire financial profile and circumstances. Additionally, because SavvyFi's Services are limited to advice on only NY529 Plan and Age-Based Option, SavvyFi does not represent that its Services are based on a comprehensive evaluation of all college savings options relative to the Client's specific financial profile and circumstances. Each Client must acknowledge and agree to the fact that he or she may be sacrificing certain state tax benefits by adopting SavvyFi's Investment Plan. Prospective Clients who are not New York State taxpayers may wish to consider whether their or their Student's home state provides its taxpayers with favorable state tax or other benefits that may only be available through investment in the home state's 529 plan.

#### D. Wrap Fee Program

Savvy Financial does not participate in a wrap fee program; therefore, SavvyFi has no material conflicts of interest to disclose relative to wrap fee programs.

#### E. Supervision and Management of Client Assets

Savvy Financial is a new investment adviser, and as such, has \$0 in supervised and/or managed assets as of the date of this Brochure. SavvyFi intends to manage future assets on a non-discretionary basis.

### Item 5: Fees and Compensation

#### A. Compensation for Advisory Services

Savvy Financial is compensated for its Services in connection with the Client's NY529 Plan Account(s) ("NY529 Account") by charging an annualized fee of 0.30% ("Advisory Fee") based on the assets in the Client's NY529 Account(s). SavvyFi's Advisory Fee is separate from the annualized fees and expenses of NY529 Plan, which may include underlying administrative, investment management, program management, and fund fees (see "Other Fees and Expenses Incurred by Client" in this Item for additional information). SavvyFi's Advisory Fee will only be assessed on the Client's NY529 Accounts that are connected to SavvyFi's Services.

Savvy Financial reserves the right, in its sole discretion, to negotiate, reduce, or waive the Advisory Fee for certain Clients' accounts for any period of time determined solely by Savvy Financial. In addition, Savvy Financial may reduce or waive its Advisory Fee for the account of some Clients without notice to, or fee adjustment for, other Clients.

As of the date of this Brochure, the Total Annualized Fee ("Total Fee") to Clients, including SavvyFi's Advisory Fee and NY529 Plan's separate annualized fees and expenses, is 0.45%. Savvy Financial reserves the right to change its Advisory Fee to maintain the Total Fee of 0.45% to the Client. SavvyFi will promptly notify the Client of any increase or decrease in the Advisory Fee. A change in the Advisory Fee will be effective for the Client's SavvyFi account starting in the next month that begins at least 30 days after SavvyFi sends or posts such notice.

#### B. Billing of Fees Incurred by Client

Fees incurred by the Client in connection with SavvyFi's Services will be billed on a monthly basis and will be automatically deducted from the Client's contributions to the Client's NY529 Account(s). The Advisory Fee will be calculated based on the total asset balance ("Retrieved Amounts") of all of the Client's NY529 Accounts linked to SavvyFi's Online Software. The Client's Retrieved Amounts will be obtained from NY529 Plan on the last calendar day of each month. Discrepancies may exist due to the

Client's pending account activity at the time of retrieval; however, the Retrieved Amounts only will be considered in determination of a Client's monthly fee.

If the Client's contributions or lack thereof within the first ten calendar days of a specific month does not equal or exceed the Client's Advisory Fee owed in that month, SavvyFi will automatically deduct the full fee owed on the tenth calendar day of that month from the Client's bank account linked to the Online Software. Savvy Financial does not offer any other method of fee billing or fee collection to Clients.

### C. Other Fees and Expenses Incurred by Client

Savvy Financial's Advisory Fee is separate from the fees and expenses of NY529 Plan in which the Client is invested in. The separate fees and expenses of NY529 Plan ("NY529 Plan Fees") are charged through a "Total Annual Asset-Based Fee," which may be composed of administrative, program management, investment management, fund, broker-dealer, and record-keeping costs. As of the date of this Brochure, NY529 Plan Fees are 0.15% of assets in the NY529 Account(s). NY529 Plan Fees are deducted directly from the Client's NY529 Account and, therefore, indirectly affects the Client's portfolio performance. Clients should refer to "Item 12: Brokerage Practices" in this Brochure for more information on brokerage and transaction costs.

### D. Advanced Payment of Fees

Savvy Financial does not accept advanced payment of Advisory Fees.

### E. Other Compensation Related to Securities and Investment Product Sales

Savvy Financial, inclusive of its supervised persons, does not receive compensation related to the sale of investment products or securities, nor does it receive any compensation from NY529 Plan in which the Client invests in.

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

Savvy Financial, inclusive of its supervised persons, does not accept performance-based fees, which are generally defined as fees based on a share of capital gains on or capital appreciation of the assets of a Client. SavvyFi has no material conflicts of interest to disclose pertaining to performance-based fees or side-by-side management.

## Item 7: Types of Clients

Savvy Financial provides Services to individuals only. SavvyFi does not provide Services to trusts, investment companies, or pensions plans. Because Savvy Financial's Services are limited to advice in connection with the Client's NY529 Account(s), if a Client is excluded from account ownership by NY529 Plan, that Client will also be ineligible for SavvyFi's Services.

As of the date of this Brochure, Clients have no minimum account balance required to open or maintain a SavvyFi account or NY529 Account.

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

### A. Description of Analysis Methods and Investment Strategies

Behavioral economics research has shown that individuals' actions can be predictably misaligned with their intentions due to certain decision characteristics and inherent human biases. Research has also shown that a focus on "choice architecture" can help individuals act more in line with their intentions. For example, one study found that new employees' participation in an organization's workplace savings program increased by almost 280% after the enrollment process was simplified to a checkbox with an associated default savings rate and default investment allocation.<sup>1</sup>

Because of the many variables that can factor into choosing a college savings plan and investment option, SavvyFi believes that a simplified enrollment process will allow Clients to start saving earlier and that a substantially more complex enrollment process would be too burdensome for Clients, ultimately resulting in a delayed decision to open the Client's college savings account where they otherwise would not intend to delay the decision. As such, Savvy Financial has simplified the enrollment process for Clients by selecting NY529 Plan and Age-Based Option as defaults for all of its Clients.

Savvy Financial is aware of academic and industry research which has demonstrated that the investment behavior of households can be influenced by past returns, and that the resulting return-chasing behavior can have a significant negative impact on a household's investment performance.<sup>2</sup> To minimize the influence of return-chasing behavior, SavvyFi has selected Age-Based Option as the default and only investment option in the Investment Plan for all Clients.

Age-Based Option automatically allocates the Client's assets to progressively decreasing levels of expected risk as the Student's expected college enrollment date approaches. The investment options, asset allocation, or underlying funds of Age-Based Option are managed by NY529 Plan's Program Administrators. SavvyFi does not represent or offer any assurance that the asset allocations of Age-Based Option will maximize a Client's returns, minimize risk, or be the appropriate allocation in all circumstances for every investor who has a particular time horizon or risk tolerance. Clients should acknowledge and be prepared to bear the risk of substantial loss of their original investment when investing in Age-Based Option.

Savvy Financial does not represent that its analysis on or selection amongst 529 Plans incorporates any specific Client's, or Client type's, financial situation or circumstances. Savvy Financial's evaluation leading to the selection of NY529 Plan and Age-Based Option as the default for all Clients' Investment Plan generally considered the following factors:

- Availability of age-based investment options;
- Returns of age-based investment options;
- Program administrators, investment managers, program managers, and record keepers of 529 Plans;
- Total annualized fees of 529 Plans;
- Ability of the 529 Plan to integrate with SavvyFi's Online Software;
- Minimums to open a 529 account;
- Minimum contributions to a 529 account;
- Annual 529 account maintenance fees.

Each Student's projected costs of college are determined based on a historical analysis of net prices relative to household income levels. The Student's projected future costs of college are determined

based on an analysis of historical net price growth for the Client's specific household income level and the Student's expected college enrollment date. These projections are estimates and assume that the Student will be listed as a dependent of the Client on the Student's Free Application For Federal Student Aid ("FAFSA"). If this is not the case, the Student's projected costs of college may not be a reasonable approximation due to inapplicable household income data used to estimate the projected costs.

1. Carroll, Gabriel D., James J. Choi, David Laibson, Brigitte Madrian, and Andre Metrick. "Optimal Defaults and Active Decisions." *The Quarterly Journal of Economics*, November 2009.
2. Chien, Yili. "Chasing Returns Has a High Cost for Investors." Federal Reserve Bank of St. Louis, April 2014.

## B. Material Risks of Method of Analysis

The following risks of Savvy Financial's method of analysis may not be all-inclusive but should be considered carefully by a prospective Client before retaining Savvy Financial's Services.

- **Limited Investment Direction** – Savvy Financial offers only one 529 plan and one investment option to simplify the enrollment process for Clients. Savvy Financial does not allow Client's to select their own investments because the investments recommended by Savvy Financial are part of the overall Investment Plan for the Client.
- **No Suitability Determination** – Savvy Financial makes no representations regarding the suitability of the Investment Plan made available through SavvyFi's Services for any particular Client. Other types of investments and other types of college savings vehicles may be more appropriate depending on a potential Client's financial situation and circumstances. The Client's Investment Plan does not, nor is it intended to, constitute legal or tax advice. Clients are encouraged to consult their legal or tax advisor about the impact of the Investment Plan on the individual situation.
- **Eligibility for Financial Aid and Other Noneducational Benefits** – Being the owner or beneficiary of a 529 account may adversely affect financial aid and other federal and state noneducational benefits, such as Medicaid. Clients should check and periodically monitor the applicable laws and other official guidance to determine the impact of the Client's 529 account on eligibility for financial aid, Medicaid, or other state and federal noneducational benefits.
- **No Guarantee That Savings Will Cover Education Expenses** – There is no guarantee that a Client's savings will cover future higher education expenses, even if the Client maximizes their total allowable savings in their NY529 Account. In addition, there is no guarantee that historical trends used to project future costs of college will be accurate predictors of future cost growth.

## C. Material Risks of Securities and Account Types

The following risks of the securities and account types in connection with SavvyFi's Services may not be all-inclusive but should be considered carefully by a prospective Client before retaining Savvy Financial's Services. These risks are in addition to, and do not exclude or supersede, the risks presented in NY529 Plan's *New York's 529 College Savings Program Direct Plan Disclosure Booklet and Tuition Savings Agreement*.

- **No Guarantee of Principal or Earnings** – The value of a Client's NY529 Account(s) may increase or decrease over time for a variety of reasons outside of SavvyFi's control. SavvyFi does not guarantee earnings or maintenance of the value of a Client's principal (contributions). The



underlying NY529 Accounts are not bank deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal or state government agency.

- **Municipal Fund Securities** – When a Client contributes to their NY529 Account, the Client's contributions will be invested in municipal fund securities (MFS). Although money contributed to a Client's NY529 Account will be invested in portfolios that hold mutual funds, investment in the portfolios is not a direct investment in shares of any mutual fund. The MFSs that Clients will be invested in as part of the Investment Plan are not registered with the SEC or any state agencies.
- **Limited Liquidity** – Once a Client opens an NY529 Account for their Student, the circumstances under which funds may be withdrawn without federal and state tax liability are limited.
- **Changes to NY529 Plan** – 529 Plans and their underlying investments are subject to changes, including but not limited to the 529 Plan fees and expenses, availability of certain MFSs, changes in the program managers, and changes in underlying investment(s) of an MFS. These changes may occur automatically and may affect a Client's Investment Plan.
- **Age-Based Option** - While Age-Based Option automatically allocates based on the Student's age, the principal value of the Client's investments in the underlying MFSs is not guaranteed. SavvyFi cannot offer any assurance that the allocations of Age-Based Option will maximize returns, minimize risk, or be the appropriate allocation in all circumstances for every investor who has a particular time horizon or risk tolerance.
- **Technology Risks** –Clients, SavvyFi, and NY529 Plan and its associated persons may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to SavvyFi's Online Software. In addition, it is possible that SavvyFi's Online Software may not perform exactly as intended or as disclosed on SavvyFi's Site.

## Item 9: Disciplinary Information

Like all investment advisers registered with the SEC, Savvy Financial is required to disclose any disciplinary event that might be material to any Client's or prospective Client's evaluation of SavvyFi's advisory business or the integrity of SavvyFi's management.

Savvy Financial has no disciplinary events to report to any Client. This statement applies to both Savvy Financial and its employees.

## Item 10: Other Financial Industry Activities and Affiliations

Savvy Financial and its management persons currently have no other relationships, affiliations, or arrangements with broker-dealers, investment advisers, commodity trading organizations, or investment companies other than expressly stated in this Brochure. Any relationships with financial institutions expressly stated in this Brochure are necessary to carry out Savvy Financial's Services; however, SavvyFi is not being separately compensated for directing Clients to those financial institutions.



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

### A. Description of Code of Ethics

Savvy Financial's paramount ethical, professional, and legal duty is to act at all times as a fiduciary to its Clients and to conduct its relationships with Clients in an open, honest, and trustworthy manner. Savvy Financial has adopted a Code of Ethics, which is designed to ensure that SavvyFi and its supervised persons meet their fiduciary obligation to Clients and live up to the ideals of the organization.

The Code of Ethics includes policies, procedures, and ideals pertaining to SavvyFi's protection of material nonpublic information, oversight of personal securities trading, guidance on oversight and open communication of ethical risks within the organization, and promotion of SavvyFi's Code of Ethics to its employees.

SavvyFi's Code of Ethics was designed and adopted pursuant to SEC rule 204A-1 and will be provided to Clients upon request. Clients should send Code of Ethics requests to [support@savvyfi.co](mailto:support@savvyfi.co).

### B. Material Financial Interests in Recommended Securities

Savvy Financial and its related persons do not have a material interest in the securities recommended through SavvyFi's Services. As such, SavvyFi has no material conflicts of interest to disclose.

### C. Investments in Same Recommended Securities

Savvy Financial and its related persons may invest in the same 529 Plan and investment option as recommended to Clients through SavvyFi's Services. Transactions in the MFSSs have been preapproved for trading by SavvyFi's Chief Compliance Officer based on the liquidity profile and structural characteristics of the MFSSs.

### D. Same-Time Investments In Same Recommended Securities

Savvy Financial and its related persons may invest in the same 529 Plan and investment option, at similar timeframes, as recommended to Clients through SavvyFi's Services. Transactions in the MFSSs have been preapproved for trading by SavvyFi's Chief Compliance Officer based on the liquidity profile and structural characteristics of the MFSSs.

## Item 12: Brokerage Practices

### A. Broker-Dealer Selection

Savvy Financial does not directly select or recommend any specific broker-dealer other than through recommending NY529 Plan and its associated broker-dealer ("Broker-Dealer"). The Broker-Dealer's compensation is not determined by SavvyFi and is included in the separate annualized fee charged by NY529 Plan.

i. Research and Other Soft Dollar Benefits

Savvy Financial does not receive any research or other products or services from a broker-dealer or a third party in connection with a Client's securities transactions. SavvyFi does not have any material conflicts of interest to disclose.

ii. Brokerage for Client Referrals

Savvy Financial does not receive client referrals from a broker-dealer or third party in relation to SavvyFi's recommendation of NY529 Plan and its associated Broker-Dealer. SavvyFi does not have any material conflicts of interest to disclose.

iii. Directed Brokerage

Savvy Financial does not permit, recommend, request, or require that Clients direct SavvyFi to execute transactions through a specified broker-dealer. SavvyFi does not have any material conflicts of interest to disclose.

B. Aggregation of Client Purchases or Sales of Securities

Savvy Financial does not, nor does it have the ability to, aggregate its Clients' purchases or sales of securities.

## Item 13: Review of Client Accounts

A. Frequency of Client Account Reviews

Savvy Financial reviews its Clients' accounts and Investment Plans daily through its automated investment advisory platform and provides all Clients with continuous access to reports through the Online Software. These reviews are conducted digitally and automatically under the periodic supervision of SavvyFi's CEO, Jeffrey Hull. The reports are in the form of a graphical visualization and include current total savings and projected future savings relative to college cost benchmarks.

B. Factors That Trigger Client Account Reviews

As new college cost data is released for the academic year, SavvyFi updates its college cost projection algorithm, which automatically updates the Investment Plans for all Clients. As new data on underlying fund returns are released, SavvyFi evaluates its projected returns algorithm, making any appropriate adjustments, which automatically updates the Investment Plans for all Clients. Other than updates to SavvyFi's aforementioned algorithms, Clients' accounts are updated daily with accessible information.

C. Client Account Reports

Savvy Financial reports the Client's total current savings, projected future savings, and college cost benchmarks each time the Client logs into their SavvyFi Account through the Online Software. Because Savvy Financial is an internet-based investment adviser, Clients must acknowledge and agree to receive any and all account information and documents through Savvy Financial's Site and electronic communications.

Reports and statements from NY529 Plan may also be sent electronically or in writing. These reports may include quarterly statements of contributions, withdrawals, investment exchanges, automatic

transfers of account assets, and the total value of the account at the end of the applicable time period. These reports and statements are separate from SavvyFi's reports, and Client inquiries about the separate reports and statements from NY529 Plan should be directed to NY529 Plan.

## Item 14: Client Referrals and Other Compensation

### A. Non-Client Economic Benefits

Savvy Financial receives compensation from third parties by administering the Gift Feature through the Online Software. SavvyFi assesses a flat fee of \$1.25 to the third-party gift giver, who may or may not also be a Client of SavvyFi, for each gift transfer into the receiving Client's NY529 Account(s).

While the Gift Feature is available through the Online Software only to Clients, the compensation from the Gift Feature is not specifically related to the Client's Investment Plan and comes from the third-party gift giver rather than from the Client. Savvy Financial does not anticipate that the Gift Feature will create a conflict of interest between SavvyFi and its Clients.

### B. Compensation for Client Referrals

Savvy Financial's Clients may be eligible for a lower Advisory Fee based on their meeting certain criteria with respect to SavvyFi's Referral Program, as specified in the Client Agreement. Prospective Clients who have been referred to SavvyFi by current Clients should be aware that current Clients may receive a substantial Advisory Fee reduction for their referrals. This creates an incentive for current Clients to refer prospective Clients to SavvyFi, even if they would have otherwise not made the referral.

Savvy Financial may also pay pre-determined fees to third parties for directing new Clients to SavvyFi, which may be in the form of paid advertising on social media websites, search engines, and bloggers. This creates an incentive for advertising vendors and bloggers to refer prospective Clients to SavvyFi, even if they would have otherwise not made the referral.

SavvyFi monitors the referral activities of current Clients and third parties to ensure they operate pursuant to SEC rule 206(4)-3.

## Item 15: Custody

Savvy Financial does not have custody of its Clients' funds or securities. Account statements may be delivered to the Client, electronically or in paper form, by NY529 Plan or its qualified custodian ("Qualified Custodian"), who may have custody of the Client's funds or securities. Any statements from NY529 Plan or its Qualified Custodian are separate from any statements that may be delivered electronically by SavvyFi and should be reviewed carefully. SavvyFi will not deliver any statements from NY529 Plan or its Qualified Custodian, and all associated inquiries should be directed to NY529 Plan.

## Item 16: Investment Discretion

Savvy Financial does not have discretionary authority to manage securities accounts on behalf of Clients. Savvy Financial's Clients decide when and how to invest by making requests for one-time contributions, scheduling recurring contributions, and receiving gift contributions through SavvyFi's

Online Software. Savvy Financial facilitates the Client's investment decisions through initiating fund transfers to the NY529 Account.

## Item 17: Voting Client Securities

Savvy Financial does not have, nor will it accept, authority to vote client securities. Clients will receive any proxies or other solicitations directly from NY529 Plan, its program manager, its investment manager, or other associated persons of NY529 Plan. Savvy Financial will not deliver proxies to its Clients, and all inquiries about any particular solicitation should be directed to NY529 Plan.

## Item 18: Financial Information

### A. PrePayment of Client Fees

Savvy Financial does not accept pre-payment of client fees; therefore, SavvyFi is not required to include any further information for Item 18A.

### B. Discretionary Authority or Custody of Client Funds or Securities

Savvy Financial does not have discretionary authority, or custody, of client funds or securities, nor does it require or solicit prepayment of Client fees. Therefore, SavvyFi is not required to include any further information for Item 18B.

### C. Bankruptcy Petition

Savvy Financial has not been the subject of a bankruptcy petition at any time during the past ten years.



Form ADV Part 2B:  
Client Brochure Supplement  
January 1, 2018

Savvy Financial, LLC

This brochure supplement provides information about Jeffrey Hull that supplements Savvy Financial's Brochure. You should have received a copy of that Brochure. Please contact [support@savvyfi.co](mailto:support@savvyfi.co) if you did not receive Savvy Financial's Brochure or if you have questions about the contents of this supplement.

Contact information is available upon request at [support@savvyfi.co](mailto:support@savvyfi.co).

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

## Item 2: Educational Background and Business Experience

Jeffrey Hull, Born 1987

### Education

BS, University of Texas, 2009

MS, University of Texas, 2012

MBA, Vanderbilt University, 2017

### Business Background

2017 – Present, CEO, Savvy Financial

2016 – 2017, Associate, Nashville Capital Network

2012 – 2015, Senior Associate, Nelson Forensics

## Item 3: Disciplinary Information

Jeffrey Hull has no disciplinary information to report.

## Item 4: Other Business Activities

Jeffrey Hull has no other business activities to report.

## Item 5: Additional Compensation

Jeffrey Hull has no additional compensation information to report.

## Item 6: Supervision

Jeffrey Hull serves as the Chief Executive Officer and Chief Compliance Officer of Savvy Financial and, as such, is not subject to additional supervision.