

*This brochure supplement provides information about John Joseph Brais that supplements the Horizon Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact John Joseph Brais, Managing Member if you did not receive Horizon Financial Services, LLC' brochure or if you have any questions about the contents of this supplement.*

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

# **Horizon Financial Services, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**John Joseph Brais**

Personal CRD Number: 5704627  
Investment Adviser Representative

Horizon Financial Services, LLC  
3880 Vest Mill Road, Suite 100  
Winston-Salem, North Carolina, 27103  
(336) 659-7060  
[john.brais@horizonfs.com](mailto:john.brais@horizonfs.com)

March 7, 2017

## Item 2: Educational Background and Business Experience

**Name:** John Joseph Brais, CRFA, NSSA®  
**Born:** 1971

### Education Background and Professional Designations:

#### Education:

BA Psychology and Speech Communications Arts, Hofstra University Hemstead,  
New York - 1993

#### Business Background:

07/2011 - Present	Managing Member Horizon Financial Services, LLC
05/2005 - Present	President and CEO New Horizon Financial Services, Inc.
05/2002 - 08/2005	Partner Horizon Financial Services, LLP
11/1998 - 05/2002	Manager Banker's Life and Casualty

#### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Retirement Financial Advisor (CRFA) - issued by the Society of Certified Retirement Financial Advisors. Candidates must have:

- Three years working experience in financial services and/or specific job skills/classroom training in the financial industry.
- 24 credits as outlined in CRFA Candidate Application.
- Pass a final exam
- Members agree to abide by a Code of Ethics and earn continuing education requirement of 15 hours each year.
- Renew membership annually to remain in good standing.

National Social Security Advisor (NSSA®) certification: certification is awarded by National Social Security Association, LLC, candidates must:

- Complete an eight hour educational course from an authorized educational provider encompassing social security benefits and options.
- Pass an exam administered by The National Underwriter Company. Minimum test score 75%.
- Renew certification bi-annually. Sixteen hours of continuing education is required for renewal.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

John Joseph Brais is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation. Horizon Financial Services, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Horizon Financial Services, LLC in their capacity as an insurance agent.

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

Other than salary, annual bonuses, regular bonuses, John Joseph Brais does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Horizon Financial Services, LLC.

### **Item 6: Supervision**

As the only owner and a representative of Horizon Financial Services, LLC, John Joseph Brais supervises all duties and activities of the firm. John Joseph Brais' contact information is on the cover page of this disclosure document. John Joseph Brais adheres to all required regulations

regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

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

- A. John Joseph Brais has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. John Joseph Brais has **NOT** been the subject of a bankruptcy petition at any time.