

Form ADV, Part 2B Brochure Supplement

Rebecca Haugh, CFP®

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This brochure supplement provides information about Rebecca Haugh that supplements the Mutual Advisors, LLC brochure. You should have already received a copy of that brochure. Please contact Mutual Advisors' compliance department at (307) 439-6357 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Rebecca Haugh is available on the SEC's website at www.adviserinfo.sec.gov.

Rebecca Haugh

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rebecca Haugh, Investment Advisor Representative, b. 1983

Education:

- 2007 – Slippery Rock University – BSBA, Finance with a certificate in Personal Financial Planning

Business Background:

- 01/2020 – Present; Mutual Advisors, LLC.; Investment Advisor Representative
- 01/2020 – Present; Mutual Securities, Inc.; Registered Representative
- 08/2019 – 06/2020; ERIKS North America; Senior Pricing Analyst
- 08/2010 – 08/2019; BPU Investment Management; Financial Planner
- 07/2009 – 07/2010; Northwestern Mutual Wealth Management; Investment Advisor Representative
- 05/2007 – 07/2009 Northwestern Mutual Investment Services; Registered Representative
- 11/2006 – 05/2007; Northwestern Mutual Life Insurance; Registered Representative

Professional Designations:

2011; Certified Financial Planner (CFP®); CFP® Board of Standards¹

I am certified for financial planning services in the United States by the 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 the 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.

CFP® professionals have met the 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 the 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 the CFP Board’s Code and Standards. This includes a commitment to the 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.

2015; Accredited Investment Fiduciary Analyst™ (AIFA®)²

The AIFA designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA designation, individuals must have already completed the AIF training program and passed the AIF exam and meet a minimum prerequisite score based on the candidate’s educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA 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 AIFA Code of Ethics. In order to maintain the AIFA designation, the individual must annually renew their affirmation of the AIFA Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

ITEM 3 - DISCIPLINARY INFORMATION

Rebecca Haugh has no history of any legal or disciplinary events deemed material to a client’s consideration of Rebecca Haugh to act as their investment adviser representative. FINRA’s BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional information regarding the registration and disciplinary history of Rebecca Haugh. Please visit FINRA’s BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at www.adviserinfo.sec.gov for additional information.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Rebecca Haugh is also a licensed registered representative at Mutual Securities, Inc., which is a related registered securities broker-dealer, member FINRA/SIPC. As a registered representative, Mrs. Haugh may recommend that clients purchase products or services that are sold through MSI. In such cases a client may be solicited by Mrs. Haugh about investment ideas or products for their brokerage account if such solicitations are in line with the client’s overall investment objectives and risk tolerance. This presents a

conflict of interest because Mrs. Haugh may have an incentive to recommend our broker- dealer for executing securities transactions or recommend securities for which she may receive compensation as a registered representative. Clients are under no obligation to act upon any recommendations of Mrs. Haugh or effect any transactions through Mrs. Haugh or Mutual Securities, Inc. When acting as registered representative, she may receive compensation for effecting securities transactions, which will be disclosed to the client. However, advisory clients will not pay any commissions on assets for which Mutual Advisors, LLC already receives advisory fees.

Additionally, Mrs. Haugh is separately licensed as an insurance agent/broker with various companies. As a licensed insurance agent, Mrs. Haugh may sell insurance and earn sales commissions based on the insurance products she sells to clients. A conflict of interest may arise as these commissionable insurance product sales may create an incentive to recommend products based on the compensation Mrs. Haugh may earn rather than on the client's needs. Mrs. Haugh will fully disclose any insurance commissions to the client. The insurance commissions are separate from and in addition to any fee that Mutual Advisors, LLC, receives for investment advisory services. Clients are under no obligation to act upon any recommendations of Mrs. Haugh or effect any transactions through Mrs. Haugh if they decide to follow her recommendations.

In addition, Mrs. Haugh also provides financial counselling to members of the military during active duty as a Personal Financial Counsellor for Zeiders Enterprises. This business activity is conducted outside of normal trading hours.

ITEM 5 - ADDITIONAL COMPENSATION

The additional compensation that Mrs. Haugh might receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Dawn Claussen, Chief Compliance Officer, supervises and monitors activities of all Investment Adviser Representatives on a regular basis. Mrs. Claussen reviews outgoing correspondence for written financial advice provided to clients. Please contact Mrs. Claussen at 805-764-6740 x 215 if you have any questions about this brochure supplement.