

*This brochure supplement provides information about Andrew Erwin Norman Jones that supplements the Jones Gregg Financial, LLC. brochure. You should have received a copy of that brochure. Please contact Andrew Erwin Norman Jones, Managing Member if you did not receive Jones Gregg Financial, LLC.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Andrew Erwin Norman Jones is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



Form ADV Part 2B –  
Individual Disclosure Brochure Supplement

*for*

**Andrew Erwin Norman Jones**

Investment Adviser Representative

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UPDATED 3/29/2024

## Item 2: Educational Background and Business Experience

**Name:** Andrew Erwin Norman Jones

**Born:** 1966

### **Education Background and Professional Designations:**

#### **Education:**

BA English, University of Virginia - 1988

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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 62,000 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;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered on one day during two- 3-hour testing sessions, 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.

### **Business Background:**

2007 – Present	Managing Member Jones Gregg Financial, LLC (formerly known as AENJ, LLC)
2002 – 2007	Sales Representative National Life of Vermont
1992 – 2001	President and Founder Butler Travel Service, Inc.

### **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**

Andrew Erwin Norman Jones is independently licensed to sell insurance and annuity products through various insurance companies, including Jones Gregg Financial, LLC. When acting in this capacity, Andrew Erwin Norman Jones will receive commissions for selling insurance and annuity products. Commissionable products can conflict with the fiduciary duties of a registered investment adviser. Jones Gregg Financial, LLC manages this conflict of interest by requiring all supervised persons who are licensed to offer insurance products to our clients to assure that the

recommendation is in the client's best interest; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Jones Gregg Financial, LLC in their capacity as an insurance agent.

Jones Gregg Financial, LLC always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Jones Gregg Financial, LLC in such individual's outside capacities. Consulting services are based on fixed fees and/or hourly fees and the final fee structure is described in the Financial Planning Agreement.

Mr. Jones is also the Managing Member of HWHL, LLC, an entity that owns the office space of Jones Gregg Financial, LLC.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses and company distributions, Andrew Erwin Norman Jones does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Jones Gregg Financial, LLC.

### **Item 6: Supervision**

Andrew Erwin Norman Jones is the Chief Compliance Officer of Jones Gregg Financial, LLC. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representative(s). Andrew Erwin Norman Jones's contact information is on the cover page of this disclosure document.

### **Item 7: Requirements for State Registered Advisers**

*This disclosure is required by North Carolina securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Andrew Erwin Norman Jones 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. Andrew Erwin Norman Jones has NOT been the subject of a bankruptcy petition at any time.