



## **Henrickson Nauta Wealth Advisors, Inc.**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: August 31, 2023**

This Form ADV2A ("Disclosure Brochure") provides information about the qualifications and business practices of Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor"). If you have any questions about the contents of this Disclosure Brochure, please contact the Advisor at (616) 361-9308 or by email at [jeff@hnwealthadvisors.com](mailto:jeff@hnwealthadvisors.com).

HNWA is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about HNWA to assist you in determining whether to retain the Advisor.

Additional information about HNWA and its Advisory Persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# **141201**.

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## Item 2 – Material Changes

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The Form ADV 2 is divided into two parts: *Part 2A* and *Part 2B*. *Part 2A* (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. *Part 2B* (the “Brochure Supplement”) provides information about the Advisory Persons of HNWA. For convenience, we have combined these documents into a single disclosure document.

HNWA believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. HNWA encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor. And of course, HNWA always welcomes your feedback.

### Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients.

- The Advisor may participate in principal transactions. Please see Item 12 for more information.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in the Advisor’s business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of HNWA.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s name or CRD# 141201. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (616) 361-9308 or by email at [jeff@hnwealthadvisors.com](mailto:jeff@hnwealthadvisors.com).

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## Item 4 – Advisory Services

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### A. Firm Information

Henrickson Nauta Wealth Advisors, Inc. (“HNWA” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a corporation under the laws of the State of Michigan. HNWA was founded in November 2000 as Henrickson Financial Group, Inc. and in January 2010 changed its name to Henrickson Nauta Wealth Advisors, Inc. HNWA is owned and operated by Douglas Henrickson, President and Jeffery Nauta, Chief Compliance Officer. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by HNWA.

### B. Advisory Services Offered

HNWA offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, defined contribution plans and corporations or other businesses (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. HNWA’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Wealth Management Services

HNWA will typically provide a variety of wealth management services to high net worth individuals and families, pursuant to a written wealth management agreement. Services are offered in several areas depending on Client goals, objectives and resources. Generally, the Advisor designs a financial plan for the overall wealth management of the Client and then provides investment management services to oversee the implementation of that financial plan. Please see below for more details on financial planning and investment management services.

#### Investment Management Services

HNWA provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. HNWA works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. HNWA will then construct a portfolio, consisting of mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds, certificates of deposit, municipal securities, options, United States government bonds and other securities to meet the needs of its Clients. The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

HNWA investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. HNWA will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

HNWA evaluates and selects assets for inclusion in Client portfolios only after applying their internal due diligence process. HNWA may recommend, on occasion, redistributing investment allocations to diversify the portfolio. HNWA may recommend specific positions to increase sector or asset class weightings. HNWA may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

**Prior to rendering investment advisory services, HNWA will ascertain, in conjunction with the Client, the Client’s financial situation, risk tolerance, and investment objective[s].**

HNWA will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. Under certain circumstances, HNWA may accept or maintain custody of Client’s funds or securities. Please see Item 15 – Custody for more information.

*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

#### Private Fund Management Services

The Advisor serves as the general partner and as the investment manager to a pooled investment vehicle (herein a “Fund”). The service is detailed in the offering document of the Fund, which include as applicable, operating agreements, private placement memorandum and/or term sheets, subscription agreements, separate disclosure documents, and all amendments thereto (“Offering Document”).

The Advisor manages the Fund based on the investment objectives, policies and guidelines as set forth in the respective Offering Document and not in accordance with the individual needs or objectives of any particular investor therein. Each prospective investor interested in investing in a Fund is required to complete a subscription agreement in which the prospective investor attests as to whether or not such prospective investor meets the qualifications to invest in the Fund and further acknowledges and accepts the various risk factors associated with such an investment. In general, investors in the Funds are not permitted to impose restrictions or limitations.

The Advisor will recommend that certain Clients invest in the Fund. The recommendation to invest in the Fund poses a conflict between the interests of the Advisor and the interests of the Client, as the Advisor is incentivized to increase the amount of assets in the Funds, not already managed by the Advisor, in order to increase the revenue generated to the Advisor. This conflict is mitigated as Clients will only pay the asset-based fee as described above. The Advisor will not receive additional fees for its management of the Fund. Clients of the Advisor are under no obligation to invest in the Fund.

***For more detailed information on investment objectives, policies and guidelines, please refer to the respective Fund’s Offering Document.***

#### Financial Planning and Consulting Services

HNWA will typically provide a variety of financial planning services to Clients as part of its wealth management services or as a separate engagement, pursuant to a written agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals and objectives.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings, insurance needs and other areas of a Client’s financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

HNWA may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations poses a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it

would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Defined Contribution Plans

HNWA will provide investment management and financial planning services to the sponsors and participants of “qualified retirement plans” as defined under the Employee Retirement Income Security Act of 1974 (“ERISA”), herein referred to as the “Plans”. HNWA is typically engaged to provide advice and guidance on the structure, investments and/or the ongoing investment management of a Plan. Based on this evaluation, HNWA will make objective recommendations to the Plan Sponsor. As part of its process, HNWA will provide an investment policy statement, which shall outline the goals for investment management and monitoring Plan investments.

#### Other Services

In conjunction with financial planning and consulting, the Advisor may assist individuals, families, and corporations and with various services for a fee, pursuant to a written agreement. HNWA offers corporations business succession planning, assistance with executive compensation and other services. In addition, the Advisor offers individuals and families Family Offices Services, which include consolidated performance reporting on multiple accounts, bill pay assistance, family education, and assistance with governance issues including facilitating family meetings.

### **C. Client Account Management**

Prior to engaging HNWA to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Policy Statement – HNWA, in connection with the Client, will develop a strategy that seeks to achieve the Client’s investment goals and objectives.
- Asset Allocation – HNWA will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – HNWA will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – HNWA will provide investment management and ongoing oversight of the Client’s portfolio and overall account.

### **D. Wrap Fee Programs**

HNWA does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by HNWA.

### **E. Assets Under Management**

As of June 30, 2023, HNWA manages \$528,384,377 in Client assets, \$506,605,989 of which are managed on a discretionary basis and \$21,778,388 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign one or more agreements that detail the responsibilities of HNWA and the Client. Certain legacy clients may be engaged for similar services at a lower fee.

### **A. Fees for Advisory Services**

#### Wealth Management Services

Wealth management fees are charged as financial planning fees and investment management fees as described below. The Client will first pay a fixed fee for the financial plan to be developed and then pay an ongoing investment advisory fee for the implementation and continued management of the Client’s account[s] based on the

market value of assets under management. See below for more details on financial planning and investment management fees.

#### Investment Management Services

Investment advisory fees are paid quarterly in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range from 1.85% to 0.45% based on the following schedule:

Assets Under Management	Annual Rate
First \$500,000	1.85%
Next \$500,000 (Up to \$1,000,000)	0.90%
Next \$3,000,000 (Up to \$4,000,000)	0.65%
\$4,000,000 and over	0.45%

Investment advisory fees in the first quarter of service are prorated from the inception date of the account to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with or oversight by the Advisor. Investment management fees are prorated for deposits and withdrawals of \$50,000 or more throughout the quarter and are reflected in the next quarter's fee. All securities are independently valued by the designated Custodian. HNWA will not have the authority or responsibility to value portfolio securities.

The Client may make additions or withdrawals from the account[s] at any time, subject to the Advisor's right to terminate an account or the overall relationship. Additions may be in cash or securities provided that the Advisor reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to HNWA, subject to the usual and customary securities settlement procedures. However, the Advisor typically designs its investment portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. HNWA may consult the Client about certain implications such transactions. Clients are advised that when such securities are liquidated, they may be subject to securities transaction fees, short-term redemption fees, and/or tax ramifications. Any assets deposited into or withdrawn from the Client's account[s], the Advisor's fee will be adjusted in the next billing period to reflect the fee difference. The Advisor, at its sole discretion, will negotiate a fee that differs from the schedule above for certain account[s] or holdings.

The Advisor's fee is exclusive of, and in addition to, any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Private Fund Management Services

The Advisor will not receive additional fees for its management of the Fund. Investors should refer to the Fund's Offering Document for more detailed information on fees and compensation.

#### Financial Planning and Consulting Services

HNWA offers financial planning or consulting services on a fixed fee basis ranging from \$500 to \$25,000, which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total cost will be determined prior to establishing the advisory relationship.

In addition, HNWA offers financial planning or consulting services at an hourly rate ranging from \$100 to \$300 per hour, which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours will be determined prior to establishing the advisory relationship.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs. The hourly fees are determined after considering many factors, such as the level and scope of the services.

### Defined Contribution Plans

Pursuant to the terms of the investment advisory agreement with each Plan Sponsor, the Advisor will receive an investment advisory fee, billed quarterly in advance of each quarter based on the value of the Plan assets under advisement on the last day of the prior quarter. Fees are charged at an annual rate ranging from 0.25% to 2.75% of Plan assets annually.

### Other Services

HNWA offers services to individuals, families, and corporations. In some instances, the Advisor charges fixed fees on a transactional or periodic basis, and other instances the Advisor charges basis points, depending on the nature and complexity of the arrangement. From time-to-time the Advisor may also charge hourly fees for these services. The fees are determined after considering many factors and are agreed to prior to entering into an agreement with the Client.

## **B. Fee Billing**

### Investment Management Services

Investment advisory fees will be automatically deducted from the Client Account by the Custodian. The Advisor sends an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management or oversight with HNWA at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. Clients provide written authorization permitting advisory fees to be deducted by HNWA directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

### Private Fund Management Services

The Advisor will not receive additional fees for its management of the Fund. Investors should refer to the Offering Document for more detailed information on the fee billing and methodology.

### Financial Planning and Consulting Services

Financial planning and consulting fees are generally billed 50% in advance upon execution of the agreement and the remainder is invoiced by the Advisor and is due upon receipt of the agreed-upon deliverable.

### Defined Contribution Plans

Fees are automatically deducted from the Plan accounts by the Plan Administrator as directed by the Plan Sponsor. Clients receive participant statements at least quarterly from the Plan Sponsor and /or Plan Administrator.

### Other Services

Fees for other services may be billed in advance or in arrears depending on the type of engagement. The terms are agreed to in advance and are based on the needs of the Client.

## **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than HNWA, in connection with investment made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian, if applicable. The Advisor's recommended custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but does charge for mutual funds and other types of investments. The fees charged by HNWA are separate and distinct from these custody and execution fees.

**In addition, all fees paid to HNWA for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of HNWA, but would not receive the services provided by HNWA which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by HNWA to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.**



## **D. Advance Payment of Fees and Termination**

### Wealth Management Services

Clients terminating wealth management services will be charged for advisory services rendered at the time of termination, whether it be financial planning or investment management services. Depending on the services rendered the termination procedure will be as described below.

### Private Fund Management Services

Investors should refer to each Fund's Offering Document for more detailed information on the withdrawal process.

### Investment Management Services

HNWA is compensated for its services in advance of the quarter in which investment advisory services are rendered. The Client may also terminate the investment/retirement advisory/financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without Client's prior consent.

### Financial Planning and Consulting Services

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party. In addition, the Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's financial planning or consulting agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. In the event that a Client should wish to cancel the financial planning agreement under which any plan is being created, the Client shall be billed for actual hours logged on the planning project.

### Other Services

Fees for other services may be billed in advance or in arrears depending on the type of engagement. In the event the Client would like to terminate this arrangement any prepaid fees, which are the result of collecting a deposit will be returned to the Client within 5 business days.

## **E. Compensation for Sales of Securities**

HNWA Supervised Persons may implement securities transactions under a separate commission-based arrangement. Supervised Persons may be entitled to a portion of the commissions paid.

Certain Advisory Persons is/are also licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the Advisor who are insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

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HNWA does not charge performance-based fees for its investment advisory services. The fees charged by HNWA are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

HNWA does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 – Types of Clients**

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HNWA provides investment advisory services to individuals, high net worth individuals, defined benefit plans, trusts, estates, charitable organizations and corporations or other businesses. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. HNWA generally does not impose a minimum account size for establishing a relationship.

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

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### **A. Methods of Analysis**

HNWA primarily employs modern portfolio theory in developing investment strategies for its Clients. Research and analysis from HNWA are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, HNWA generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. HNWA will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, HNWA may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. HNWA will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

HNWA structures strategically designed portfolios using the principles of Modern Portfolio Theory ("MPT"). MPT is an investment methodology that suggests that investors may benefit from having a portfolio of holdings invested in a variety of assets classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk. HNWA constructs Client investment portfolios based upon the premise that asset allocation models can be developed using historical performance data and academically tested assumptions about the future. This information can be used to optimize the risk-adjusted expected rate of return of a given portfolio.

While HNWA performs an analysis to determine the asset classes are not correlated, it does not mitigate all of the risk. Investment prices that do not appear correlated may in fact be correlated and the portfolio could lose value. It is important to point out that while the analysis assists the Advisor in selecting investments, it does not guarantee a positive return. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

### **Mutual Fund Risks**

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a

mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on HNWA's investment management services, please contact the Advisor at (616) 361-9308 or via email at [jeff@hnwealthadvisors.com](mailto:jeff@hnwealthadvisors.com).**

### **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving HNWA or any of its employees.** HNWA and its advisory personnel value the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or the CRD# 141201.

### **Item 10 – Other Financial Industry Activities and Affiliations**

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#### Insurance Agency Affiliations

As noted in Item 5, Advisory Persons also serve as sales agents for various insurance companies. This activity is done separate and apart from their role with the HNWA. As an insurance agent, the Advisory Persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by the Advisor.

#### Henrickson Nauta Insurance Advisors, LLC

The Advisor is affiliated, through common control of, with Henrickson Nauta Insurance Advisors, LLC ("HNIA"), a branch office for Triad Advisors, Inc. a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. Through its affiliation with the HNIA, Principals of the Advisor may benefit from any revenue generated and any subsequent distribution. In addition, certain Advisory Persons are also registered representatives of Triad. In their separate capacity as a registered representative, Advisory Persons of the Advisor will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Advisor. Neither the Advisor nor its Advisory Persons will earn investment advisory fees in connection with any services implemented in the Advisory Persons separate capacity as a registered representative where commissions are earned.

### Private Fund Affiliation

As noted in Item 4 – Advisory Services, HNWA serves as the General Partner and Manager to the Fund. The Advisor will not receive additional fees any investments made into the Fund. Details of the organizational structure are provided in the respective Fund's Operating Agreement and Subscription Documents, which are provided to Investors in advance of any investment.

### Tax Preparation Services

Certain Advisory Persons may offer tax preparation services to Clients. Tax preparation services are separate and distinct from advisory services offered to Clients and are provided for a separate service and fee. Compensation earned from tax preparation services is separate and in addition to advisory fees. Clients are under no obligation to utilize the tax preparation services provided by the Advisor or its Supervised Persons.

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

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### **A. Code of Ethics**

HNWA has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to HNWA's compliance program (HNWA's "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. HNWA and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of HNWA's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address Supervised Person ethics and conflicts of interest. To request a copy of the Code of Ethics, please contact the Advisor at (616) 361-9308 or via email at [jeff@hnwealthadvisors.com](mailto:jeff@hnwealthadvisors.com).

### **B. Personal Trading with Material Interest**

HNWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. HNWA may act as principal in transactions. In addition, the Advisor does not advise an investment company. HNWA does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

HNWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to clients presents a potential conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigate through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by HNWA requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While HNWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will HNWA or any Supervised Person of HNWA transact in any security to the detriment of any Client.**

## **Item 12 – Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

HNWA does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services. The Client will engage the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize HNWA to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, HNWA does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where HNWA does not exercise discretion over the selection of the Custodian, it may recommend the Custodian[s] to Clients for execution and/or custodial services. HNWA may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the Custodian's offices. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a Custodian not recommended by HNWA. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. HNWA may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation and/or the location of the Custodian's offices.

HNWA will generally recommend that Clients establish their account[s] at Fidelity Clearing & Custody Solutions and related entities of Fidelity Investments, Inc. (collectively "Fidelity"), where the Advisor maintains an institutional relationship. Fidelity may enable the Advisor to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Fidelity may be higher or lower than those charged by other financial institutions. Fidelity will serve as the Client's "qualified custodian". HNWA maintains an institutional relationship with Fidelity, whereby the Advisor receives economic benefits from Fidelity. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers / custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer / custodian in exchange for research and other services. **HNWA does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

**2. Brokerage Referrals** - HNWA does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where HNWA will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. In selecting the Custodian, HNWA will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated Custodian.

If a Client has a need to sell a security, HNWA may execute a principal transaction between HNWA and the Client. HNWA will only do this when the proposed transaction is in the best interest of the Client(s) involved. HNWA acknowledges its duty to seek best execution for its clients and acknowledges that the use of principal transactions may raise potential conflicts of interest under the Investment Advisers Act of 1940, Section 206(3) and Section 206(4). HNWA prohibits the need to purchase securities as the sole reason for identifying sale candidates. When affecting a principal transaction, HNWA does not act as an agent through a broker/dealer or otherwise receive commissions or any type of compensation for affecting principal transactions. HNWA's sole intent for doing a principal transaction is to act in the best interest of each client in accordance with their respective investment objectives. Principal transactions are an exception to HNWA's normal operating procedures and are only used when it is advantageous to Client accounts in the absence of appropriate and comparable alternatives. HNWA prospectively requires written consent from all participating parties to authorize such trades.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. HNWA will execute its transactions through an unaffiliated broker-dealer selected by the Client. HNWA may aggregate orders in a block trade or trades when securities are purchased or sold through the same Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by President, Mr. Henrickson and Chief Compliance Officer, Mr. Nauta of HNWA. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify HNWA if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 - Client Referrals and Other Compensation**

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### **A. Compensation Received by HNWA**

#### Participation in Institutional Advisor Platform

As noted in Item 12, the Advisor has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. Access to the Fidelity Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from Fidelity: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **B. Client Referrals from Solicitors**

HNWA does not engage paid solicitors for Client referrals.

## **Item 15 – Custody**

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All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct HNWA to utilize that custodian for the Client's security transactions. HNWA encourages Clients to review statements provided by account custodian. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements in these cases, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

### Private Fund Management Services

As the General Partner and Manager to the Funds, HNWA is deemed to have custody over the assets of the Funds. HNWA complies with Rule 206(4)-2(b) by having the Fund audited at least annually by a PCAOB-organized and inspected accountant, and distributing audited financial statements, which are prepared in accordance with generally accepted accounting principles, to limited partners within 120 days of the end of the fiscal year of the Fund(s).

### **Item 16 – Investment Discretion**

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HNWA generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by HNWA. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by HNWA will be in accordance with each Client's investment objectives and goals.

### **Item 17 – Voting Client Securities**

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HNWA does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

### **Item 18 – Financial Information**

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Neither HNWA, nor its management has any adverse financial situations that would reasonably impair the ability of HNWA to meet all obligations to its Clients. Neither HNWA, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. HNWA is not required to deliver a balance sheet along with this Disclosure Brochure as the firm does not collect fees of \$1,200 or more for services to be performed six months or more in advance.



## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Douglas Henrickson, CFP<sup>®</sup>, CIMC  
President**

**Effective: August 31, 2023**

This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Douglas A. Henrickson, CFP<sup>®</sup>, CIMC (CRD# 869607) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor" CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or HNWA's Disclosure Brochure, please contact the Advisor at (616) 361-9308 or by email at [info@hnwealthadvisors.com](mailto:info@hnwealthadvisors.com).

Additional information about Douglas A. Henrickson is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 – Educational Background and Business Experience

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Douglas A. Henrickson, CFP®, CIMC is the President of HNWA. Mr. Henrickson, born in 1954, is dedicated to serving the Clients of HNWA.

Mr. Henrickson attended Ferris State University State College in 1975.

In addition, Mr. Henrickson is a **CERTIFIED FINANCIAL PLANNER™**, Accredited Investment Fiduciary, and a Certified Investment Management Consultant.

### **CERTIFIED FINANCIAL PLANNER™ (“CFP®”)**

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 71,000 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 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 Investment Management Consultant (“CIMC”)**

As of December 2003, new CIMC certifications are no longer granted. When the designation was issued, its content focused on investment consulting. Current CIMC designees can maintain the designation through Investment Management Consultants Association (IMCA). CIMC designees are required to adhere to IMCA’s Code of Professional Responsibility, Standards of Practice, Rules and Guidelines for Use of the Marks, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMC designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the designation.

Additional information regarding Mr. Henrickson's employment history is included below.

**Employment History:**

President, Henrickson Nauta Wealth Advisors	06/2015 to Present
President, Vision Capital Partners	07/2006 to 06/2015
Registered Representative, Triad Advisors, Inc.	08/2006 to 07/2018
Registered Representative, Lincoln Financial Advisors Corporation	08/2003 to 08/2006
Agent, The Lincoln National Life Insurance Company	08/2003 to 04/2006
Registered Representative, Intersecurities, Inc	09/1999 to 08/2003
Registered Representative, Stifel, Nicolaus and Company Incorporated	06/1998 to 10/1999
Registered Representative, Cigna Financial Advisors, Inc	08/1993 to 12/1994
Registered Representative, Signa Securities, Inc	08/1979 to 05/1990

**Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Henrickson.*

Mr. Henrickson has never been involved in any regulatory, civil or criminal action. There have been no lawsuits, arbitration claims or administrative proceedings against Mr. Henrickson.

Securities laws require an advisor to disclose any instances where the advisor or its Advisory Persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Henrickson.*

The Advisor encourages you to independently view the background of Mr. Henrickson on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for his full name or individual CRD # 869607.

**Item 4 – Other Business Activities**

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Insurance Agency Affiliations

Mr. Henrickson, President of HNWA, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the HNWA. As an insurance agent, Mr. Henrickson may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Henrickson or the Advisor.

Henrickson Nauta Insurance Advisors, LLC

Mr. Henrickson also serves as an owner of Henrickson Nauta Insurance Advisors, LLC ("HNIA"), a branch office for Triad Advisors, Inc. a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. Through its affiliation with the HNIA, Mr. Henrickson may benefit from any revenue generated and any subsequent distribution. Clients are not obligated to implement any recommendation provided by the Advisor. Neither the Advisor nor its Mr. Henrickson will earn investment advisory fees in connection revenues generated with HNIA.

**Item 5 – Additional Compensation**

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Mr. Henrickson has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Henrickson serves as the President of HNWA and is supervised by Jeffery Nauta, the Chief Compliance Officer. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its Supervise Persons. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Jeffery Nauta, CFA, CFP®, CAIA, CDFA  
Chief Compliance Officer**

**Effective: August 31, 2023**

This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Jeff Nauta, CFA, CFP®, CAIA, CDFA (CRD# **4828935**) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor" CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or HNWA's Disclosure Brochure, please contact the Advisor at (616) 361-9308 or by email at [info@hnwealthadvisors.com](mailto:info@hnwealthadvisors.com).

Additional information about Jeff Nauta is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Jeff Nauta, CFA, CFP®, CAIA, CDFA is the Chief Compliance Officer of HNW. Mr. Nauta, born in 1981, is dedicated to serving the Clients of HNW.

Mr. Nauta earned a Bachelor of Business Administration in Finance and Management from Grand Valley State University in 2004.

In addition, Mr. Nauta is a Chartered Financial Analyst, **CERTIFIED FINANCIAL PLANNER™** and a Chartered Alternative Investment Analyst. More information on these designations is included below.

### **CERTIFIED FINANCIAL PLANNER™ (“CFP®”)**

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 71,000 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 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.

### **Chartered Financial Analyst (“CFA”)**

The Chartered Financial Analyst (“CFA”) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **Chartered Alternative Investment Analyst (“CAIA”)**

The CAIA designation is recognized globally and administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

### **Certified Divorce Financial Analyst (“CDFA™”)**

The Certified Divorce Financial Analyst™, (CDFA™) is a professional certification granted in the United States and Canada by the Institute for Divorce Financial Analysts™ (IDFA™). To attain the right to use the CDFA™ (Certified Divorce Financial Analyst™) certification, an individual must satisfactorily fulfill the following requirements:

- Education – Professionals must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™;
- Examination – Practitioners must pass a four-part (in the USA) or three-part (in Canada) Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process;
- Experience – Individuals must have a minimum of three years’ experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark; and
- Ethics – Practitioners agree to abide by a strict code of professional conduct known as the “Code of Ethics and Professional Responsibility,” which sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA™ may perform a background check during this process, and each candidate for CDFA™ certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA™ designation:

- Continuing Education – Complete a minimum of fifteen (15) hours of continuing education every two years, that are specifically related to the field of divorce, and
- Ethics – Practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA™ by another professional or member of the general public, the CDFA™ must be examined and cleared by IDFA’s Ethics Committee to maintain their designation.

Additional information regarding Mr. Nauta’s employment history is included below.

### **Employment History:**

Chief Compliance Officer, Henrickson Nauta Wealth Advisors	06/2015 to Present
Registered Representative, Triad Advisors, Inc.	08/2006 to 07/2018
Chief Compliance Officer, Vision Capital Partners	07/2006 to 06/2015
Registered Representative, Lincoln Financial Advisors	10/2005 to 08/2006
Agent, Lincoln National Life Insurance Company	10/2005 to 08/2006
Registered Representative, VSR Financial Services Inc	07/2004 to 10/2005

### **Item 3 – Disciplinary Information**

*There are no legal, civil or disciplinary events to disclose regarding Mr. Nauta.*

Mr. Nauta has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Nauta.

Securities laws require an advisor to disclose any instances where the advisor or its Advisory Persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Nauta.*

The Advisor encourages you to independently view the background of Mr. Nauta on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for his full name or his individual CRD # 4828935.

#### **Item 4 – Other Business Activities**

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##### Insurance Agency Affiliations

Mr. Nauta, CCO of HNWA, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the HNWA. As an insurance agent, Mr. Nauta may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Nauta or the Advisor.

##### Henrickson Nauta Insurance Advisors, LLC

Mr. Nauta also serves as an owner of Henrickson Nauta Insurance Advisors, LLC (“HNIA”), a branch office for Triad Advisors, Inc. a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. Through its affiliation with the HNIA, Mr. Nauta may benefit from any revenue generated and any subsequent distribution. Clients are not obligated to implement any recommendation provided by the Advisor. Neither the Advisor nor its Mr. Nauta will earn investment advisory fees in connection revenues generated with HNIA.

#### **Item 5 – Additional Compensation**

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Mr. Nauta has additional business activities where compensation is received that are detailed in Item 4 above.

#### **Item 6 – Supervision**

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Mr. Nauta serves as the Chief Compliance Officer of HNWA. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its Supervised Persons. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Tamara Snable, FPQP™  
Director of Client Service**

**Effective: August 31, 2023**

This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Tamara I. Snable, FPQP™ (CRD# **4776093**) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor" CRD #141201) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or HNWA's Disclosure Brochure, please contact the Advisor at (616) 361-9308 or by email at [info@hnwealthadvisors.com](mailto:info@hnwealthadvisors.com).

Additional information about Tamara I. Snable, FPQP™ is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 – Educational Background and Business Experience

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Tamara I. Snable, FPQP™ is an Investment Adviser Representative of HNWA. Ms. Snable, born in 1979, is dedicated to serving the Clients of HNWA.

Ms. Snable earned an Associate's Degree from Delta College. Ms. Snable also attended Northwood University.

### Financial Paraplanner Qualified Professional™ or FPQP™

Individuals who hold the FPQP™ designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Additional information regarding Mrs. Snable's employment history is included below.

#### **Employment History:**

Investment Adviser Representative, Henrickson Nauta Wealth Advisors	06/2015 to Present
Registered Representative, Triad Advisors, Inc.	02/2008 to Present
Investment Adviser Representative, Vision Capital Partners	02/2008 to 06/2015
Quality Assurance Analyst, Digital Insurance	09/2006 to 12/2007
Registered Representative, NY Life Securities	03/2006 to 09/2006
Agent, New York Life	02/2006 to 09/2006
Registered Representative, Pruco Securities, LLC	03/2004 to 11/2005

## Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Ms. Snable.*

Ms. Snable has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Snable.

Securities laws require an advisor to disclose any instances where the advisor or its Advisory Persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Snable.*

The Advisor encourages you to independently view the background of Ms. Snable on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for her full name or her individual CRD # 4776093.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Ms. Snable is also a registered representative of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Ms. Snable will typically receive receives trail commissions for the implementation of previously recommended commissionable transactions. Ms. Snable does not recommend or implement new commission

based products. Neither the Advisor nor Ms. Snable will earn investment advisory fees in connection with any services implemented in Ms. Snable's separate capacity as a registered representative where commissions are earned.

#### Insurance Agency Affiliations

Ms. Snable, Investment Adviser Representative of HNWA, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the HNWA. As an insurance agent, Ms. Snable may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Snable or the Advisor.

#### **Item 5 – Additional Compensation**

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Ms. Snable has additional business activities where compensation is received that are detailed in Item 4 above.

#### **Item 6 – Supervision**

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Ms. Snable serves as the Investment Adviser Representative of HNWA and is supervised by Jeffery Nauta, the Chief Compliance Officer. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its Supervised Persons. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



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

**for**

**Matthew S. Smartt, CFP®, CCFS®, AFFP  
Wealth Advisor**

**Effective: August 31, 2023**

This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Matthew S. Smartt, CFP®, CCFS®, AFFP (CRD# 6387517) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor") (CRD # 141201) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the HNWA Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 361-9308 or by email at [info@hnwealthadvisors.com](mailto:info@hnwealthadvisors.com).

Additional information about Mr. Smartt is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Matthew S. Smartt, CFP®, CCFS®, AFFP, born in 1992, is dedicated to advising Clients of HWNA as a Wealth Advisor.

Mr. Smartt earned a B.B.A. in Finance from Grand Valley State University of Michigan in 2015.

In addition, Mr. Smartt is a **CERTIFIED FINANCIAL PLANNER™** and a **Certified College Funding Specialist™**. More information on these designations is included below.

### **CERTIFIED FINANCIAL PLANNER™ (“CFP®”)**

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 71,000 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 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 COLLEGE FUNDING SPECIALIST™ (“CCFS®”)**

The CCFS® Designation is a specialization in college funding, awarded by the Association of Certified College Funding Specialists (“ACCFS”) and is recognized by Certified Financial Planner Board of Standards allowing continuing education credits for passing the course. Designees must hold a qualifying professional designation, certification, license, or meet minimum education requirements set by the ACCFS. In addition, designees must satisfactorily complete a sixteen-hour self-study program and complete a test after each module. In each two-year cycle, twenty-four hours of continuing education must be completed from a list of courses approved by ACCFS.

### **AGRICULTURE FOCUSED FINANCIAL PLANNING PROFESSIONAL (“AFFP”)**

The Agriculture Focused Financial Planning Professional (“AFFP”) is a designation granted by The University of Illinois Urbana-Champaign. The AFFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the certification.

To be eligible for an AFFP designation, an individual must satisfy one of the following prerequisites:

- Hold a FINRA Series 6, 7, or 65 License
- Be a licensed state insurance agent in good standing
- Hold a CFP® or ChFC® Designation in good standing
- Have worked in agribusiness for a minimum of five (5) years

Additionally, the individual must also have an associate, bachelor, or graduate degree from an accredited institution.

To satisfy AFFP educational requirements, an individual must complete a self-paced, 40-hour course that covers the following topics and pass an exam on the subject matter:

- Process and Fundamentals of Planning
- Agricultural Economics Concepts
- Communication
- Farming, Family, and Operations
- Land and Leverage
- Legacy
- Income Strategies

To maintain their rights to use the AFFP designation, an individual must complete four hours of continuing education annually with a focus on agribusiness.

Additional information regarding Mr. Smartt’s employment history is included below.

#### **Employment History:**

Wealth Advisor, Henrickson Nauta Wealth Advisors, Inc.	12/2014 to Present
Registered Admin, Triad Advisors, Inc.	01/2015 to Present
Advisor Assistant Internship, Waddell & Reed	09/2014 to 12/2014
Land and Garden Specialist, Long Hair Lawn Care	05/2013 to 08/2014

### **Item 3 – Disciplinary Information**

*There are no legal, civil or disciplinary events to disclose regarding Mr. Smartt.* Mr. Smartt has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Smartt.

Securities laws require an advisor to disclose any instances where the advisor or its Advisory Persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and /or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Smartt.*

The Advisor encourages you to independently view the background of Mr. Smartt on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for his full name or his individual CRD # 6387517.

## **Item 4 – Other Business Activities**

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### **Broker-Dealer Affiliation**

Mr. Smartt is also a registered administrator (“registered representative”) of Triad Advisors, Inc. of Belmont, Michigan. Triad Advisors, Inc. is a registered broker-dealer (CRD No. 25803), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Smartt receives trail commissions for the implementation of previously recommended commissionable transactions. Mr. Smartt does not recommend or implement new commission based products. Neither the Advisor nor Mr. Smartt will earn investment advisory fees in connection with any services implemented in Mr. Smartt’s separate capacity as a registered representative where commissions are earned.

### **Insurance Agency Affiliations**

Mr. Smartt, Investment Adviser Representative of HNWA, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the HNWA. As an insurance agent, Mr. Smartt may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Smartt or the Advisor.

## **Item 5 – Additional Compensation**

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Mr. Smartt has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Smartt serves as a Wealth Advisor of HNWA and is supervised by Jeffery Nauta, the Chief Compliance Officer. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its employees. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



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

**for**

**Olga S. Hejl, CRPC<sup>®</sup>, CMFC<sup>®</sup>, CAIA<sup>®</sup>**  
**Wealth Advisor**

**Effective: August 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Olga S. Hejl, CRPC<sup>®</sup>, CMFC<sup>®</sup>, CAIA (CRD# 4964991) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor", CRD# 141201) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the HNWA Disclosure Brochure or this Brochure Supplement, please contact the Advisor at 616-361-9308.

Additional information about Ms. Hejl is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4964991.

## Item 2 – Educational Background and Business Experience

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Olga S. Hejl, CRPC®, CMFC®, CAIA, born in 1980, is dedicated to advising Clients of HNWA as a Wealth Advisor.

Ms. Hejl earned a B.S. in finance from Davenport University in 2004. Ms. Hejl also earned an Associates Degree in Art and Science from Northwestern Michigan College in 2002.

In addition, Ms. Hejl is a **Chartered Retirement Planning Counselor (“CRPC®”), Chartered Mutual Fund Counselor (CMFC®), and Chartered Alternative Investment Analyst (CAIA)**. More information on these designations is included below.

### **Chartered Retirement Planning Counselor (“CRPC®”)**

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **Chartered Mutual Fund Counselor (CMFC®)**

The Chartered Mutual Fund Counselor (CMFC®) is the professional credential awarded by the College for Financial Planning for financial services professionals. The College for Financial Planning collaborated with the Investment Company Institute (ICI), the primary trade organization for the mutual fund industry to create this program in 1996.

To complete the program, candidates typically study for 9-11 weeks and have to successfully pass the course’s final exam at one of their (College for Financial Planning) centers: PSI, Prometric, or ISO Quality Testing. Successful applicants earn the right to use the CMFC® with their names for two years. Every two years, CMFC® professionals must complete 16 hours of continuing education to continue using the designation.

The study program to become a CMFC® covers types and characteristics of open and closed-end funds, other packaged investment products, risk and return, asset allocation, selecting a mutual fund for a client, retirement planning and professional conduct.

### **Chartered Alternative Investment Analyst (“CAIA”)**

The CAIA designation is recognized globally and administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

Additional information regarding Ms. Hejl’s employment history is included below.

### **Employment History:**

Wealth Advisor, Henrickson Nauta Wealth Advisors, Inc.	11/2018 to Present
Financial Advisor, Ameriprise Financial	06/2010 to 11/2018
Financial Advisor, Royal Securities Co	10/2009 to 05/2010
Financial Advisor, Ameriprise Financial	10/2005 to 10/2009



### Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Ms. Hejl.* Ms. Hejl has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Hejl.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and / or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Hejl.*

The Advisor encourages you to independently view the background of Ms. Hejl on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4964991.

### Item 4 – Other Business Activities

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#### Insurance Agency Affiliations

Ms. Hejl is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Hejl's role with HNWA. As an insurance professional, Ms. Hejl may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Hejl is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Hejl or the Advisor.

### Item 5 – Additional Compensation

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Ms. Hejl has additional business activities that are detailed in Item 4 above.

### Item 6 – Supervision

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Ms. Hejl serves as a Financial Advisor of HNWA and is supervised by Jeffery Nauta, the Chief Compliance Officer. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its Supervised Persons. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



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

**for**

**Blake A. Appell, CFP®  
Client Service Associate**

**Effective: August 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Blake A. Appell, CFP® (CRD# 6895029) in addition to the information contained in the Henrickson Nauta Wealth Advisors, Inc. ("HNWA" or the "Advisor," CRD# 141201) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the HNWA Disclosure Brochure or this Brochure Supplement, please contact us at 616-361-9308.

Additional information about Mr. Appell is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6895029.

## Item 2 – Educational Background and Business Experience

Blake A. Appell, CFP®, born in 1994, is dedicated to advising Clients of HNWA as a Client Service Associate. Mr. Appell earned a Bachelor of Arts degree in Business Management from Hope College in 2016. Additional information regarding Mr. Appell's employment history is included below.

### **CERTIFIED FINANCIAL PLANNER™ (“CFP®”)**

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 71,000 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 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.

### **Employment History:**

Client Service Associate, Henrickson Nauta Wealth Advisors, Inc.	09/2020 to Present
Investment Advisor Representative, AE Wealth Management, LLC	12/2019 to 09/2020
Account Manager, TriFound Financial	09/2019 to 03/2020
Financial Advisor, Merrill Lynch	12/2017 to 07/2019
Financial Advisor Trainee, Bank of America, N.A.	05/2018 to 06/2018
Personal Banker, Fifth Third Bank	05/2016 to 12/2017
Employee, Planet Fitness	01/2016 to 05/2016
Logistics Intern, Steelcase	05/2015 to 12/2015
Parks Employee, City of Midland	05/2014 to 08/2014

### Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Appell.* Mr. Appell has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Appell.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and / or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Appell.*

However, we do encourage you to independently view the background of Mr. Appell on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6895029.

### Item 4 – Other Business Activities

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#### Insurance Agency Affiliations

Mr. Appell is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Appell's role with HNWA. As an insurance professional, Mr. Appell will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Appell is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Appell or the Advisor.

### Item 5 – Additional Compensation

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Mr. Appell has additional business activities where compensation is received that are detailed in Item 4 above.

### Item 6 – Supervision

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Mr. Appell serves as a Client Service Associate of HNWA and is supervised by Jeffery Nauta, the Chief Compliance Officer. Mr. Nauta can be reached at (616) 361-9308.

HNWA has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of HNWA. Further, HNWA is subject to regulatory oversight by various agencies. These agencies require registration by HNWA and its Supervised Persons. As a registered entity, HNWA is subject to examinations by regulators, which may be announced or unannounced. HNWA is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: August 31, 2023

### Our Commitment to You

Henrickson Nauta Wealth Advisors ("HNWA") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. HNWA (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does HNWA provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

### The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include your:

- Name and address
- E-mail address
- Phone number
- Social security or taxpayer identification number
- Driver's license information
- Date of birth
- Assets
- Income
- Account balance
- Investment activity
- Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with us or others

### Information About You That HNWA Shares

HNWA works to provide products and services that benefit our customers. We may share non-public personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us to provide agreed services and products to you consistent with applicable law. We may also disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy HNWA's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.

**To repeat, we do not sell your non-public personal information to anyone.**

### Information About Former Clients

HNWA does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

### Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

**We'll Keep You Informed**

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy, and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at (616) 361-9308 or via email at [jeff@hnwealthadvisors.com](mailto:jeff@hnwealthadvisors.com).