

# Hardy Reed ADV Part 2B Brochure

## Supplement

### ITEM 1 - COVER PAGE

HARDY REED, LLC

101 SOUTH FRONT STREET, TUPELO, MS 38804

662.823.4722

WWW.HARDYREED.COM

11/2025

This Brochure Supplement provides information about the investment adviser representatives (“IAR’s) of Hardy Reed, LLC (“Hardy Reed” or “the Firm”) and supplements the Hardy Reed Brochure. You should have received a copy of that Brochure. Please contact Jackie Armstrong, Director of Client Communications at (662) 823-4722 or [jarmstrong@hardyreed.com](mailto:jarmstrong@hardyreed.com) if you did not receive Hardy Reed, LLC’s Brochure. If you have any questions about the contents of this group supplement, please contact Hardy Reed’s Chief Compliance Officer, Madeline Hedges, at (513) 832-5467 or [madeline.hedges@dinsmorecomplianceservices.com](mailto:madeline.hedges@dinsmorecomplianceservices.com).

Additional information about the Hardy Reed IARs mentioned in this group supplement is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**ITEM 2 - TABLE OF CONTENTS**

G. SCOTT REED, CHIEF EXECUTIVE OFFICER .....	3
JOHN C. HARDY, PRESIDENT.....	4
KEN PARKINSON, VICE PRESIDENT OF FIDUCIARY MANAGEMENT .....	5
RICK HILL, SENIOR WEALTH MANAGER.....	6
MEDORA JUSTUS, VICE PRESIDENT OF WEALTH MANAGEMENT .....	7
BRANDY K. STANFORD, SENIOR FINANCIAL ADVISOR .....	8
GARY M. WILSON, SENIOR FINANCIAL ADVISOR .....	9
YALE P. MURPHY, SENIOR FIDUCIARY CONSULTANT.....	10
FRANK A. RILEY, JR., FINANCIAL ADVISOR .....	11
STEVEN HYLAND, FINANCIAL ANALYST.....	12
ANTHONY SAVAGE, FINANCIAL ANALYST.....	13
ANITA GIGLIO, VICE PRESIDENT OF CLIENT SERVICES.....	14
INFORMATION ABOUT PROFESSIONAL DESIGNATIONS.....	15



**G. SCOTT REED, CHIEF EXECUTIVE OFFICER**  
CRD #1427255

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**  
Born 1958

*Post-Secondary Education:*  
Vanderbilt University – 1980, Bachelor of Business Administration University of Mississippi – 1984-1985, Business School

*Recent Business Background:*  
Hardy Reed, LLC, CEO, August 2006 – Present

Mr. Reed is an Accredited Investment Fiduciary Analyst® (AIFA®), a Certified Investment Management Analyst® (CIMA®), a Certified Exit Planning Advisor® (CEPA®) and a Professional Plan Consultant™ (PPC®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Reed is the Firm's CEO. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Reed is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**JOHN C. HARDY, PRESIDENT**

CRD #1063495

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1960

*Post-Secondary Education:*

University of Mississippi – 1982, Bachelor of Business Administration, Management and Finance

*Recent Business Background:*

Hardy Reed, LLC, President, August 2006 – Present

Mr. Hardy is a Certified Investment Management Analyst® (CIMA®), a Certified Private Wealth Advisor® (CPWA®), and Accredited Investment Fiduciary® (AIF®) Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Hardy is the Firm's President. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed's policy to exercise diligent supervision over all Firm personnel. Mr. Hardy is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**KEN PARKINSON, VICE PRESIDENT OF FIDUCIARY MANAGEMENT**  
CRD #2580267

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**  
Born 1968

*Post-Secondary Education:*  
Berry College – 1991, Bachelor of Science, Economics & Psychology

*Recent Business Background:*  
Hardy Reed, LLC, Vice President of Fiduciary Management, December 2023 – Present  
Hardy Reed, LLC, Vice President of Retirement Plan Services, March 2011 – December 2023

Mr. Parkinson is an Accredited Investment Fiduciary Analyst® (AIFA®), a Professional Plan Consultant™ (PPC®), and a Certified Fund Specialist® (CFS®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Parkinson is the Firm's Vice President of Fiduciary Management. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Parkinson is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**RICK HILL, SENIOR WEALTH MANAGER**

CRD #2197018

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1954

*Post-Secondary Education:*

Mississippi State University – 1977, Bachelor of Science, Engineering &amp; Business Management

*Recent Business Background:*

Hardy Reed, LLC, Senior Wealth Manager, December 2023 – Present Hardy Reed, LLC, Wealth Manager, March 2006 – December 2023

Mr. Hill is a Certified Financial Planner™ professional (CFP®), an Accredited Investment Fiduciary Analyst® (AIFA®), and a Retirement Income Certified Professional®(RICP®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Hill is the Firm's Senior Wealth Manager. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Hill is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**MEDORA JUSTUS, VICE PRESIDENT OF WEALTH MANAGEMENT**

CRD #4763785

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1977

*Post-Secondary Education:*

University of Mississippi – 1999, Bachelor of Business Administration, Marketing & Management University of Mississippi – 2002, Master of Business Administration, Marketing

*Recent Business Background:*

Hardy Reed, LLC, Vice President of Wealth Management, December 2023 - Present Hardy Reed, LLC, Wealth Manager, January 2016 – December 2023

Hardy Reed, LLC, Associate Advisor, November 2014 – December 2016

Ms. Justus is a Certified Financial Planner™ professional (CFP®), Certified Private Wealth Advisor® (CPWA®), and an Accredited Investment Fiduciary® (AIF®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Ms. Justus is the Firm's Vice President of Wealth Management. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Ms. Justus is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**BRANDY K. STANFORD, SENIOR FINANCIAL ADVISOR**

CRD #7863004

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1984

*Post-Secondary Education:*

University of Mississippi – 2015, Bachelor of Business Administration, Managerial Finance

*Recent Business Background:*

Hardy Reed, LLC, Senior Financial Advisor, January 2024 – Present Renasant Corp, FVPX Trust Officer, October 2011 – January 2024

Ms. Stanford is an Accredited Investment Fiduciary® (AIF®), Certified Trust and Fiduciary Advisor (CTFA), and an Accredited Trust Financial Advisor (ATFA). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Stanford does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Stanford does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Ms. Stanford does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Ms. Stanford is a Senior Financial Advisor with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Ms. Stanford is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**GARY M. WILSON, SENIOR FINANCIAL ADVISOR**

CRD #7350184

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1970

*Post-Secondary Education:*

Colgate University – 1992, Bachelor of Arts, History

John Hopkins University School of Advanced International Studies, 1998, Master of Arts, International Relations

*Recent Business Background:*

Hardy Reed, LLC, Senior Financial Advisor, July 2025 – Present

Vulcan Value Partners, Relationship Manager, January 2021 – June 2024

Southeastern Asset Management, Relationship Manager, January 2002 – September 2020

Mr. Wilson is a Chartered Financial Analyst® (CFA® Charterholder). Please see important information about this designation at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Wilson does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Wilson does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Wilson does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Wilson is a Senior Financial Advisor with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Wilson is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**YALE P. MURPHY, SENIOR FIDUCIARY CONSULTANT**

CRD #8061525

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1983

*Post-Secondary Education:*

Millsaps College – 2008, Master of Accountancy

Millsaps College – 2006, Bachelor of Business Administration, Accounting

*Recent Business Background:*

Hardy Reed, LLC, Senior Fiduciary Consultant, November 2024 – Present

HUB International Gulf South, Senior Account Consultant, July 2015 – October 2024

Fox/Everett, Inc., Senior Account Consultant, July 2009 – June 2015

Mr. Murphy is a licensed Certified Public Accountant (CPA) in the state of MS and is an Accredited Investment Fiduciary® (AIF®).

Please see important information about this designation at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Murphy does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Murphy does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Murphy does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Murphy is a Senior Fiduciary Consultant with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Murphy is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**FRANK A. RILEY, JR., FINANCIAL ADVISOR**  
CRD #7337253

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**  
Born 1972

*Post-Secondary Education:*

Millsaps College – 2000, Master of Business Administration, Management  
Vanderbilt University – 1994, Bachelor of Science, Human & Organizational Development

*Recent Business Background:*

Hardy Reed, LLC, Financial Advisor, September 2020 – Present  
Mississippi State University, Research Associate, April 2010 - Present

Mr. Riley is an Accredited Investment Fiduciary® (AIF®), and an Accredited Investment Fiduciary Analyst® (AIFA®). Please see important information about this designation at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Riley does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. In addition to his position at Hardy Reed, Mr. Riley is a Research Associate at Mississippi State University (MSU) and spends a significant amount of fulfilling the duties of that role. Mr. Riley does not act in a fiduciary capacity when participating in activities at MSU, as it is unrelated to Hardy Reed and Hardy Reed client activities.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Riley does not have any additional compensation related to the provision of advisory services to disclose.

**ITEM 6 - SUPERVISION**

Mr. Riley is a Financial Advisor with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Riley is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**STEVEN HYLAND, FINANCIAL ANALYST**

CRD# 7967651

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1988

## Post-Secondary Education:

New England Conservatory – 2017, Bachelor of Music, Vocal Performance

University of North Texas – 2019, Master of Music, Vocal Performance

## Recent Business Background:

Hardy Reed, LLC, Financial Analyst, March 2024 – Present

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Hyland does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Hyland does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Hyland does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Hyland is the Firm's Financial Analyst. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Hyland is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**ANTHONY SAVAGE, FINANCIAL ANALYST**

CRD #7802094

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1992

*Post-Secondary Education:*

University of Newcastle – 2017, Bachelor of Science in Commerce, Finance

*Recent Business Background:*

Hardy Reed, LLC, Financial Analyst, July 2023 – Present

Renovations of Mississippi, Financial Analyst March 2020 – February 2022

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Savage is a Financial Analyst with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Savage is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**ANITA GIGLIO, VICE PRESIDENT OF CLIENT SERVICES**

CRD #2078497

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1967

*Post-Secondary Education:*

Mississippi State University – 1989, Bachelor of Science, Business Education

*Recent Business Background:*

Hardy Reed, LLC, Vice President of Client Services, December 2023 – Present Hardy Reed, LLC, Director of Client Services, August 2006 – December 2023

Ms. Giglio is an Accredited Asset Management Specialist<sup>SM</sup> (AAMS<sup>®</sup>). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Ms. Giglio is the Firm's Vice President of Client Services. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Ms. Giglio is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

**HARDYREED.COM** | 662.823.4722FOR MORE INFORMATION ABOUT US AND OUR CEFEX<sup>®</sup>  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**INFORMATION ABOUT PROFESSIONAL DESIGNATIONS****Accredited Asset Management Specialist™ (AAMS®)**

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is self-paced and must be completed within one year from enrollment. Individuals are required to pass an online, timed and proctored end-of-course examination at a pre-approved testing center with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Continued use of the credential must be renewed every two years by completing sixteen hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions, and complying with self-disclosure requirements. For more information please visit: <https://www.kaplanfinancial.com/wealth-management/aams>

**Accredited Investment Fiduciary® (AIF®)**

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company). For more information please visit: <http://www.fi360.com/products-services/designations-overview/aif-designation>

**Accredited Investment Fiduciary Analyst® (AIFA®)**

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

<https://www.fi360.com/what-we-do/learning-development/aifa-designation/>

**Accredited Trust Fiduciary Advisor (ATFA)**

The ATFA designation certifies that the recipient is a trust professional who has demonstrated the mastery of the highest level of fiduciary expertise. To receive the designation the recipient must hold an active ongoing fiduciary certification or hold an undergraduate or graduate Trust & Wealth Management degree from Campbell University. In addition, to qualify the individual must pass the ATFA Examination, and have at a minimum three years of experience in the financial service industry with at least two of those years being in trust account administration. To maintain the ATFA designation certified individuals must complete 45 hours of approved continuing education every three years. For more information please visit:

<https://business.campbell.edu/graduate-programs/professional-development/atfa-certification/>



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**Certified Exit Planning Advisor® (CEPA®)**

The Certified Exit Planning Advisor® (CEPA®) program was created by the Exit Planning Institute (EPI) and is the most widely accepted and endorsed professional exit planning credential in the world. The EPI is the premier international membership organization serving the educational needs of the exit planning profession, and to bring together financial advisors, business brokers, attorneys, and other business advisors to draw upon their combined expertise to better serve the needs of small and mid-sized business owners worldwide. The common thread uniting these different professionals is their commitment to helping Clients exit their companies successfully. To earn the CEPA® designation, a professional must attend a four- or five-day program and successfully pass the closed-book proctored exam. In order to maintain the CEPA®, a participant must renew every three years by completing forty hours of continuing education. For more information please visit: <https://exit-planning-institute.org/program/certified-exit-planning-advisor/>

**Certified Financial Planner™ (CFP®)**

The CFP® designation certifies that the individual has the ability to identify and address financial planning issues. Prerequisites for this designation include education requirements, professional experience requirements and passing a 6-hour exam designed to test the individual's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances. Individuals who earn the designation must agree to be bound by CFP Board's Standards of Professional Conduct and complete thirty hours of continuing education every two years, including two hours related to ethics. For more information please visit: <https://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements>

**Certified Fund Specialist® (CFS®)**

The CFS® designation certifies that the individual has a strong working knowledge of mutual funds, ETFs and REITs, closed-end funds and other similar investments. To attain the designation, individuals must meet prerequisite requirements, complete six modules of a study program, and pass an examination including three sections and a case study. The CFS® designation must be maintained with thirty hours of continuing education every two years. For more information please visit: <https://icfs.com/certified-fund-specialist>

**Certified Investment Management Analyst® (CIMA®)**

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; complete an in-person or online executive education program through a Registered Education Provider; pass an online Certification Examination; pass a second background check; and have three years of financial services experience at the time of certification. CIMA® certificants must adhere to Investments & Wealth Institute's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks. CIMA® designees must report forty hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute (formally the Investment Management Consultants Association). For more information please visit:

<https://www.investmentsandwealth.org/cima>



**HARDYREED.COM** | 662.823.4722

FOR MORE INFORMATION ABOUT US AND OUR CEFEX®  
CERTIFICATION PLEASE VISIT **HARDYREED.COM**

**Certified Private Wealth Advisor® (CPWA®)**

The Certified Private Wealth Advisor® (CPWA®) certification program is an advanced credential created specifically for wealth managers who work with these clients, focusing on life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification learn to identify and analyze challenges high-net-worth individuals face, and understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth. CPWA® candidates must meet an education requirement, have a record of ethical conduct, and at least five years of industry experience. CPWA® designees must complete six months education requirement, an in-class program through a designated university, pass a final exam, and report forty hours of continuing education every two years. For more information please visit:

<https://www.investmentsandwealth.org/cpwa>

**Certified Public Accountant (CPA)**

Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include a minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and a successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period).

Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own. For more information visit:

<https://www.aicpa-cima.com/home>

**Certified Trust and Fiduciary Advisor (CTFA)**

The CTFA designation demonstrates the recipient's expertise in the trust and financial advisor industry while incorporating client relationship skills necessary to be a successful wealth manager. To receive the designation one must have at least three years of experience in wealth management and complete an approved wealth management training program, have a minimum five years of experience in wealth management and a bachelor's degree, or have at least 10-year experience in wealth management with five years being within the last 7 years. All experience must be within the last seven years. Also, the financial professional must pass the CTFA examination and sign the ABA Professional Certifications' Code of Ethics statement for certification. To maintain the designation the CTFA certificants must complete 45 Continuing Education credits every three years and adhere to the Professional Code of Ethics. For more information please visit: <https://www.aba.com/training- events/certifications/certified-trust-and-fiduciary-advisor>



**Chartered Financial Analyst® (CFA® Charterholder)**

The Chartered Financial Analyst designation is issued by the CFA Institute, formerly known as the Association for Investment Management and Research (AIMR). The CFA Program is a graduate-level program for investment specialists such as securities analysts, money managers, and investment advisers. To become a CFA® Charterholder, an individual must have at least four years of acceptable professional experience in the investment decision-making process, and must pass three sequential, six-hour examinations. Each of the 3 course levels is a self-study program involving approximately 250 hours of study time. There are no continuing education requirements to maintain the CFA® Charterholder designation. CFA® Charterholders must commit to abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. For more information please visit: <https://www.cfainstitute.org>.

**Professional Plan Consultant® (PPC®)**

The PPC® Designation demonstrates to clients and prospects that the individual has a framework for managing successful and compliant 401(k) plans. It also demonstrates the individual has the knowledge and ability to help clients navigate the legal and regulatory landscape, implement an efficient process for plan administration, and to help plan participants and beneficiaries achieve their retirement goals at the highest level, including knowledge of ERISA requirements for employer- sponsored retirement plans and an ability to carry out plan services with a fiduciary standard of care. PPC® designees must have at least three years of industry experience, complete sixteen hours of training, and pass a final certification exam, and must report six hours of continuing education credit every twelve months. The certification is administered by Financial Service Standards, LLC (a Fiduciary360 (fi360) company). For more information, please visit: <https://www.fi360.com/products-services/designations-overview/ppc-designation>

**Retirement Income Certified Professional (RICP®)**

The Retirement Income Certified Professional (RICP®) designation is issued by the American College of Financial Services. Candidates for the RICP® designation must complete a minimum of three college levels courses, including: Retirement Income Process, Strategies and Solutions, Sources of Retirement Income and Managing the Retirement Income Plan, and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education programs. Individuals who earn a RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues, income taxation and other risks to retirement income planning, Social Security, health insurance and housing decisions. For more information, please visit <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>

