

**Item 1: Cover Page**  
**Part 2B of Form ADV: Brochure Supplement**  
**March 11, 2025**

**Jessica Lynda Perkins**



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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 Jessica Lynda Perkins 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 Jessica Lynda Perkins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #7692724.

## Item 2: Educational Background & Business Experience

**Jessica L. Perkins**  
**Year of Birth:** 2000

### **Educational Background:**

- 2021: Boston University; Financial Planning Certificate
- 2020: Johnson & Wales University Providence; Bachelor of Science in Business Management

### **Business Background:**

- 08/2020 – Present      Heritage Financial Counselors, LLC; Associate Advisor/Director of Nextgen Planning
- 01/2013 – 08/2020      Student

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

- 11/2022:      CERTIFIED FINANCIAL PLANNER® professional
- 08/2023:      Certified Investment Management Analyst® designation

Ms. Perkins 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](http://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 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.

Ms. Perkins holds the Certified Investment Management Analyst® designation. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. The designation is administered through the Investments & Wealth Institute®. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must complete an executive education program through a registered education provider and pass a comprehensive certification exam. CIMA® designees are required to adhere to the Investments & Wealth Institute’s® Code of Professional Responsibility and the appropriate use of the certification marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Ms. Perkins has held the designation of Enrolled Agent (EA) since 2025. Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a three-day, 10.5-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client’s interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The “EA” designation may be revoked by the IRS’ Office of Professional Responsibility for malpractice.

### Item 3: Disciplinary Information

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

### Item 4: Other Business Activities

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

## **Item 5: Additional Compensation**

Ms. Perkins 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.