

Item 1 Cover Page

HARDY & HARDY CO LLC

**3605 SHAWNEE ROAD
LIMA, OHIO 45806**

(419) 998-8955 PH

This brochure provides information about the qualifications and business practices of Hardy & Hardy Co LLC. If you have any questions about the contents of this brochure, please contact us at (419) 998-8955. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Hardy & Hardy Co LLC also is available on the SEC's website at www.advisorinfo.sec.gov.

Being a registered investment advisor does not mean that being registered implies a certain level of skill or training.

August 2023

Item 2 Material Changes

Effective August 1, 2023, Bradley O. Hardy RIA has changed its name to Hardy & Hardy Co LLC. The last annual update was January 1, 2023.

Item 3 Table of Contents

Item Number	Item	Page
1	Cover Page	1
2	Material Changes	2
3	Table of Contents	3
4	Advisory Business	4
5	Fees and Compensation	5
6	Performance Based Fees (and side by side mgt)	6
7	Types of Clients	7
8	Methods of Analysis, Investment Strategies and Risk of Loss	8
9	Disciplinary Information	9
10	Other Financial Industry Activities and Affiliations	10
11	Code of Ethics, Participation in Client Transactions and Personal Trading	11
12	Brokerage Practices	12
13	Review of Accounts	13
14	Client Referrals and Other Compensation	14
15	Custody	15
16	Investment Discretion	16
17	Voting Client Securities	17
18	Financial Information	18
19	Requirements for State-Registered Advisors	19

Item 4 Advisory Business

Bradley O. Hardy and Scott R. Jensen have been registered investment advisors since 2007. Jacob R. Shubert has been a registered investment advisor since 2023.

Mr. Hardy, Mr. Jensen and Mr. Shubert are the owners of the business.

The advisors provide non-discretionary portfolio management services, whereby the advisor will seek client approval prior to placing orders for any transaction. Once the portfolio is constructed, the advisor provides continuous supervision of the portfolio. As changes in market conditions and client circumstances may require, the advisor will obtain the client's consent prior to rebalancing the portfolio. He most often advises his clients on mutual funds, exchange traded funds, equities, bonds, certificate of deposits, life insurance and annuities. The advisor performs a risk tolerance evaluation to specifically tailor the portfolio to the client's needs, risk and time horizon. Clients may impose restrictions on the types of investments in the portfolio.

None of the advisors participate in a wrap fee program.

None of the advisors manages client assets on a discretionary basis. They manage all of the client's assets on a non-discretionary basis.

The advisors are also registered representatives of LPL Financial Services, a licensed full service securities broker/dealer under federal and state securities laws, located in San Diego, CA. In this capacity, such individuals will earn commissions on the sale of securities and insurance related products. LPL Financial Services is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). LPL Financial Services is a self clearing securities broker/dealer for all securities transactions.

The individuals that are licensed as registered representatives of LPL Financial Services are subject to regulations that restrict them from conducting securities transactions away from LPL Financial Services without written authorization from LPL Financial Services. Clients should, therefore, be aware that for accounts where LPL Financial Services serves as the custodian, Hardy & Hardy Co LLC is limited to offering services and investment vehicles that are approved by LPL Financial Services, and may be prohibited from offering services and investment vehicles that may be available through other broker/dealers and custodians.

As of 8/01/2023 the firm had \$183,371,479 in client assets.

Item 5 Fees and Compensation

The annual fee for portfolio management services is billed quarterly in advance based on the market value of the assets on the last day of the preceding quarter. Fees will be assessed pro rata in the event the portfolio management agreement is executed at any time other than the first day of a calendar quarter. The fee is based on a percentage of assets under management and is negotiable. On an annualized basis, the advisor's fees for portfolio management services are based on the following fee schedule:

Portfolio Size	Annualized Fee
\$ 50,000 to \$ 249,999	1.25%
\$ 250,000 to \$ 499,999	1.00%
\$ 500,000 to \$ 999,999	0.75%
over \$1,000,000	0.50%

The advisor imposes a minimum of \$ 50,000 to open and maintain an advisory account. The advisor may allow accounts of members of the same household to be aggregated for purposes of meeting the minimum account sizes. Advisors may allow such aggregation, for example, where the advisor services accounts on behalf of minor children of current clients, individual and joint accounts for a spouse and other types of related accounts. Advisors may discount fee schedule at their discretion.

Payment for advisory fees will be made by the qualified custodian holding the client's funds and securities provided the client provides written authorization permitting the fees to be paid directly from their account. The firm will not have access to client funds for payment of fees without written consent by the client.

Further, the qualified custodian agrees to deliver a monthly account statement directly to the client, showing all disbursements from the account. The client is encouraged to review all account statements for accuracy. The firm will receive a duplicate copy of the statement that was delivered to the client.

The client may terminate the portfolio management agreement within five days of the date of execution without penalty to the client. After the five-day period, either party may terminate the agreement by providing 30 day written notice to the other party. If the 30 day written notice is provided by the client, the management fee will be pro-rated for the quarter in which the cancellation notice was given and any unearned fees will be refunded to the client.

The advisor will recommend that a client in need of brokerage and custodial services utilize LPL Financial Services. It may be the case that the recommended broker charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker.

The advisor does not represent, warrant, or imply that the services or methods of analysis employed by the advisor can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.

Advice offered by the advisor may involve investments in mutual funds and closed-end funds. Clients are hereby advised that all fees paid to the advisor for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. The advisor does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual funds, the advisor, and others to fully understand the total amount of fees to be paid by the client.

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

The firm does not charge performance-based or side-by-side management fees.

The fees charged are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciations of, the funds, or any portion of the funds of an advisory client (15 U.S.C. S80b-5(a)(1)).

Item 7 Types of *Clients*

The advisor generally provides investment supervisory services to individuals, trusts, estates, corporations or other business entities and profit sharing plans.

The advisor imposes a minimum of \$ 50,000 to open and maintain an advisory account. The advisor may allow accounts of members of the same household to be aggregated for purposes of meeting the minimum account sizes. The advisor may allow such aggregation, for example, where the advisor services accounts on behalf of minor children of current clients, individual and joint accounts for a spouse and other types of related accounts.

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

The firm provides non-discretionary portfolio management services, whereby the advisor will seek client approval prior to placing orders for any transaction. Once the portfolio is constructed, the advisor provides continuous supervision of the portfolio. As changes in market conditions and client circumstances may require, the advisor will obtain the client's consent prior to rebalancing the portfolio. Advisor will tailor specific investment strategy to each particular clients needs, time frame and risk tolerance. Dollar cost averaging, rebalancing and laddering of bonds/cd are a few of the investment strategies that will be used. Certain strategies have more risk than others and will be discussed individually with each client pertaining to their unique circumstances.

The firm does not represent, warrant, or imply that the services or methods of analysis employed by the advisor can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.

Item 9 Disciplinary Information

There are no legal or disciplinary events for the firm.

Item 10 Other Financial Industry Activities and Affiliations

The advisors are registered representatives of LPL Financial, a registered general securities broker/dealer and member of FINRA & SIPC. As such, all advisors are licensed to sell securities and insurance related products for separate commission based compensation.

All compensation received by the advisor for securities transactions through LPL Financial will be separate, yet customary for effecting the services and transactions, fees for the sale of investment company products. The advisor may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

All advisors are registered representatives licensed to sell securities through LPL Financial. In this capacity, registered representatives of LPL Financial may be involved in, and compensated for, the sale of securities of various types, including, but not limited to, stocks, bonds, mutual funds, exchange traded funds (ETFs) and insurance products.

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

The firm has adopted a Code of Ethics, the full text of which is available to clients and prospective clients upon request. The advisor has several goals in adopting this Code. First, the advisor desires to comply with all applicable laws and regulations governing its practice, and the management of the advisor has determined to set forth guidelines for professional standards, under which all associated persons of the Advisor are to conduct themselves. The advisor has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. In addition, the advisor maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by the advisor or any person associated with the advisor.

The advisor's clients are advised that they have total freedom to implement recommendations through any broker/dealer of their choosing. If the client implements recommendations made by the Advisor by purchasing securities through LPL Financial Services, the IAR may receive additional compensation in the form of commissions, for the sale of investment company products.

The advisor may buy or sell -- for their personal account(s) - investment products identical to those recommended to clients. It is the expressed policy of the advisor that employees shall not have priority in any purchase or sale over clients' accounts.

The advisors are registered representatives licensed to sell securities through LPL Financial Securities. In this capacity, registered representatives of LPL Financial Securities may be involved in, and compensated for, the sale of securities of various types, including, but not limited to, stocks, bonds, mutual funds, exchange traded funds (ETFs) and insurance products.

The advisor's clients are advised that they have total freedom to implement recommendations through any broker/dealer of their choosing. If the client implements recommendations made by the advisor by purchasing securities through LPL Financial Securities, the advisor may receive additional compensation in the form of commissions, including 12b-1 fees for the sale of investment company products. The advisor does not place trades concurrently in multiple client accounts, therefore; the advisor does not aggregate trades.

Hardy & Hardy Co LLC receives support services and/or products from LPL Financial, many of which assist the advisor to better monitor and service program accounts maintained at LPL Financial; however, some of the services and products benefit the advisor and not client accounts. These support services and/or products may be received without cost, at a discount, and/or at a negotiated rate, and may include the following:

- investment-related research
- pricing information and market data
- software and other technology that provide access to client account data
- compliance and/or practice management-related publications
- consulting services
- attendance at conferences, meetings, and other educational and/or social events
- marketing support
- computer hardware and/or software
- other products and services used by Hardy & Hardy Co LLC in furtherance of its investment advisory business operations

LPL Financial Services may provide these services and products directly, or may arrange for third party vendors to provide the services or products to Advisor. In the case of third party vendors, LPL Financial Services may pay for some or all of the third party's fees.

These support services are provided to Hardy & Hardy Co LLC based on the overall relationship between Hardy & Hardy Co LLC and LPL Financial Services. It is not the result of soft dollar arrangements or any other express arrangements with LPL Financial that involves the execution of client transactions as a condition to the receipt of services. Hardy & Hardy Co LLC will continue to receive the services regardless of the volume of client transactions executed with LPL Financial Services. Clients do not pay more for services as a result of this arrangement. There is no corresponding commitment made by Hardy & Hardy Co LLC to LPL Financial Services or any other entity to invest any specific amount or percentage of client assets in any specific securities as a result of the arrangement. However, because Hardy & Hardy Co LLC receives these benefits from LPL Financial Services, there is a potential conflict of interest. The receipt of these products and services presents a financial incentive for the advisor to recommend that its clients use LPL Financial Service's custodial platform rather than another custodian's platform.

While the advisor endeavors at all times to put the interest of its clients first as part of its fiduciary duty, clients should be aware that receipt of additional compensation in itself creates a potential conflict of interest. However, clients will not be charged ticket charges on trades through LPL Financial Services.

Item 13 Review of Accounts

The advisor will monitor client accounts on a continuous basis to confirm the advisory services provided to the client are consistent with the client's investment needs and objectives. The advisor will offer clients a formal account review on a semi-annual basis or more often upon client request. Triggering factors that may stimulate a review include, but are not limited to, significant market corrections, large deposits or withdrawals from an account and the client's request for an additional review. Client reviews generally are a face to face meeting in which the advisor and the client discuss the ongoing goals and objectives of the portfolio. Portfolio performance is also reviewed at this time.

Clients will receive monthly statements directly from the custodian. Clients will also have access to view their account balances and holdings via the internet directly from the custodian's website.

Item 14 *Client Referrals and Other Compensation*

The firm nor the advisors receive any compensation or economic benefit from client referrals. The firm does not directly or indirectly compensate any person for client referrals.

LPL Financial provides various benefits and payments to Dually Registered Persons that are new to the LPL Financial platform to assist the representative with the costs (including foregone revenues during account transition) associated with transitioning his or her business to the LPL Financial platform (collectively referred to as "Transition Assistance"). The proceeds of such Transition Assistance payments are intended to be used for a variety of purposes, including but not necessarily limited to, providing working capital to assist in funding the Dually Registered Person's business, satisfying any outstanding debt owed to the Dually Registered Person's prior firm, offsetting account transfer fees (ACATs) payable to LPL Financial as a result of the Dually Registered Person's clients transitioning to LPL Financial's custodial platform, technology set-up fees, marketing and mailing costs, stationary and licensure transfer fees, moving expenses, office space expenses, staffing support and termination fees associated with moving accounts.

Transition Assistance payments and other benefits are provided to associated persons of Hardy & Hardy Co LLC in their capacity as registered representatives of LPL Financial. However, the receipt of Transition Assistance by such Dually Registered Persons creates conflicts of interest relating to Hardy & Hardy Co LLC's advisory business because it creates a financial incentive for Hardy & Hardy Co LLC's representatives to recommend that its clients maintain their accounts with LPL Financial. In certain instances, the receipt of such benefits is dependent on a Dually Registered Person maintaining its clients' assets with LPL Financial and therefore Hardy & Hardy Co LLC has an incentive to recommend that clients maintain their account with LPL Financial in order to generate such benefits.

Hardy & Hardy Co LLC attempts to mitigate these conflicts of interest by evaluating and recommending that clients use LPL Financial's services based on the benefits that such services provide to our clients, rather than the Transition Assistance earned by any particular Dually Registered Person. Hardy & Hardy Co LLC considers LPL Financial's pricing information, market data, software and technology for clients accounts when recommending or requiring that clients maintain accounts with LPL Financial. However, clients should be aware of this conflict and take it into consideration in making a decision whether to custody their assets in a brokerage account at LPL Financial. In connection with the transition of Hardy & Hardy Co LLC's clients to the LPL Financial custodial platform, the firm will receive financial transition support from LPL Financial in the form of .20% transitional credit by a 7 year forgivable loan that may be forgiven over time depending on the length of tenure with LPL Financial. The amount of the loan, represents a substantial payment. Forgiveness of the loan, in whole or in part, is conditioned on Hardy & Hardy Co LLC remaining affiliated with LPL Financial for 7 years. As such, Hardy & Hardy Co LLC has financial incentive to recommend that its clients maintain their accounts with LPL Financial. We encourage you to discuss any such conflicts of interest with your representative before making a decision to custody your assets at LPL Financial.

Item 15 *Custody*

The advisors, shall never have custody of any client funds or securities other than to deduct fees directly from a client's account, as the services of a qualified and independent custodian will be used for these other services. Client statements will be received directly from the qualified custodian and the client should carefully review those statements for accuracy.

Item 16 Investment Discretion

The advisors provides non-discretionary portfolio management services, whereby the advisor will seek client approval prior to placing orders for any transaction.

Item 17 Voting *Client* Securities

Proxy Voting

The advisors will not vote proxies on behalf of client accounts. Although on rare occasions and only at the client's request the advisor may offer clients advice regarding corporate actions and the exercise of proxy voting rights.

Item 18 Financial Information

The firm does not require six months or more of fees paid in advance.

Education Requirements

The advisor is required to meet all examination or experience requirements of the state(s) and/or jurisdiction(s) in which the individual provides advisory services.

Education and Business Background

Bradley Owen Hardy

Year of Birth: 1971

Formal Education After High School

Miami University, B.S., Finance, 1993.

University of Toledo, J.D., 1995

Business Background for the Previous Five Years:

Hardy & Hardy Co LLC, Limited Liability Company/Chief Compliance Officer, 04/2007 to Present

LPL Financial Services, Registered Representative, 08/2023 to Present

O.N. Equity Sales Company, Registered Representative, 02/2002 to 07/2023

Ohio National Life Insurance, Agent, 09/1993 to Present

HJH, Inc. D.B.A. Hardy & Hardy Company, Owner/Treasurer, 10/2001 to Present.

Scott Richard Jensen

Year of Birth: 1974

Formal Education After High School

University of Toledo, B.S., Education, 1997.

Business Background for the Previous Five Years:

LPL Financial Services, Registered Representative, 08/2023 to Present

O.N. Equity Sales Company, Registered Representative, 02/2002 to 07/2023

Ohio National Life Insurance Agent, 06/1998 to Present

HJH, Inc. D.B.A. Hardy & Hardy Company, Owner/Vice-President, 10/2001 to Present

Other Business Activities/Other Financial Industry Activities or Affiliations

Bradley O. Hardy, Scott R. Jensen and Jacob Shubert are registered representatives of LPL Financial Securities, a registered general securities broker/dealer and member of FINRA & SIPC. As such they are licensed to sell securities and insurance related products for separate commission based compensation.

All compensation received by the advisor for securities transactions through LPL Financial Securities will be separate, yet customary for effecting the services and transactions, for the sale of investment company products. An advisor may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

Hardy & Hardy Co. sells insurance including medical, dental, vision and group life.

Bradley O. Hardy and Scott R. Jensen are also the owners of H & H Retirement Services, a retirement plan third party administrator providing compliance plan testing, plan documents, vesting calculation, and preparation of IRS 5500 services to the sponsors and/or trustees of qualified plans. H & H Retirement Services offers these services to investment advisory clients of Hardy & Hardy Co LLC as well as clients that do not engage the advisors for advisory services. In either case, clients are instructed that the fees paid to Hardy & Hardy Co LLC for advisory services are separate and distinct from the fees paid to H & H Retirement Services.

Part 2B

BRADLEY O. HARDY

**3605 SHAWNEE ROAD
LIMA, OHIO 45806**

(419) 998-8955 PH

This brochure supplement provides information about Bradley O. Hardy that supplements the Hardy & Hardy Co LLC brochure.

You should have received a copy of that brochure. Please contact Hardy & Hardy Co LLC if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley O. Hardy is available on the SEC's website at www.adviserinfo.sec.gov

August 2023

Item 2.

Education and Business Background

Bradley Owen Hardy

Year of Birth: 1971

Formal Education After High School

Miami University, B.S., Finance, 1993.

University of Toledo, J.D., 1995

Business Background for the Previous Five Years:

Hardy & Hardy Co LLC Sole Proprietor/Chief Compliance Officer, 04/2007 to Present

LPL Financial Services, Registered Representative, 08/2023 to Present

O.N. Equity Sales Company, Registered Representative, 02/2002 to 07/2023

Ohio National Life Insurance, Agent, 09/1993 to Present

HJH, Inc. D.B.A. Hardy & Hardy Company, Owner/Treasurer, 10/2001 to Present.

Item 3.

There has been no legal or disciplinary action against Bradley O. Hardy.

Item 4.

Other Business Activities/Other Financial Industry Activities or Affiliations

Bradley O. Hardy is a registered representative of LPL Financial Services, a registered general securities broker/dealer and member of FINRA & SIPC. As such he is licensed to sell securities and insurance related products for separate commission based compensation.

All compensation received by the advisor for securities transactions through LPL Financial Services will be separate, yet customary for effecting the services and transactions, for the sale of investment company products. An advisor may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

Hardy & Hardy Co. sells insurance including medical, dental, vision and group life.

Bradley O. Hardy is also the Owner/Treasurer of H & H Retirement Services, a retirement plan third party administrator providing compliance plan testing, plan documents, vesting calculation, and preparation of IRS 5500 services to the sponsors and/or trustees of qualified plans. H & H Retirement Services offers these services to investment advisory clients of Mr. Hardy as well as clients that do not engage Mr. Hardy for advisory services. In either case, clients are instructed that the fees paid to Mr. Hardy for advisory services are separate and distinct from the fees paid to H & H Retirement Services. H & H Retirement Services has no trading authority.

Item 5.

There is no additional compensation for providing advisory service. Bradley O. Hardy will receive transitional assistance as mentioned in Item 14.

Item 6.

Bradley O. Hardy is responsible for all supervision of the firm's activities. He can be reached at (419) 998-8955.

Item 7.

The supervised person has not been involved in an award being found liable for fraud, false statement, omission, theft, embezzlement, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices. The supervised person has not filed for bankruptcy.

Part 2B SCOTT R. JENSEN

SCOTT R. JENSEN

**3605 SHAWNEE ROAD
LIMA, OHIO 45806**

(419) 998-8955 PH

This brochure supplement provides information about Scott R. Jensen that supplements the Hardy & Hardy Co LLC brochure. You should have received a copy of that brochure. Please contact Hardy & Hardy Co LLC if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott R. Jensen is available on the SEC's website at www.adviserinfo.sec.gov

Item 2.

Scott Richard Jensen Year
of Birth: 1974

Formal Education After High School University of Toledo, B.S., Education, 1997.

Business Background for the Previous Five Years:

LPL Financial Services, Registered Representative, 08/2023 to Present

O.N. Equity Sales Company, Registered Representative, 02/2002 to 07/2023 Ohio

National Life Insurance Agent, 06/1998 to Present

HJH, Inc. D.B.A. Hardy & Hardy Company, Owner/Vice-President, 10/2001 to Present

Item 3.

There has been no legal or disciplinary action against Scott R. Jensen.

Item 4.

Other Business Activities/Other Financial Industry Activities or Affiliations

Scott R. Jensen is a registered representative of LPL Financial Services, a registered general securities broker/dealer and member of FINRA & SIPC. As such he is licensed to sell securities and insurance related products for separate commission based compensation.

All compensation received by the advisor for securities transactions through LPL Financial Services will be separate, yet customary for effecting the services and transactions, for the sale of investment company products. An advisor may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

Hardy & Hardy Co. sells insurance including medical, dental, vision and group life. Scott R. Jensen is also the Owner of H & H Retirement Services, a retirement plan third party administrator providing compliance plan testing, plan documents, vesting calculation, and preparation of IRS 5500 services to the sponsors and/or trustees of qualified plans. H & H Retirement Services offers these services to investment advisory clients of Mr. Jensen as well as clients that do not engage Mr. Jensen for advisory services. In either case, clients are instructed that the fees paid to Mr. Jensen for advisory services are separate and distinct from the fees paid to H & H Retirement Services. H & H Retirement Services has no trading authority.

Item 5.

There is no additional compensation for providing advisory service. Scott R. Jensen will receive transitional assistance as mentioned in Item 14.

Item 6.

Bradley O. Hardy is responsible for all supervision of the firm's activities. He can be reached at (419) 998-8955.

Item 7.

The supervised person has not been involved in an award being found liable for fraud, false statement, omission, theft, embezzlement, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices. The supervised person has not filed for bankruptcy.

Part 2B JACOB R. SHUBERT

JACOB R. SHUBERT

**3605 SHAWNEE ROAD
LIMA, OHIO 45806**

(419) 998-8955 PH

This brochure supplement provides information about Jacob R. Shubert that supplements the Hardy & Hardy Co LLC brochure. You should have received a copy of that brochure. Please contact Hardy & Hardy Co LLC if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob R. Shubert is available on the SEC's website at www.adviserinfo.sec.gov

Item 2.

Jacob Ryan Shubert

Year of Birth: 1997

Formal Education After High School

University of Maryland, B.S., Hospital
Management, 2022.

Business Background for the Previous Five Years:

LPL Financial Services, Registered Representative, 08/2023 to Present

O.N. Equity Sales Company, Registered Representative, 02/2023 to 07/2023

U S Army, 07/2018 to 12/2022

Item 3.

There has been no legal or disciplinary action against Jacob R. Shubert.

Item 4.

Other Business Activities/Other Financial Industry Activities or Affiliations

Jacob R. Shubert is a registered representative of LPL Financial Services, a registered general securities broker/dealer and member of FINRA & SIPC. As such he is licensed to sell securities and insurance related products for separate commission based compensation.

All compensation received by the advisor for securities transactions through LPL Financial Securities will be separate, yet customary for effecting the services and transactions, including 12b-1 fees for the sale of investment company products. An advisor may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

Hardy & Hardy Co. sells insurance including medical, dental, vision and group life.

Item 5.

There is no additional compensation for providing advisory service.

Item 6.

Bradley O. Hardy is responsible for all supervision of the firm's activities. He can be reached at (419) 998-8955.

Item 7.

The supervised person has not been involved in an award being found liable for fraud, false statement, omission, theft, embezzlement, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices. The supervised person has not filed for bankruptcy.