



# MOSS LUSE WOMBLE

*Be sure about your financial future.*

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March 21, 2024

*This brochure provides information about the qualifications and business practices of Moss, Luse & Womble, LLC. If you have any questions about the contents of this brochure, please contact us at (972) 674-2584 or [jeff@mlwfinancial.com](mailto:jeff@mlwfinancial.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as a registered investment advisor does not imply a certain level of skill or training.*

*Additional information about Moss, Luse & Womble, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The firm's CRD# 152841 may be used as a search term on the SEC website to look up the additional information.*

## ITEM 2: MATERIAL CHANGES

There have been no material changes to this brochure since the date of the last annual amendment noted below.

The material changes discussed above are only those changes that have been made to this brochure since the firm's last annual update of the brochure. The date of the last annual update of the brochure was February 16, 2023.

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## ITEM 4: ADVISORY BUSINESS

Moss, Luse & Womble, LLC is a registered investment advisor firm registered (initially with a predecessor firm, Moss, Luse & Womble, LLP) with the U.S. Securities and Exchange Commission since April 10, 2019. Prior to that date, the firm was registered with the states of Texas, Louisiana, and Colorado securities regulators from March 5, 2010, November 12, 2010, and January 13, 2017, respectively.

The Principal Owners of Moss, Luse & Womble, LLC are:

Moss MLW, LLC (principal owner is Jeffrey M. Moss)

Luse MLW, LLC (principal owner is Jason S. Luse)

Womble MLW, LLC (principal owner is Michael A. Womble)

### Portfolio Management Services

Moss, Luse & Womble, LLC's ("Moss, Luse & Womble" or "Advisor") principal service is providing fee-based portfolio management services and financial planning services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives. The Advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. While Moss, Luse & Womble can advise on any investment asset, our recommendations are primarily related to investments in exchange traded funds and mutual funds. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

Moss, Luse & Womble will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services.

### Pension Consulting Services

Moss, Luse & Womble may offer pension consulting services and participant fiduciary advice to plan participants for assets held at Qualified Plans, pursuant to the Pension Protection Act of 2006. The Advisor's pension consulting services and participant fiduciary advice will be based on information obtained from the plan participant about goals and investment objectives, time horizon, risk tolerance and the plan participant's financial situation. Moss, Luse & Womble will utilize Investment Policy Statements when providing standardized asset allocation recommendations for the investment assets of plan participants within Qualified Plans. The plan participant is responsible for implementation of recommendations and Moss, Luse & Womble will not act on the plan participants behalf to implement these recommendations.

Moss, Luse & Womble may offer other pension consulting services that include but are not limited to plan design and installation, plan administration, educational seminars, plan surveys, evaluations of vendor's services or special projects on behalf of the plan sponsor.

## Financial Planning

Moss, Luse & Womble will provide financial planning services to its clients. The Advisor will provide a full day initial consultation with the client to discuss client's financial goals and objectives and develop a financial plan. The Advisor will discuss recommendations, which may include topics such as retirement needs, investments, taxes, insurance, estate planning, business planning and other relevant topics with client. Under the initial financial planning agreement, the Advisor will also provide the client with ongoing monitoring of the financial plan for up to 90 days. Clients may then engage the Advisor to perform ongoing monitoring under a separate agreement. During the monitoring of client's financial plan, the Advisor will continually develop and adjust client's financial plan, monitor the progress of the plan in relation to meeting the client's financial goals and objectives, continue to offer recommendations and advice pertinent to the client's financial plan and individual situation with respect to their relevant topics. The monitoring of client's financial plan will include scheduled and unscheduled phone calls and meetings to discuss relevant topics.

All of the Investment Advisor Representatives of Moss, Luse & Womble provide general non-securities advice on topics such as: tax planning, estate planning, business planning, payroll services, budgeting and cash flow.

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Moss, Luse & Womble will tailor its advisory services to its client's individual needs based on meetings and completion of a client profile. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Moss, Luse & Womble does not provide portfolio management services to wrap fee programs.

Moss, Luse & Womble manages client assets and as of December 31, 2023, manages \$435,602,000 in discretionary client assets under management.

## **ITEM 5: FEES AND COMPENSATION**

### Asset Management Fees

Client will pay the Advisor for compensation for its services under this Agreement, an advisory fee at an annual rate of up to 0.45% of assets being managed by the Advisor. The advisory fee is payable quarterly in advance and is based on the balance of the portfolio assets at the end of each quarter. Fees may be reduced or waived at the sole discretion of the Advisor. These fees may be negotiated at the sole discretion of the Advisor. In most situations, the qualified custodian will directly deduct asset management fees from the client account on a quarterly basis pursuant to instructions from the Advisor. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian and the custodian will send a quarterly statement to the client. For those cases where direct fee deduction is not appropriate in the circumstances or not authorized by the client, client will be invoiced each quarter for the advisory fee and is due upon receipt.

Expenses related to the ordinary servicing of the Account by the custodian, including, custody fees, security transaction fees, and/or platform fees shall be paid by the Client. Other non-ordinary fees or fees

incurred by the Advisor at the direction of the Client shall be paid by the Client. Operating fees of selected mutual funds and other investment products are deducted from the net asset value of those investments as defined in the prospectus for each product.

The Advisor shall not be compensated on the basis of a share of capital gains upon or capital appreciation of the funds in which the Client is invested.

Except as described in Item 15, the Advisor will generally not accept or maintain custody of a client's funds or securities except for authorized fee deduction. Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisor's fee is separate and distinct from the custodian and execution fees.

Clients may request to terminate their advisory contract with the Advisor, in whole or in part, by providing advance written notice. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client. Client's advisory agreement with the Advisor is non-assignable without client's prior written approval.

#### Fixed Fees/Hourly Fees for Financial Planning and Pension Consulting Services

##### Fees For Ongoing Financial Planning Monitoring Services:

The Advisor will charge a fixed fee for ongoing financial planning monitoring services as follows:

- A fee ranging up to \$800 per month for business owners of one business, plus an additional \$100 per month for each additional business owned, for a minimum of five months, will be charged in advance on an ongoing basis until the Agreement is terminated.
- The actual monthly fee will depend on the complexity and scope of services to be provided. The highest fee is applicable to clients that have small business financial planning monitoring needs in addition to their personal needs.
- Fixed fees may be negotiated at the discretion of the Advisor.

It is assumed the standard time involved in the monitoring of Client's financial plan will not exceed 28 hours in a calendar year. Excess time over standard can be due to various reasons including above average complexity of Client's financial situation, difficulties arising from implementation with other professional advisor(s), and/or above average phone calls and meetings initiated by Client during the course of the engagement. In order to dedicate additional resources in these circumstances, Advisor may need to bill excess hours at \$245.00 per hour.

##### Fees for Pension Consulting Services:

The Advisor provides the Pension Consulting Services described in Item 4 above for Financial Planning clients only, and the fee for those services are included in the Ongoing Financial Planning Monitoring Services fees described above.

Where the Client engages Moss, Luse & Womble to provide plan design, installation and administration services, separate fees will be charged for these services as follows:

Standard Plan (15 or less employees in prior tax year)	- \$220 per month
Large Plan (16 or more employees in prior tax year)	- \$250 per month

The plan design, installation and administration services fee is charged monthly in advance.

Other Pension Transaction Fees:

Moss, Luse & Womble will charge the following transaction fees for services as requested by the Plan:

<b>Transaction</b>	<b>Fee</b>	<b>Responsible Party</b>
Termination Distribution	\$80.00	Participant Account
In-Service Distribution	\$80.00	Participant Account
Hardship Distribution	\$100.00	Participant Account
Loan Origination	\$300.00	Participant Account
Plan Termination	\$750.00	Plan Sponsor

The Transaction Fees are billed in arrears as the work is completed.

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For each of the Advisor's services described above, the Client may terminate these services within five business days of the effective date of an Agreement signed with the Advisor without any payment of the Advisor's fee.

Moss, Luse & Womble's management fee is payable in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client.

Neither Moss, Luse & Womble nor its supervised persons accept compensation for the sale of securities or other investment products or asset-based sales charges or service fees from the sale of mutual funds.

## **ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Moss, Luse & Womble does not charge performance-based fees.

## **ITEM 7: TYPES OF CLIENTS**

Moss, Luse & Womble will offer its services to individuals, high net worth individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or other business entities.

Moss, Luse & Womble does not have any minimum requirements for opening or maintaining an account.

## **ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

Moss, Luse & Womble will utilize a fundamental method of analysis in formulating investment advice or managing assets for clients. Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make

internal business decisions and to calculate its credit risk. In order to facilitate investing clients in suitable securities portfolios, Moss, Luse & Womble has developed eight proprietary investment models across which allocations to multiple securities types and asset classes vary depending on the risk profiles of the clients. Generally, the higher the appetite for risk, the greater the portfolio weighting towards growth-oriented asset classes and away from stable-oriented asset classes. The securities types, asset classes and allocation percentages in these models are periodically updated by Moss, Luse & Womble for various reasons, including overall market conditions, and how a security type or asset class responds to outside conditions. Clients have the ability to place restrictions on the securities used, securities types or asset classes in which they are invested, or may choose to have Moss, Luse & Womble portfolio managers develop a customized portfolio.

Following are descriptions of the eight models developed by the Advisor and recommended to clients:

#### CAPITAL PRESERVATION

The Capital Preservation Risk Profile is designed for the investor with an extremely low threshold for risk tolerance. This could be due to a personal aversion to market volatility or a very short time horizon. The main objective of a portfolio designed for this Risk Profile is to preserve capital without concern over maximizing income or growth.

#### CONSERVATIVE

The Conservative Risk Profile is designed for the conservative investor, one with a low risk tolerance. This profile is appropriate when the time horizon is short and there is a current need for some spendable income from the portfolio. The objective of a conservative investor is to primarily preserve capital while allowing for slight price fluctuation in order to create a low level of income.

#### BALANCED

The Balanced Risk Profile is designed to equally balance the need for income and capital appreciation. This balance should offer moderate, but steady growth of the portfolio over time. The portfolio designed for this Risk Profile will allow for some market volatility and price fluctuation. A short to moderate time horizon is necessary to allow for this risk. The objective of a balanced investor is to give up some capital appreciation of the portfolio in order to smooth investment returns over time.

#### MODERATE GROWTH

The Moderate Growth Risk Profile is designed for the investor that does not require a high exposure to fixed income investments, such as bonds and cash. A portfolio for a moderate growth investor will be more heavily weighted toward diversified equities, which increases the volatility risk and need for a longer time horizon. The main objective is to provide steady, long-term capital appreciation with moderate market volatility.

#### GROWTH

The Growth Risk Profile is designed only for the investor with a long time horizon. The growth investor must have a higher tolerance for risk associated with market volatility and price fluctuation when compared to a moderate growth investor. The main objective of a portfolio appropriate for a growth investor is high, long-term capital appreciation with little to no need for spendable income.

#### MODERATE AGGRESSIVE

The Moderate Aggressive Risk Profile is designed only for the investor with a long time horizon. The moderate aggressive investor must have a higher tolerance for risk associated with market volatility and price fluctuation when compared to a growth investor. The main objective of a portfolio appropriate for



a moderate aggressive investor is high, long-term capital appreciation to last for an extended period of years, with little to no need for spendable income.

### AGGRESSIVE

The Aggressive Risk Profile is appropriate only when the investor has a high tolerance for risk and long time horizon. An aggressive portfolio will allow for substantial fluctuations in value from year to year. The main objective for this Risk Profile is to achieve higher returns by taking on added risk not suitable for other Risk Profiles. There should be no expectation of producing spendable income from the portfolio. An aggressive investor has little to no aversion to risk and can withstand considerable market volatility as a tradeoff for attempting to achieve higher returns.

### ULTRA AGGRESSIVE

The Ultra Aggressive Risk Profile is appropriate only when the investor has a very high tolerance for risk and long time horizon. An ultra aggressive portfolio will allow for extreme fluctuations in value from year to year. The main objective for this Risk Profile is to achieve higher returns by taking on even higher risk when compared to an aggressive investor, which is not suitable for other Risk Profiles. There should be no expectation of producing spendable income from the portfolio. An ultra aggressive investor has little to no aversion to risk and can withstand substantial market volatility as a tradeoff for attempting to achieve higher returns.

The investment strategies the Advisor will implement may include long term purchases of securities held at least for one year; short term purchases for securities sold within a year and mutual funds that implement alternative/flexible strategies.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisor's clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.). Clients need to be aware that investing in securities involves the risk of loss of some or all of their investment that clients need to be prepared to bear.

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other circumstances not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

While Moss, Luse & Womble can provide investment advice and recommendations on any type of investment security, Moss, Luse & Womble primarily recommends exchange traded funds and mutual funds to meet clients' investment objectives. Clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all of the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative effects on their value, such as competition or government regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

Following is a list of some of the risks to consider specifically when investing in exchange traded funds and mutual funds.

- **Call Risk.** The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.
- **Country Risk.** The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- **Credit Risk.** The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.
- **Currency Risk.** The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- **Income Risk.** The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- **Industry Risk.** The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- **Inflation Risk.** The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- **Interest Rate Risk.** The possibility that a bond fund will decline in value because of an increase in interest rates.
- **Manager Risk.** The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- **Market Risk.** The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- **Principal Risk.** The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

## ITEM 9: DISCIPLINARY INFORMATION

Neither Moss, Luse & Womble nor its management persons have had any legal or disciplinary events, currently or in the past.

## ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither Moss, Luse & Womble nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Moss, Luse & Womble nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Moss, Luse & Womble does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

In addition to the investment advisory, pension consulting and financial planning services provided by the Advisor as described in Item 4, Moss, Luse & Womble provides accounting, tax preparation and payroll services to business clients who may also be advisory clients of the firm. Such services are provided for separate compensation. The receipt of separate compensation is a conflict of interest in that the firm is incented to encourage clients to use these services to increase fees. Clients always have the choice to decide whether or not to use the accounting, tax and payroll services offered by Moss, Luse & Womble, but if they do, all fees will be disclosed to the client prior to engaging for the services. Further, Moss, Luse & Womble and its personnel are fiduciaries under securities laws and are required to put the interests of clients before their own interests. Moss, Luse & Womble requires that all supervised personnel follow its Code of Ethics (see Item 11) that emphasizes this fiduciary duty to clients. Moss, Luse & Womble monitors compliance with securities laws and regulations through a compliance program, including the Code of Ethics, and other policies and procedures designed to prevent, detect and correct violations.

Moss, Luse & Womble does not recommend or select other investment advisers for clients.

## ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Moss, Luse & Womble is registered with the SEC and maintains a Code of Ethics pursuant to SEC rule 204A-1. Moss, Luse & Womble has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Moss, Luse & Womble deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Moss, Luse & Womble are conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. Moss, Luse & Womble collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Moss, Luse & Womble will provide a copy of the Code of Ethics to any client or prospective client upon request.

Moss, Luse & Womble does not recommend, buy or sell securities in which the firm or a related person has a material financial interest.

Moss, Luse & Womble and/or its investment advisory representatives may from time to time purchase or sell products that they may recommend to clients. Moss, Luse & Womble and/or its investment advisory representatives have a fiduciary duty to put the interests of their clients ahead of their own.

Moss, Luse & Womble requires that its investment advisory representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

## ITEM 12: BROKERAGE PRACTICES

Moss, Luse & Womble prefers that clients select TD Ameritrade for execution and custody services, but does not require that clients use a particular custodian.

Moss, Luse & Womble may receive proprietary research services or other products as a result of recommending a particular custodian which may result in the client paying higher commissions than those obtainable through other brokers. If Moss, Luse & Womble does receive such products or services, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

The firm seeks to obtain the most favorable net results for clients' price, execution quality, services and commissions. Although the firm seeks competitive commission rates, it may pay commissions on behalf of clients which may be higher than those available from other custodians in order to receive other services. The firm may enter into such transactions so long as it determines in good faith that the amount of commission paid was reasonable in relation to the value of the brokerage and research services provided by the custodian. The services that may be considered in this determination of reasonableness may include (1) advice, either directly or through publications or writing, as to the value of securities, the advisability of investing in, purchasing or selling securities, and the availability of securities or purchasers or sellers of securities; (2) analysis and reports concerning issuers, industries, securities, economic factors and trends, portfolio strategy, and the performance of accounts; or (3) effecting securities transactions and performing functions incidental thereto. Such research furnished by custodians may be used to service any or all of Moss, Luse & Womble's clients and may be used in connection with accounts other than those that pay commissions to the custodians providing the research. In particular, third-party research provided by custodians may be used to benefit all of the firm's clients. This creates a conflict of interest in that the firm has an incentive to select or recommend a custodian based on its interest in receiving the research or other products or services, rather than on the clients' interest in receiving most favorable execution.

Benefits received may be used as soft dollars provided that:

- The service is primarily for the benefit of Moss, Luse & Womble's clients
- The commission rates are competitive with rates charged by comparable custodians; and
- Moss, Luse & Womble does not guarantee a minimum amount of commissions to any custodian.

Moss, Luse & Womble does not receive client referrals from any custodian or third party as a result of the firm selecting or recommending that custodian to clients. The client will provide authority to Moss, Luse & Womble to direct all transactions through the selected custodian in the investment advisory agreement.

As an investment advisory firm, Moss, Luse & Womble has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Moss, Luse & Womble's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality

and 5) skill required of the broker. Moss, Luse & Womble may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Moss, Luse & Womble may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. For the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Moss, Luse & Womble's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Moss, Luse & Womble may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

## ITEM 13: REVIEW OF ACCOUNTS

Jeffrey Moss, Jason Luse, and Michael Womble, Partners, Miles Kellum, Executive Planner, and Travis Ferguson, Jackson McDaniel, Dustin Nunley, Christopher Carroll, Jason Kobza, Grayson Hatfield, and Ian Evans, Senior Planners, and Matthew Bryan, Associate Planner of Moss, Luse & Womble, monitor their client accounts on at least an annual basis. These individuals will also review a client account if they become aware of a change in client's investment objective, a change in market conditions, change of employment, re-balancing of assets to maintain proper asset allocation and any other activity that is discovered as the account is reviewed.

The client will receive written statements no less than quarterly from the trustee or custodian. In addition, the client will receive other supporting reports from Mutual Funds, Asset Managers, Trust Companies or Custodians, Insurance Companies, Broker-Dealers and others who are involved with client accounts. The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might adversely affect his/her investment plan.

## ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Moss, Luse & Womble is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in the Brochure.

Moss, Luse & Womble does not directly or indirectly compensate any person who is not a supervised person for client referrals.

## ITEM 15: CUSTODY

Moss, Luse & Womble does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts (please see Item 5 which describes the safeguards around direct fee deduction). However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Any discrepancies should be immediately brought to the firm's attention.

## ITEM 16: INVESTMENT DISCRETION

Moss, Luse & Womble generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client. However, these purchases or sales are subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Moss, Luse & Womble.

Discretionary authority will only be authorized upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Moss, Luse & Womble will be in accordance with each client's investment objectives and goals.

## ITEM 17: VOTING CLIENT SECURITIES

Moss, Luse & Womble will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Moss, Luse & Womble cannot give any advice or take any action with respect to the voting of these proxies. The client and Moss, Luse & Womble agree to this by contract.

For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, Moss, Luse & Womble cannot give any advice or take action with respect to the voting of these proxies.

## ITEM 18: FINANCIAL INFORMATION

Moss, Luse & Womble does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Moss, Luse & Womble has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Moss, Luse & Womble does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Moss, Luse & Womble has never been the subject of a bankruptcy petition.



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**Jeffrey M. Moss, CFP®**  
**Partner and Chief Compliance Officer**

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March 21, 2024

*This brochure supplement provides information about Jeffrey M. Moss that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jeffrey M. Moss is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey M. Moss, CFP®, Partner and Chief Compliance Officer, born 1979, received a BBA in Finance, MBA and MS in Personal Financial Planning from Texas Tech University. Mr. Moss was one of the founders Moss, Luse & Womble, LLC (formerly Moss, Luse & Womble, LLP which began operations in January 2010). He was also a Partner of MLW Tax & Business Consulting from January 2010 to December 2010, when that business was merged into Moss, Luse & Womble, LLP. Prior to that, he was an Associate Planner with Cain, Watters & Associates, PLLC from March 2007 to December 2009. Prior to that, Mr. Moss was a Senior Planning Analyst with Smith, Frank & Partners, LLC from January 2003 to March 2007.

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 in 10 hours over a two-day period, 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Moss.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Moss is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm’s brochure. Mr. Moss spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Moss does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Jason S. Luse, CPA, Partner**

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*This brochure supplement provides information about Jason S. Luse that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jason S. Luse is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason S. Luse, CPA, Partner, born 1977, received a BS in Accounting and Finance, MS in Accounting from University of North Texas. Mr. Luse and his colleagues formed Moss, Luse & Womble, LLC (formerly Moss, Luse & Womble, LLP which began operations in January 2010). He was also a Partner of MLW Tax & Business Consulting from January 2010 to December 2010, when that business was merged into Moss, Luse & Womble, LLP. Prior to that, he was a Financial Planner with Cain, Watters & Associates, PLLC from March 2007 to December 2009. Prior to that, Mr. Luse was an Associate Planner with Cain, Watters & Associates, PLLC from January 2005 to March 2007.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Luse.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Luse is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm's brochure. Mr. Luse spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

## ITEM 5: ADDITIONAL COMPENSATION

Mr. Luse does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To

provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Michael A. Womble, CPA, CFP®, Partner**

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*This brochure supplement provides information about Michael A. Womble that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Michael A. Womble is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael A. Womble, CPA, CFP®, Partner, born 1980, received a BBA and MS in Accounting from Texas A&M University. Mr. Womble and his colleagues formed Moss, Luse & Womble, LLC (formerly Moss, Luse & Womble, LLP which began operations in January 2010). He was also a Partner of MLW Tax & Business Consulting from January 2010 to December 2010, when that business was merged into Moss, Luse & Womble, LLP. Prior to that, he was a Financial Planner with Cain, Watters & Associates, PLLC from March 2009 to December 2009. Prior to that, he was an Associate Planner with Cain, Watters & Associates, PLLC from April 2006 to March 2009. And, Mr. Womble was a Staff Accountant with Ernst & Young, LLP from September 2003 to April 2006.

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Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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- 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Womble.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Womble is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm’s brochure. Mr. Womble spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Womble does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

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provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.





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## **Miles N. Kellum, CPA, CFP®, Partner**

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March 21, 2024

*This brochure supplement provides information about Miles N. Kellum that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Miles N. Kellum is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Miles N. Kellum, CPA, CFP®, Partner, born 1988, received a BBA degree in Accounting & Finance from Abilene Christian University 2009, and a Master of Science degree in Accounting and Information Management with a major in Accounting and a focus in Taxation in 2011. Mr. Kellum joined Moss, Luse & Womble, LLC in September 2013. After graduating school in August 2011, Mr. Kellum was a Staff Accountant with PricewaterhouseCoopers LLP from September 2011 to September 2013.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Kellum.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kellum is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm’s brochure. Mr. Kellum spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Kellum does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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## **Travis G. Ferguson, CPA, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Travis G. Ferguson that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Travis G. Ferguson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Travis G. Ferguson, Senior Planner, born 1984, received a BS degree in Business Administration in 2007, and a Master of Science degree in Finance (Accounting) in 2009 from Texas A&M University. Mr. Ferguson joined Moss, Luse & Womble, LLC in July 2012. After graduating school, Mr. Ferguson joined Deloitte as a Tax Accountant II from September 2008 to February 2010, and then joined UHY Advisors as a Tax Senior from February 2010 to July 2012.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Ferguson.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Ferguson is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm's brochure. Mr. Ferguson spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

## ITEM 5: ADDITIONAL COMPENSATION

Mr. Ferguson does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

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**Matthew E. Bryan, Senior Associate Planner**

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*This brochure supplement provides information about Matthew E. Bryan that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Matthew E. Bryan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew E. Bryan, Senior Associate Planner, born 1983, attended Paris Junior College in 2001-2002, and earned a Bachelor of Business Administration degree in Accounting and Finance from Abilene Christian University in 2005. Mr. Bryan joined Moss, Luse & Womble, LLC in January 2012. Previously, Mr. Bryan held positions as an Associate Planner at Cain, Watters & Associates, PLLC (November 2007 to December 2011), and a Staff Accountant at Saville Dodgen & Company.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Bryan.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Bryan is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm's brochure. Mr. Bryan spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

## ITEM 5: ADDITIONAL COMPENSATION

Mr. Bryan does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Jackson G. McDaniel, CPA, Senior Planner**

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*This brochure supplement provides information about Jackson G. McDaniel that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jackson G. McDaniel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jackson G. McDaniel, CPA, Senior Planner, born 1989, obtained a Bachelor of Business Administration degree in Accounting from Harding University in 2012. Mr. McDaniel joined Moss, Luse & Womble, LLC in June 2015. Previously, Mr. McDaniel was a Senior Accountant at Deloitte & Touche (09/2012 – 05/2015), and a full-time student prior to that.

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## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. McDaniel.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. McDaniel is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm's brochure. Mr. McDaniel spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

## ITEM 5: ADDITIONAL COMPENSATION

Mr. McDaniel does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

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## **Caitlin G. Brown, CPA, Associate Planner**

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*This brochure supplement provides information about Caitlin G. Brown that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Caitlin G. Brown is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Caitlin G. Brown, Associate Planner, born 1989, obtained a Bachelor of Business Administration degree in Accounting from Texas State University in 2011, and a Master of Science degree in Accounting from the University of Texas at Dallas in 2012. Ms. Brown joined Moss, Luse & Womble, LLC in October 2011. Previously, Ms. Brown was a full-time student.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Ms. Brown.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Brown is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm's brochure. Ms. Brown spends approximately 10% of her time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

## ITEM 5: ADDITIONAL COMPENSATION

Ms. Brown does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Dustin W. Nunley, CPA, CFP<sup>®</sup>, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Dustin W. Nunley that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Dustin W. Nunley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dustin W. Nunley, CPA, CFP®, Senior Planner, born 1981, obtained Bachelor of Science degrees in both Accounting and Finance from Louisiana State University in 2004. Mr. Nunley joined Moss, Luse & Womble, LLC in May 2017. Previously, Mr. Nunley was a Financial Planner for RGT Wealth Advisors (12/2014 – 01/2017), an Associate Financial Planner and Senior Tax Preparer for Cain, Watters & Associates (02/2011 – 11/2014), and a Staff Accountant at Knuckols, Duvall, Hallum & Co. (04/2007 – 02/2011).

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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 in 10 hours over a two-day period, 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Nunley.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Nunley is not involved in any other investment related business or occupation.

Moss, Luse & Womble LLC offers tax services, accounting and payroll services in addition to the investment related activities described in the firm’s brochure. Mr. Nunley spends approximately 10% of his time on these types of services. Clients always have the choice to decide whether or not to use the non-investment services offered.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Nunley does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Jason W. Kobza, CFA<sup>®</sup>, CFP<sup>®</sup>, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Jason W. Kobza that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jason W. Kobza is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason W. Kobza, CFA<sup>®</sup>, CFP<sup>®</sup>, Senior Planner, born in 1984, obtained a Bachelor of Science degree in Electrical Engineering (2007) and a Master's degree in Business Administration (2009) from Oklahoma State University. Mr. Kobza joined Moss, Luse & Womble, LLC in June 2019. Previously, Mr. Kobza was an Application Management – Environment Analyst at MSCI (10/2011 – 06/2019), and a Securities Class Action Services Analyst at RiskMetrics Group (06/2009 – 10/2011).

The Chartered Financial Analyst (CFA) designation or CFA charter was first introduced in 1963 as a well respected and recognized investment credential. The CFA Program is organized into three levels, each culminating in a six-hour exam. These three exams — Level I, Level II, and Level III — must be passed sequentially as one of the requirements for earning a CFA charter. Completing the Program takes most candidates between two and five years. To earn a CFA charter, an individual must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program.

The Certified Financial Planner<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the “CFP<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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 83,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> 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<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, 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<sup>®</sup> 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.

### **ITEM 3: DISCIPLINARY INFORMATION**

There are no legal or disciplinary events or proceedings to report concerning Mr. Kobza.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kobza is not involved in any other investment related or non-investment related business or occupation.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kobza does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### **ITEM 6: SUPERVISION**

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Grayson S. Hatfield, CPA, CFP®, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Grayson S. Hatfield that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Grayson S. Hatfield is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Grayson S. Hatfield, CPA, CFP®, Senior Planner, born in 1990, obtained a Bachelor of Business Administration degree in Entrepreneurship (2013) and a Master's degree in Business Administration (2018) from Dallas Baptist University. Mr. Hatfield joined Moss, Luse & Womble, LLC in November 2015. Previously, Mr. Hatfield was a Relationship Manager at Peloton Management Group (04/2014 – 11/2015).

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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 83,000 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 in 10 hours over a two-day period, 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Hatfield.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Hatfield is not involved in any other investment related or non-investment related business or occupation.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Hatfield does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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## **Ian A. Evans, CPA, CFP<sup>®</sup>, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Ian A. Evans that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Ian A. Evans is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ian A. Evans, CPA, CFP®, Associate Planner, born in 1991, obtained a Bachelor of Science degree in Accounting and Finance (2013) and a Master's degree in Accounting (2014) from Abilene Christian University. Mr. Evans joined Moss, Luse & Womble, LLC in January 2020. Previously, Mr. Evans was a Strategy Associate at Leon Capital Group (04/2017 – 01/2020), and a Senior Auditor at Ernst & Young (01/2015 – 04/2017).

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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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 in 10 hours over a two-day period, 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Evans.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Evans is not involved in any other investment related or non-investment related business or occupation.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Evans does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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**Cody Caldwell, CPA, CFP®, Senior Planner**

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March 21, 2024

*This brochure supplement provides information about Cody Caldwell that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Cody Caldwell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cody Caldwell, CPA, CFP®, Senior Planner, born in 1996, obtained Bachelor of Business Administration and Master of Business Administration degrees in Accounting (2019) from Dallas Baptist University. Mr. Caldwell joined Moss, Luse & Womble, LLC in May 2019. Previously, Mr. Caldwell was a Tax Intern at Saville, Dodgen & Co. (01/2019 – 04/2019), an Indirect Tax Intern at Northrop Grumman Corporation (04/2018 – 12/2018), and a Collections Manager Assistant at Dallas Baptist University (09/2015 – 04/2018).

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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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;
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- 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Caldwell.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Caldwell is not involved in any other investment related or non-investment related business or occupation.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Caldwell does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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## **Alexander R. Wagner, CPA, CFP<sup>®</sup>, Associate Planner**

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March 21, 2024

*This brochure supplement provides information about Alexander R. Wagner that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Alexander R. Wagner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexander R. Wagner, CPA, CFP®, Associate Planner, born in 1997, obtained Bachelor of Science degree in Accounting and Finance (2019) from Harding University. Mr. Wagner joined Moss, Luse & Womble, LLC in May 2019. Previously, Mr. Wagner was a full-time student at Harding University (09/2015 – 05/2019).

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing an examination consisting of four, four-hour sections, to demonstrate competence in the technical subject matter covering: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation. CPAs maintain their designation by taking 40 hours of continuing professional education annually.

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 95,000 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 in 10 hours over a two-day period, 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.

### ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Wagner.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wagner is not involved in any other investment related or non-investment related business or occupation.

### ITEM 5: ADDITIONAL COMPENSATION

Mr. Wagner does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.



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*Be sure about your financial future.*

**Clark D. Buchanan, Associate Planner**

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March 21, 2024

*This brochure supplement provides information about Alexander R. Wagner that supplements the Moss, Luse & Womble, LLC brochure. You should have received a copy of that brochure. Please contact Jeffrey M. Moss if you did not receive Moss, Luse & Womble, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Clark D. Buchanan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Clark D. Buchanan, Associate Planner, born in 1968, obtained a Bachelor of Business Administration and a Master of Business Administration in Accounting (2020) from Dallas Baptist University. Mr. Buchanan joined Moss, Luse & Womble, LLC in August 2020. Previously, Mr. Buchanan was a Billings Coordinator for Dallas Baptist University (01/2017 – 08/2020).

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events or proceedings to report concerning Mr. Buchanan.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Buchanan is not involved in any other investment related or non-investment related business or occupation.

## ITEM 5: ADDITIONAL COMPENSATION

Mr. Buchanan does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## ITEM 6: SUPERVISION

Jeffrey M. Moss, Partner and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Moss, Luse & Womble, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Moss, Luse & Womble, LLC personnel, Jason S. Luse, will provide the same oversight activities over the Chief Compliance officer. Jeffrey M. Moss can be reached at (972) 674-2584.