

This brochure supplement provides information about Joseph M. Perkins that supplements the Horizon Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Joseph Perkins, Investment Advisor Representative if you did not receive Horizon Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph M. Perkins is also available on the SEC's website at www.adviserinfo.sec.gov.

Horizon Financial Services, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph M. Perkins
Personal CRD Number: 4723505
Investment Adviser Representative

Horizon Financial Services
3880 Vest Mill Road, Suite 100
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(336) 659-7060
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Item 2: Educational Background and Business Experience

Name: Joseph M. Perkins

Born: 1979

Education Background and Professional Designations:

Education:

MBA Wake Forest University, 2008

BS/BA Finance & Banking, Appalachian State University, 2002

Business Background:

05/2017 - Present	Investment Advisor Representative Horizon Financial Services, LLC
04/2017 - Present	Fixed Insurance Sales New Horizon Financial Services, Inc.
11/2016 - 04/2017	Unemployed
06/2014 - 11/2016	Registered Representative Northwestern Mutual Investment Services LLC
05/2014 - 11/2016	Agent Northwestern Mutual Life Insurance
01/2012 - 02/2014	Owner/Consultant Lighthouse Analytics LLC
10/2009 - 12/2011	Vice President Secondary Marketing River Community Bank NA
01/2004 - 09/2009	Director of Capital Markets Granite Mortgage Inc.

Professional Designations:

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

Certified in Long-Term Care (CLTC) is a designation that focuses on the discipline of extended care planning. It provides professionals the critical tools necessary to discuss the subject of longevity and its consequences on their client's family and finances. To earn the designation, the following must be completed:

- Complete course outline including:
 - Extended Care: Family vs. Statistics
 - Extended Care Services
 - What Pays for Extended Care
 - Long-Term Care Insurance
 - Proper Implementation of Long-Term Care
 - The Ethical Promotion of Long-Term Care Insurance
- Pass the certification examination of 100 multiple-choice questions accessible on-line.
- To maintain the CLTC designation, all designees are required to complete the CLTC renewal course biennially and making an annual renewal payment to support the continuing education.

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

Joseph Perkins 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, Joseph Perkins receives additional compensation from the sale of insurance products. He does not receive any other economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Horizon Financial Services, LLC.

Item 6: Supervision

As a representative of Horizon Financial Services, LLC, Joseph Perkins works closely with the supervisor, John Joseph Brais, Managing Member, and all advice provided to clients is reviewed by the supervisor prior to implementation. Joseph Perkins' contact information is on the cover page of this disclosure document.