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ADV PART 2B BROCHURE SUPPLEMENT MICHAEL CARLIN
Date of Brochure last revised : DECEMBER 19, 2018

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael J. Carlin born in 1974, received a Bachelors in Business Administration from The George Washington University in 1996. Michael also attended Boston University School for Financial Planning and completed all of the required courses by the year 2000.

Business Experience. Michael Carlin is the Managing Member and Principal of Henry + Horne Wealth Management, LLC. The firm, founded in 2005, has become one of the most highly regarded independent wealth management practices in Arizona.

Previously, Michael served as Chief Operating Officer of Advisors Edge Inc. of Scottsdale, Arizona. As such, he counseled wealth management firms across the country, devising ways to improve their investment services. With more than \$3 billion under management, Advisors Edge guided the country's largest group of independent wealth management firms owned by, or operated alongside, regional accounting firms. During his tenure there, he created Advisors Edge Securities, LLC – the first broker-dealer organization designed to serve the needs of accounting firms, banks and law firms throughout the country.

Preceding his relocation to Arizona, Michael launched CCR Wealth Management, LLC in Boston, which quickly became one of New England's largest wealth management practices. His firm was closely affiliated with the largest private accounting firm in Massachusetts, CCR Advisory Group, LLP.

His curriculum vitae includes positions at Morgan Stanley and Merrill Lynch where he served high net worth clients and managed their investment portfolios.

Professional Designations. Michael holds the following professional designations:

Accredited Investment Fiduciary – In order to receive the AIF designation an individual must satisfy an educational and experience requirement, successfully complete an AIF registered program. For additional information go to www.fi360.com

Wealth Management Specialist – In order to receive the WMS designation an individual must satisfy an educational and experience requirement, successfully pass the WMS examination. For additional information go to www.kaplan.edu

ITEM 3: DISCIPLINARY INFORMATION

Michael has no legal or disciplinary events to disclose.

ITEM 4: OTHER BUSINESS ACTIVITIES

Michael is engaged in the following **investment-related** business activities:

1. Michael is a registered representative of M.S. Howells & Co. (“MSH”), a registered broker-dealer and FINRA member. In this capacity, Michael sells securities through MSH and receives customary commissions as a result of such transactions. Michael may also receive other compensation, such as mutual fund 12b-1 fees and variable annuity trails, from product sponsors based on prior sales. Therefore, Michael has a financial incentive to recommend securities based on the compensation he may receive rather than on the client’s needs. Clients are under no obligation to buy or sell securities through Michael in his capacity as a registered representative of MSH. To the extent client does elect to open a brokerage



account through MSH, disclosure is made as to the nature of the relationship, services, and compensation to be received by Michael at the time the account is established.

2. Michael is also licensed as an insurance agent and may offer fixed and variable life insurance products and receive customary commissions as a result of such transactions. Michael may also receive other compensation, such as fixed or variable life renewals, from insurance carriers. Because of this, Michael has a financial incentive to recommend insurance based on the compensation he may receive rather than on the client's needs. Clients are under no obligation to purchase insurance through Michael. To the extent a client does elect to purchase insurance through him, disclosure is made as to the nature of the relationship, services and compensation to be received by Michael at the time of the transaction.

Michael is also involved in the following additional business or occupation:

Advisory Board - Envestnet

ITEM 5: ADDITIONAL COMPENSATION

Michael may receive cash and non-cash compensation from certain third party product sponsors as permitted by industry rules. For example, product sponsors and other companies may reimburse Michael up to 100% of the cost of due diligence, training and educational or joint marketing meetings. In addition, sales by investment advisor representatives may qualify them for additional compensation that may include support for their business activities, attendance at seminar, conferences and entertainment.

Michael also may receive compensation from third party investment advisors for referring client accounts to the third party for account management. The third party will pay the IAR a solicitation fee for the referral. The IAR may also serve as the registered representative of record on the assets managed by the third party investment advisor. When this is the case, the IAR will receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments. This compensation is in addition to the referral fee paid by the third party advisor.

ITEM 6: SUPERVISION

Michael is the sole investment adviser representative offering investment advisory services through Henry + Horne Wealth Management and is not supervised by any additional parties.