

This brochure supplement provides information about John Edward Haugh that supplements the HYJC CAPITAL OF WNY, LLC brochure. You should have received a copy of that brochure. Please contact John Edward Haugh if you did not receive HYJC CAPITAL OF WNY, LLC's brochure or if you have any questions about the contents of this supplement.

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

HYJC CAPITAL OF WNY, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

John Edward Haugh

Personal CRD Number: 2802866

Investment Adviser Representative

HYJC CAPITAL OF WNY, LLC
5989 Big Tree Rd
Lakeville, NY 14480
(585) 261-4435
john@hywealthmanagement.com

Firm Contact: Christopher Yuskiw, Chief Compliance Officer
(585) 967-9176

Chris@hywealthmangement.com

UPDATED: 01/23/2024

Item 2: Educational Background and Business Experience

Name: John Edward Haugh **Born:** 1974

Educational Background and Professional Designations:

Education:

BA Marketing, SUNY Oswego - 1996

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.

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 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:

- i. 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
- ii. 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:

09/2023 – Present	Investment Advisor Representative, President HYJC CAPITAL OF WNY, LLC
10/2013 – Present	Vice President LPL Financial LLC
02/2023 – 09/20203	Chief Compliance Officer HYJC Capital of WNY, LLC
08/2021 – 03/2023	Investment Adviser Representative HNP Capital LLC
02/2000 – 02/2023	Vice President Five Star Bank
02/2000 – 10/2013	Investment Consultant Five Start Investment Services, 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

John Edward Haugh is a registered representative with LPL Financial, CRD#6413. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with fiduciary duties. HYJC CAPITAL OF WNY, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of HYJC CAPITAL OF WNY, LLC in such individual's outside capacity.

John E Haugh is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of HYJC CAPITAL OF WNY, LLC are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. HYJC CAPITAL OF WNY, LLC addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. HYJC CAPITAL OF WNY, LLC periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. HYJC CAPITAL OF WNY, LLC will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by HYJC CAPITAL OF WNY, LLC's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Item 5: Additional Compensation

John Edward Haugh does not receive any economic benefit from any person, company, or organization, other than HYJC CAPITAL OF WNY, LLC in exchange for providing clients advisory services through HYJC CAPITAL OF WNY, LLC.

Item 6: Supervision

As an Investment Advisor Representative and President of HYJC CAPITAL OF WNY, LLC, John Edward Haugh adheres to applicable regulatory requirements, together with all policies and

procedures outlined in the firm's code of ethics and compliance manual. John Edward Haugh's contact information is on the cover page of this disclosure document.

John Edward Haugh is directly supervised by Christopher Paul Yuskiw, Chief Compliance Officer, and can be reached at (585) 967-9176 or at chris@hywealthmanagement.com.