

Item 1 Cover Page

E.

Daniel S. Pereira

HWA Financial Group

ADV Part 2B, Brochure Supplement

Dated: November 20, 2023

Contact: Philip E. Huber, Jr., Chief Compliance Officer
3448 Ellicott Center Drive, Suite 101
Ellicott City, Maryland 21043

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This Brochure Supplement provides information about Daniel S. Pereira that supplements the HWA Financial Group Brochure; you should have received a copy of that Brochure. Please contact Philip E. Huber, Jr., Chief Compliance Officer, if you did *not* receive HWA Financial Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel S. Pereira is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Daniel Spencer Pereira was born in 1992. Mr. Pereira graduated from Salisbury University in 2015, with a bachelor's degree in finance. Mr. Pereira has been employed as an investment adviser representative of HWA Financial Group since November 2023. From June 2015 through February 2022, Mr. Pereira was employed as a Financial Advisor with Merrill Lynch Wealth Management. From February 2022 through October 2023, Mr. Pereira was employed as a Financial Advisor with WMS Partners and Signature Estate and Investment Advisors.

Mr. Pereira has been a CERTIFIED FINANCIAL PLANNER™ since 2017. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 79,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 currently 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- C. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- D. **Licensed Insurance Agent.** Mr. Pereira, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Pereira to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pereira that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Pereira. Clients are reminded that they may purchase insurance products recommended by Mr. Pereira through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Philip E. Huber, Jr., remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Philip E. Huber, Jr., is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Huber at (410) 696-4025.