

This brochure supplement provides information about Michael Henry Byard that supplements the Heritage Wealth Management Group, Ltd brochure. You should have received a copy of that brochure. Please contact Michael Henry Byard 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 Michael Henry Byard 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

Michael Henry Byard
Personal CRD Number: 2108905
Investment Adviser Representative

Heritage Wealth Management Group, Ltd
733 Boush Street Suite 100
Norfolk, VA 23510-1591
(703) 999-5154
mhbyard@hwmgroup.com

UPDATED: 01/24/2020

Item 2: Educational Background and Business Experience

Name: Michael Henry Byard **Born:** 1946

Educational Background and Professional Designations:

Education:

MBA Finance/Management, Golden Gate University - 1976
BS Finance/Management, University Of Southern California - 1973

Business Background:

01/2020 - Present	Investment Adviser Representative Heritage Wealth Management Group, Ltd
01/2020 - Present	Financial Advisor Heritage Wealth Management Group
12/2015 - 01/2020	Financial Advisor Citigroup Global Markets
04/2009 - 12/2015	Investment Advisor Ameriprise

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

Michael Henry Byard is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Michael Henry Byard 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

As a representative of Heritage Wealth Management Group, Ltd, Michael Henry Byard is supervised by Peter Humphrey Bryan, the firm's President & Chief Compliance Officer. Peter Humphrey Bryan is responsible for ensuring that Michael Henry Byard adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Peter Humphrey Bryan is (757) 578-5443.

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. Michael Henry Byard 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. Michael Henry Byard has NOT been the subject of a bankruptcy.