

This brochure supplement provides information about John Rhett Garner that supplements the Heritage Wealth Management Group, Ltd brochure. You should have received a copy of that brochure. Please contact John Rhett Garner if you did not receive Heritage Wealth Management Group, Ltd's brochure or if you have any questions about the contents of this supplement.

Additional information about John Rhett Garner is also available on the SEC's website at www.adviserinfo.sec.gov.

Heritage Wealth Management Group, Ltd

Form ADV Part 2B – Individual Disclosure Brochure

for

John Rhett Garner

Personal CRD Number: 5186782

Investment Adviser Representative

Heritage Wealth Management Group, Ltd
733 Boush Street Suite 100
Norfolk, VA 23510-1591
(941) 726-5407
jrgarner@hwmgroup.com

UPDATED: 08/08/2019

Item 2: Educational Background and Business Experience

Name: John Rhett Garner

Born: 1981

Educational Background and Professional Designations:

Education:

Bachelor of Arts International Business, The University of South Florida - 2004

Designations:

CFP® - Certified Financial Planner

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.

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:

- i. 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
- ii. 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.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

08/2019 - Present	Investment Adviser Representative Heritage Wealth Management Group, Ltd
07/2019 - 08/2019	Unemployed Unemployed
06/2015 - 07/2019	Senior Financial Advisor Capital One Investing, LLC
04/2014 - 06/2015	Senior Account Officer JP Morgan Private Bank

08/2013 - 04/2014

Career Special Agent
Prudential Financial, Inc.

04/2009 - 08/2013

Manager of Financial Services
Prudential Financial, Inc.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

John Rhett Garner is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

John Rhett Garner does not receive any economic benefit from any person, company, or organization, other than Heritage Wealth Management Group, Ltd in exchange for providing clients advisory services through Heritage Wealth Management Group, Ltd.

Item 6: Supervision

Heritage Wealth Management Group, Ltd. (HWMGroup) provides investment advisory and supervisory services in accordance with HWMGroup's policies and procedures manual. The primary purpose of the HWMGroup's policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). HWMGroup's Chief Compliance Officer, Peter H Bryan, is primarily responsible for the implementation of the HWMGroup policies and procedures and overseeing the activities of HWMGroup's supervised persons. Should an employee, or investment adviser representative of HWMGroup have any questions regarding the applicability/relevance of the Act, the Rules there under, 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 HWMGroup's supervision or compliance practices, please contact Mr. Bryan, he can be reached at (757) 321-3725 ext 205.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. John Rhett Garner has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. John Rhett Garner has NOT been the subject of a bankruptcy.