Madison Kent Holbrook, CFP®

Investment Adviser Representative

Visionary Horizons, LLC

dba

Visionary Horizons Wealth Management

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Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Madison Kent Holbrook that supplements the Visionary Horizons, LLC ("VH") Brochure. You should have received a copy of that Brochure. Please contact us at (865) 675-VHWM if you did not receive VH's Brochure or if you have any questions about the contents of this supplement.

Additional information about Madison Kent Holbrook is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Madison Kent Holbrook, CFP®
Born: 1998

Education Background

- Bachelor of Science in Business Administration, Finance, University of Tennessee, 2020
- Associate of Science, Finance, Walter State Community College, 2019

Employment History

- LPL Financial, LLC, Registered Representative, 10/2024 to Present
- Investment Adviser Representative, Visionary Horizons, LLC, 01/2023 to Present
- Purshe Kaplan Sterling Investments, Registered Representative, 03/2023 to 10/2024
- Administrative Assistant, LPL Financial, 08/2020 to 01/2023
- Licensed Assistant, Tennessee Valley Asset Management Partners, LLC, 08/2020 to 01/2023
- Student, University of Tennessee, 08/2019 to 12/2020
- Teller, SunTrust, 05/2019 to 08/2020
- Student, Walter State Community College, 08/2017 to 05/2019
- Marina Manager, Greenlee Campground RV and Marina, 03/2013 to 05/2019
- Registered Representative, MWA Financial Services Inc, 02/2017 to 12/2018
- Insurance Sales, Modern Woodmen of America, 01/2017 to 12/2018

Professional Designations
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 68,000 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. A Bachelor's degree was not required until 2007. Anyone with a CFP® designation prior to then, does not have to complete the education requirement;

- Examination – Pass the comprehensive CFP® Certification Examination. The exam consists of two 3-hour sessions separated by a scheduled 40-minute break, and 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.

Disciplinary Information - Item 3

Mr. Holbrook has not been involved in any reportable disciplinary events.

Other Business Activities - Item 4

Mr. Holbrook is also licensed as an independent insurance agent. Mr. Holbrook will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by Mr. Holbrook is separate to our advisory fees. This practice presents a conflict of interest because Mr. Holbrook provides investment advice on behalf of our firm and insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. Please also be advised that Mr. Holbrook strives to put his clients' interest first and foremost, and clients are not obligated to purchase insurance products through Mr. Holbrook.

Mr. Holbrook is also a registered representative of LPL Financial, LLC ("LPL"), a licensed full-service securities broker-dealer and investment adviser under federal and state securities laws. In his separate capacity as a registered representative, Mr. Holbrook will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by Mr. Holbrook in his capacity as a registered representative is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. As a matter of general policy, we aggressively discourage activities that put your interests anywhere but first. Additionally, we have instituted compliance procedures and a code of ethics that requires our Associated Persons to uphold their fiduciary duty by acting in the best interest of the Client. Clients of our firm have the option to purchase investment products that we recommend through other brokers and agents that are not affiliated with our firm.

Mr. Holbrook spends less than 20% of his professional time on outside business activities.

Additional Compensation – Item 5

Apart from the receipt of compensation from the various activities listed in Item 4 above, Mr. Holbrook does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Holbrook is an investment adviser representative of VH. In this role, Mr. Holbrook is responsible for general investment research, the monitoring of client portfolios for investment objectives and other reviews. Mr. Holbrook is supervised by Tyler McMurray, the Chief Compliance Officer of VH.

VH has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Holbrook adheres to VH's Code of Ethics and compliance manual as mandated.

Clients may contact Mr. McMurray at the phone number listed on the cover of this Brochure Supplement to obtain a copy of VH's Code of Ethics.

Additionally, VH is subject to regulatory oversight by various agencies. These agencies require registration by VH and certain of its employees. As a registered entity, VH is subject to examinations by regulators, which may be announced or unannounced. VH is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Requirements for State-Registered Advisers - Item 7

This section is not applicable because VH is SEC registered