

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 25, 2024**

Colleen Friday Echausse, CFP®, MBA



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

This brochure supplement provides information about Colleen Friday Echausse that supplements Heritage Financial Counselors, LLC's brochure. You should have received a copy of that brochure. Please contact Charles P. Weidman, Chief Compliance Officer, 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 Colleen Friday Echausse is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #1812855.

Item 2: Educational Background & Business Experience

Colleen Friday Echausse

Year of Birth: 1962

Educational Background:

- 1992: Fordham University; Master of Business Administration, Finance
- 1985: Villanova University; Bachelor of Science, Accounting

Business Background¹:

- 11/2016 – Present Heritage Financial Counselors, LLC; Director of Client Services, Financial Counselor
- 05/2010 – 03/2013 Bramnick, Rodriguez, Grabas, Arnold & Mangan; Bookkeeper
- 05/1986 – 07/1996 TIAA-CREF; Mutual Fund Accountant

Exams, Licenses & Other Professional Designations:

- 01/2020: CERTIFIED FINANCIAL PLANNER™ professional

Ms. Echausse is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and

¹ Ms. Echausse wishes to inform the reader that during the periods of 03/2013 to 11/2016 and 07/1996 to 05/2010 Ms. Echausse worked from home as a stay-at-home parent.

Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Ms. Echausse does not have any outside business activities to report.

Item 5: Additional Compensation

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

Item 6: Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Charles P. Weidman, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief

Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Weidman at 862-579-2899.