

Item 1 Cover Page



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Form ADV Part 2A – Firm Brochure

February 11, 2025

This brochure provides information about the qualifications and business practices of Hall Financial Wellness LLC, CRD# 334520. If you have any questions about the contents of this brochure, please contact us at (213) 787-4015 or suzan@hallfinancialwellness.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 Hall Financial Wellness LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

This is a new brochure and there has not been a previous annual update. Therefore, there are no changes to report.

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Item 4 Advisory Services

Hall Financial Wellness LLC was formed in December 2024 and became a state registered investment advisor in February 2025.

The principal owner of Hall Financial Wellness LLC is Suzan Hall, Founder and CEO.

Retirement Plan Advisory Services

Hall Financial Wellness LLC's ("HFW" or "Advisor") principal service is to offer management and/or consulting services to employer-sponsored retirement plans, including but not limited to 401(k), profit sharing, 403(b), non-qualified deferred compensation, 457(b), SEPs, SIMPLE IRAs, and cash balance plans ("Plan" clients). HFW also offers portfolio management services for individuals, pensions, and profit-sharing plans, and financial consulting services to portfolio management clients.

As part of the advisory agreement for employer-sponsored retirement plans, HFW may provide the following services for both qualified and non-qualified retirement plans as applicable:

Fiduciary Consulting and Oversight

HFW assists plan fiduciaries named in the legal Plan documents to comply with their obligations under ERISA Section 404(a). These services may include assisting with the development of an investment policy statement (IPS) for the Plan, which outlines the guidelines, objectives, and criteria for managing the plan's investment options. Advisor may also assist in formulating a Plan investment committee when needed and assist with the selection of a broad range of investment options consistent with ERISA section 404(a) and the regulations thereunder. HFW will conduct annual due diligence review meeting with Clients to include a review of plan investments, compliance and plan design, and employee education. A comprehensive benchmarking analysis comparing vendors may be conducted as needed every three to five years.

Plan Level Investment Advice

HFW may provide investment advice by recommending investment options, vendors, and appropriate platforms for the Plan to make available to plan participants. HFW will assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain or remove and replace investment options within the array of investment options offered by each Plan vendor.

In providing plan-level investment advice, HFW may provide research and analysis regarding investment advice, fiduciary due diligence services, and investment products and services for industry accepted standards regarding plan efficiency and compliance with 404(c). Advisor will meet with Client on a periodic basis to discuss the reports, plan research, and investment recommendations.

For employer-sponsored retirement plans with participant-directed investments, HFW offers fiduciary advisory services as an investment advisor as defined under Section 3(21) and 3(38) of the Employee Retirement Income Security Act of 1974 (ERISA).

- i. When HFW serves as ERISA 3(21) Investment Fiduciary, Advisor is a co-fiduciary for the plan-level investments where the Plan Sponsor and Advisor share investment fiduciary responsibilities. The Plan Sponsor holds the ultimate decision-making authority for the investments and may accept or reject the recommendations provided by HFW in accordance with the terms of a separate ERISA 3(21) Investment Advisory Agreement between the Advisor and Client.
- ii. When serving as ERISA 3(38) Investment Fiduciary, Advisor is a discretionary fiduciary where the plan sponsor is relieved of fiduciary liability specifically for the investment decisions made for the Plan. HFW is a discretionary investment manager in accordance with the terms of a separate ERISA 3(38) Investment Fiduciary Agreement between HFW and Client. Investment fiduciary services are limited to plan level investment decisions. This includes investment selection, monitoring, and replacement of the plan's fund lineup and initiating the transfer of existing balances to these new funds, without prior approval from the Client.

Plan Design Consulting

HFW will assess a Plan's design by reviewing appropriate plan design provisions, such as eligibility criteria, contribution types, employer contribution formulas, profit sharing methods, vesting, forfeitures, and other features. Advisor may provide updates on new regulations and laws pertaining to retirement plans that could impact Plan Sponsors and plan participants. HFW typically reviews compliance testing annually to determine if design changes will benefit the plan and its participants. Clients are responsible for remitting timely contributions as outlined in their legal plan document in addition to following the provisions set forth in the legal plan document created by a third-party and signed by the Client.

Employee Education Services

HFW may assist in employee education meetings, which include group and individual meetings with Plan participants either annually, semiannually, or quarterly as agreed upon by the Client. The scope of the meetings may include enrollment and refresher meetings, investment education, and other financial topics based on the interest of the employees and needs of the Plan. Meetings are designed to increase retirement plan participation among employees and improve investment and financial understanding by the employees. Advisor may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

Manage Service Provider Partnerships

HFW serves as a liaison between Plans and third-party service providers, supporting the Plan in evaluating service provider options and navigating industry considerations. HFW services may include negotiating vendor fees and assisting with the selection of new providers. Advisor typically oversees the RFP process, from managing vendor outreach and evaluating proposals to coordinating vendor presentations when needed. In the RFP process, key factors such as recordkeeping, administration, compliance, employee and Plan Sponsor communication, investments, and cost comparison are assessed. HFW may assist with the RFP process upon engaging services with a new client to evaluate the existing retirement plan solution. Future RFPs

will typically be conducted every 3-5 years. Additionally, HFW may provide oversight during the transition process when switching from one vendor to another.

The Advisor's roles and actions in fulfilling all responsibilities pertaining to these services shall not include those of the Plan's Trustee, and will be performed solely at the direction of the Plan Sponsor, its authorized officers, employees and/or agents. At no time will the Advisor accept, maintain possession of, or have custodial responsibility for, the Plan's assets. The Advisor will not advise, in any manner, any Participant, person or entity related to the Plan other than the Plan Sponsor, except where the Participant is an advisory client of HFW under a separate advisory agreement. Communicational and educational activities in which the Advisor engages related to Participants in the Plan shall be solely at the direction of the Plan Sponsor, and shall not be represented by the Advisor or Plan Sponsor as investment, tax or legal advice. The Advisor is not licensed to provide, shall not provide, nor be construed to provide, the services of an attorney or accountant.

Retirement Plan Consulting Services

HFW offers plan consulting services on a standalone basis. Plan consulting services may include one or more of the services described above. Not all of the above services are provided to all Plan clients. The specific services to be provided are outlined in a written agreement between HFW and the Plan client. Services are based on the goals and objectives of the Plan and its participants.

Advisory Services to Individuals

HFW provides investment advisory and portfolio management to individuals on a discretionary and non-discretionary basis. HFW primarily uses mutual funds, such as target date funds, stable value funds and lifecycle funds to meet the investment objectives and investor profile of each client. 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.

Pursuant to California Rule 260.235.2, a conflict exists between the interests of the investment advisor or associated persons and the interest of the client; the client is under no obligation to act upon the investment advisor's or associated person's recommendation; if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor, the associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

HFW will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose 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.

HFW does not provide portfolio management services to wrap fee programs.

As of the approval date of the firm, HFW had no clients and therefore no client assets under management.

Item 5 Fees and Compensation

Retirement Plan Advisory Services Fees

The Retirement Plan Advisory Services Fee may require an initial one-time consulting engagement fee of up to \$5,000 to assess a new or existing Plan's goals and objectives and provide guidance on retirement plan setup, design, compliance, service provider selection, and investment recommendations. Payment for a minimum of half of the one-time fee is expected upon signing the advisory agreement between HFW and Client. The remainder of the fee will be invoiced to Client ninety business days after the date of the signed advisory agreement unless other arrangements are agreed upon between HFW and Client.

HFW charges an annualized management advisory fee to retirement plans based on a variety of factors specific to each Plan. This fee is based on a percentage of plan assets under management based on the market value of portfolio assets managed by the Advisor. New account fees will be prorated from the inception of the account to the end of the first quarter.

Plans are billed in arrears, but the billing methodology may vary depending on the Plan and service provider. Some plans are billed based on end of quarter balance or based on average daily balance, and others are billed a flat fee. Fees are typically deducted from the plan assets on a quarterly or monthly basis or may also be invoiced directly to the plan sponsor quarterly or monthly if selected by the Client. The exact advisory fee will be specified in the investment advisory agreement between HFW and Client. Fees are negotiable.

For Retirement Plan Advisory clients, the typical annualized tiered management fee schedule charged by HFW is:

\$0 to \$1,000,000	1.00%
\$1,000,001 to \$2,000,000	.75%
\$2,000,001 to \$5,000,000	.50%
\$5,000,001 to \$10,000,000	.25%
Over \$10,000,000	Negotiated

Ongoing fees to Retirement Plan Advisory Clients range up to a maximum 1% of the assets under management annually with a minimum of \$2,500 per year (negotiable).

Retirement Plan Consulting Fees

For Clients only selecting standalone consulting services, HFW charges a flat fee. This fee can be paid in full upfront or half upfront and the remainder when service is completed. The minimum

fee is typically \$2,500, but the exact fee will depend on the services provided and the complexity of the task, which will be outlined in the retirement plan consulting agreement between HFW and Client. Fees are negotiable. The maximum fee for standalone Retirement Plan Consulting services is \$20,000 per year.

Individual Advisory Services Fees

For individual advisory Clients, HFW charges advisory fees based on the percentage of assets under management. Specific fees will be outlined in the advisory services agreement between HFW and the individual Client. The fee is paid quarterly in advance based on the market value of the assets managed as of the end of each quarter as reported by the custodian.

For individual advisory clients, the typical annualized tiered management fee schedule charged by HFW is:

\$0 to \$1,000,000	1.50%
\$1,000,001 to \$2,500,000	1.00%
\$2,500,001 to \$5,000,000	.75%
Over \$5,000,000	.50%

These fees may be negotiated by HFW at its sole discretion. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account each time the fee deduction invoice is sent to the qualified custodian. Where it is not practical to deduct fees directly from client accounts, client will be sent an invoice at the beginning of each quarter. The invoice is payable upon receipt.

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 penalty or payment of the Advisor's fee.

Pursuant to the California Code of Regulations Subsection (j) of Rule 260.238, Advisor discloses that the Client may receive lower fees from other sources for comparable services.

All fees paid to HFW for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses.

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.

HFW's management fee may be 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. An account or Plan may terminate with written notice at least 30 calendar days in advance.

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

Item 6 Performance-Based Fees and Side-by-Side Management

HFW does not charge performance-based fees and therefore does not participate in side-by-side management.

Item 7 Types of Clients

The Advisor will offer its services to retirement plans and individuals, trusts, estates, and charitable organizations.

The Advisor does not have any minimum requirements for opening or maintaining an account.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The Advisor develops investment strategies for clients based on the investment objectives, risk tolerance, time horizon and financial circumstances of each client. Based on these factors, HFW will develop an asset allocation model suitable to the client's investor profile, and then select the investment securities to populate the asset allocation. HFW utilizes fundamental analysis techniques to select securities in formulating investment advice or managing assets for clients.

Fundamental analysis of a business 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.

The investment strategies the Advisor will be primarily implemented using a long-term investment view. HFW monitors the performance and structure of the mutual funds using analytic tools such as Morningstar and Fi360 (a Broadridge Company), and recommends or makes changes to the funds if they no longer meet the criteria that were used to select them.

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 Advisors 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.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events 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.

The Advisor primarily recommends that clients invest in mutual funds. The material risks of investing in mutual funds are as follows:

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund.

Generally speaking, risk and potential return are related. This is the risk/return trade-off. Higher risks are usually taken with the expectation of higher returns at the cost of increased volatility. While a fund with higher risk has the potential for higher return, it also has the greater potential for losses or negative returns. The school of thought when investing in mutual funds suggests that the longer your investment time horizon is the less affected you should be by short-term volatility. Therefore, the shorter your investment time horizon, the more concerned you should be with short-term volatility and higher risk.

Below is a list of some of the risks to consider when investing in mutual funds.

- **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 advisor 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 HFW nor its management persons have been subject to any criminal or civil actions, administrative proceedings, or self-regulatory organization (SRO) proceedings.

Item 10 Other Financial Industry Activities and Affiliations

Neither HFW 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, a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

HFW 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, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

HFW does not recommend or select other investment advisors for clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

HFW is a state registered investment advisor and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the Advisor. In addition, the Code of Ethics governs personal trading by each employee of HFW deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of HFW are conducted in a manner that avoids any conflict of interest between such persons and clients of the Advisor or its affiliates. HFW 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. HFW will provide a copy of the Code of Ethics to any client or prospective client upon request.

HFW does not recommend to clients, or buy or sell for client accounts, securities in which the firm or a related person has a material financial interest.

HFW and/or its investment advisor representatives may from time to time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of HFW can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the Investment Advisor Representatives. To mitigate these conflicts, HFW has adopted a Code of Ethics as noted above. HFW's Code of Ethics is available upon request. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

HFW requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Investment Advisor Representatives of HFW may trade for their own accounts securities that are being traded for client accounts at or about the same time. To mitigate the conflict of interest in such circumstances, HFW's policy is to require the trading of all relevant client accounts prior to the trading of their own accounts. The Chief Compliance Officer examines personal trading activities of HFW's personnel to verify compliance with this policy.

Item 12 Brokerage Practices

If requested by the client, HFW may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. HFW will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion. HFW intends to recommend that our clients use Charles Schwab & Co., Inc., a registered broker-dealer, member SIPC, as the qualified custodian.

HFW may receive proprietary research services or other products as a result of recommending a particular broker which may result in the client paying higher commissions than those obtainable

through other brokers. If HFW 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 brokers 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 broker. 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 broker-dealers may be used to service any or all of HFW's clients and may be used in connection with accounts other than those that pay commissions to the broker-dealers providing the research. In particular, third-party research provided by broker-dealers 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 broker-dealer 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 HFW's clients
- The commission rates are competitive with rates charged by comparable broker-dealers; and
- HFW does not guarantee a minimum amount of commissions to any broker-dealer.

HFW does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

HFW recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to HFW to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, HFW 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. HFW'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. HFW may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

HFW does not permit clients to direct brokerage except for choosing the custodian at the outset of the relationship. Not all firms require their clients to direct brokerage.

HFW 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 HFW'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. HFW 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

The firm reviews client accounts on a continuous and ongoing basis, but no less frequently than annually or when conditions would warrant a review based on market conditions or changes in client circumstances. Triggering factors may include HFW becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline. The nature of the review is to determine if the client account is still in line with the client's stated objectives. Client accounts are reviewed by Suzan Hall, Founder and CEO.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds. HFW does not deliver separate client reports.

Item 14 Client Referrals and Other Compensation

HFW is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

HFW does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15 Custody

HFW does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account each time the fee deduction invoice is sent to the qualified custodian. Although HFW does not provide clients with periodic reports or account statements, if we decide to do so in the future we encourage you to compare the account statements you receive from the qualified custodian with those received from us. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

HFW 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 for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by HFW.

Discretionary authority will only be provided 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 HFW will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

HFW 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, HFW cannot give any advice or take any action with respect to the voting of these proxies. The client and HFW agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

HFW does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

HFW 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 HFW does become aware of any such financial condition, this Brochure will be updated and clients will be notified.

HFW has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Suzan Hall, Founder and CEO, was born in 1977. Ms. Hall earned a Bachelor of Science degree in Physical Education from East Tennessee State University.

Ms. Hall founded Hall Financial Wellness and has served as its Founder and CEO since December 2024. Ms. Hall is also a Group Fitness Instructor at Los Cab Sports Village since January 2012, a Fitness Instructor at the YMCA in Newport Beach since February 2025 and is the Owner of Pretty Dainty Jewelry since February 2024. Previously, Ms. Hall was a Regional Vice President for TRPC Advisory Services, Inc. (May 2024 to November 2024), VP of Sales, Western Region for TRPC Advisory Services, Inc. (April 2021 to March 2024), VP Sales, Western Region for The Retirement Plan Company (April 2021 to March 2024), Market Business Development Specialist for Edward Jones (March 2020 to April 2021), and an Independent Contractor for Pension Planning Consultants, Inc. (January 2019 to March 2020).

HFW is not engaged in any other business other than giving investment advice.

Neither HFW nor Suzan Hall are compensated for advisory services with performance-based fees.

Neither HFW nor Suzan Hall have been involved in an award or found liable in an arbitration claim alleging damages in excess of \$2,500 or found liable in any civil, self-regulatory organization, or administrative proceedings.

There are no material relationships maintained by HFW or its management persons with any issuers of securities.

To the best of our knowledge, all material conflicts of interest under CCR Section 260.238 (k) have been disclosed in HFW's Form ADV, or in the investment advisory agreement that will be used with all investment advisory clients.

Item 1 Cover Page for Brochure Supplement

Suzan Hall, Founder and CEO

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Form ADV Part 2B - Brochure Supplement

February 11, 2025

This brochure supplement provides information about Suzan Hall, CRD# 4335113, that supplements the Hall Financial Wellness brochure. You should have received a copy of that brochure. Please contact Suzan Hall if you did not receive Hall Financial Wellness' brochure or if you have any questions about the contents of this supplement.

Additional information about Suzan Hall is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Suzan Hall, Founder and CEO, was born in 1977. Ms. Hall earned a Bachelor of Science degree in Physical Education from East Tennessee State University.

Ms. Hall founded Hall Financial Wellness and has served as its Founder and CEO since December 2024. Ms. Hall is also a Group Fitness Instructor at Los Cab Sports Village since January 2012, a Fitness Instructor at the YMCA in Newport Beach since February 2025 and is the Owner of Pretty Dainty Jewelry since February 2024. Previously, Ms. Hall was a Regional Vice President for TRPC Advisory Services, Inc. (May 2024 to November 2024), VP of Sales, Western Region for TRPC Advisory Services, Inc. (April 2021 to March 2024), VP Sales, Western Region for The Retirement Plan Company (April 2021 to March 2024), Market Business Development Specialist for Edward Jones (March 2020 to April 2021, and an Independent Contractor for Pension Planning Consultants, Inc. (January 2019 to March 2020).

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Ms. Hall is not actively engaged in any investment-related business or occupation outside of Hall Financial Wellness.

Ms. Hall is a Group Fitness Instructor at Los Cab Sports Village, and is the Owner of Pretty Dainty Jewelry, an online fashion jewelry store. Ms. Hall spends approximately 10% of her time on these outside business activities.

Item 5 Additional Compensation

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

Item 6 Supervision

Suzan Hall is the Founder and CEO and Chief Compliance Officer of Hall Financial Wellness and can be reached at (213) 787-4015 and is the only individual that provides investment advice to clients. As a single person firm, Ms. Hall cannot be supervised but is a fiduciary by law and is required to act in the best interests of clients.

Item 7 Requirements for State-Registered Advisers

Ms. Hall has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

