

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
January 2023**

**Nancy W. Mulvey, CFP®  
Director of Financial Planning**



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Bedminster, NJ 07921  
[www.HeritageFinancialCounselors.com](http://www.HeritageFinancialCounselors.com)**

**Firm Contact:  
Charles P. Weidman, CFP®, MBA  
Chief Compliance Officer**

This brochure supplement provides information about Ms. Mulvey that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Weidman if you did not receive Heritage Financial Counselors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Mulvey is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #1213609.

## Item 2: Educational Background & Business Experience

**Nancy Westervelt Mulvey**

**Year of Birth:** 1959

### **Educational Background:**

- 1981: College of William and Mary; Bachelor of Arts in Economics
- 1987: New York University, Sloan School of Management; Studied for Master of Business Administration in Finance/Business (Unearned)

### **Business Background:**

- 07/2017 – Present     Heritage Financial Counselors, LLC; Director of Financial Planning
- 03/2012 – 08/2017     LPL Financial, LLC; Registered Representative
- 04/2011 – 04/2012     Stonebridge Financial Advisors, LLC; Associate Financial Planner
- 02/2009 – 09/2011     MaryAnn Huhn-Werner, MD; Billing

### **Exams, Licenses & Other Professional Designations:**

- 2014: Series 7 Exam
- 2014: CERTIFIED FINANCIAL PLANNER, CFP®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Ms. Mulvey.

## Item 4: Other Business Activities

Ms. Mulvey does not receive any other economic benefit for providing advisory services in addition to advisory fees.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

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

Ms. Mulvey does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Mr. Weidman supervises and monitors Ms. Mulvey's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Weidman if you have any questions about Ms. Mulvey's brochure supplement at 862-579-2899.