



Charles "Jesse" Loveday, CRPC®

Investment Adviser Representative

Visionary Horizons, LLC

dba

Visionary Horizons Wealth Management

Located at:

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Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Charles Loveday 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 Charles Loveday is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Charles Loveday

Born: 1983

Education Background

- University of Tennessee, Business and Marketing, 2006
- Pellissippi State Technical Community College, Associate of Science Degree, Business Administration, 2004

Employment History

- Visionary Horizons, LLC, Investment Adviser Representative, 09/2024 to Present
- LPL Financial, LLC, Registered Representative, 03/2018 to Present
- Tennessee Valley Asset Management Partners, LLC, Investment Adviser Representative, 02/2019 to 09/2024
- Tennessee Valley Asset Management Partners, LLC, Administrative Associate, 03/2018 to 02/2019
- Forester Benefits, Sales Representative, 10/2015 to 02/2018

Professional Designation

Chartered Retirement Planning CounselorSM (CRPC[®])

Chartered Retirement Planning CounselorSM is a designation granted by the College for Financial Planning. Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning, and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

CRPC[®] certification requirements:

- Successfully complete the program
- Pass the final exam
- Comply with the code of ethics
- When you achieve your CRPC[®] designation, you must complete 16 hours of continuing education
- Reaffirm to abide by the Standards of Professional Conduct
- Pay a biennial renewal fee

Disciplinary Information - Item 3

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

Other Business Activities - Item 4

Mr. Loveday 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. Loveday 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. Loveday 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. Loveday spends less than 10% 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. Loveday does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Loveday is an investment adviser representative of VH. In this role, Mr. Loveday is responsible for general investment research, the monitoring of client portfolios for investment objectives and other reviews. Mr. Loveday 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. Loveday 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