



**Nicholas W. Hughes, AIF<sup>®</sup>, CFP<sup>®</sup>**

Investment Adviser Representative

**Visionary Horizons, LLC**

dba

**Wealthbright Advisors**

Located at:

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**October 1, 2025**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Nicholas W. Hughes 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 Nicholas W. Hughes is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Educational Background and Business Experience - Item 2

**Nicholas W. Hughes, AIF®, CFP®**

Born: 1981

### **Education Background**

- University of Tennessee at Chattanooga, B. S. in Finance, 2004

### **Employment History**

- Investment Adviser Representative, Visionary Horizons, LLC dba Wealthbright Advisors, 01/2019 to Present
- Registered Representative, Purshe Kaplan Sterling Investments, 02/2019 to 05/2023
- Registered Representative, Franklin Wealth Management, LLC, 05/2010 to 01/2019
- Registered Representative, LPL Financial LLC, 05/2010 to 01/2019
- Investment Adviser Representative, Innovative Advisory Partners, LLC, 12/2014 to 01/2019

### **Professional Designations**

#### **Accredited Investment Fiduciary® (AIF®)**

The Accredited Investment Fiduciary® (AIF®) designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

#### **Certified Financial Planner™ (CFP®)**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

#### Disciplinary Information - Item 3

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

#### Other Business Activities - Item 4

Mr. Hughes is also a licensed insurance agent and earns commissions for the sale of insurance products. The receipt of dual compensation creates a disclosable conflict of interest. The firm expects that clients to whom it offers advisory services may also be clients for whom Mr. Hughes acts as an insurance agent. Clients are instructed that the fees paid to the firm for advisory services are separate and distinct from the commissions earned for placing the client in insurance products. Clients to whom the firm offers advisory services are informed that they are under no obligation to use the firm's Associated Persons for insurance services and may use the insurance brokerage firm and agent of their choice. Mr. Hughes spends less than ten percent of his professional time on insurance activities.

Mr. Hughes also serves on the Board for the Financial Planning Association of East Tennessee as the Director of Programs.

#### Additional Compensation – Item 5

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

**Supervision - Item 6**

Mr. Hughes is an investment adviser representative of VH. In this role, Mr. Hughes is responsible for general investment research, the monitoring of client portfolios for investment objectives and other reviews. Mr. Hughes 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. Hughes adheres to VH's Code of Ethics and compliance manual as mandated. Clients may contact Mr. Hughes 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**