

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
April 10, 2026**

Nancy Westervelt Mulvey, CFP®



**442 Main Street (Route 202)
Bedminster, NJ 07921
www.HeritageFinancialCounselors.com**

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

This brochure supplement provides information about Nancy Westervelt Mulvey 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 Nancy Westervelt Mulvey is available on the SEC's website at 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

Exams, Licenses & Other Professional Designations:

- 2014: CERTIFIED FINANCIAL PLANNER® PROFESSIONAL

Ms. Mulvey 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 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. Mulvey.

Item 4: Other Business Activities

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

Ms. Mulvey 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.

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Colleen Friday Echausse, CFP®, MBA



HERITAGE
FINANCIAL COUNSELORS

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Bedminster, NJ 07921
www.HeritageFinancialCounselors.com**

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

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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.

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- **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.

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- **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.

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

Item 6: Supervision

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**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Charles Patrick Weidman, CFP®, MBA



**442 Main Street (Route 202)
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**Firm Contact:
Charles P. Weidman, CFP®, MBA
Chief Compliance Officer**

This brochure supplement provides information about Charlie Patrick Weidman that supplements Heritage Financial Counselors, LLC's brochure. You should have received a copy of that brochure. Please contact Charlie 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 Charlie Patrick Weidman is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #3252726.

Item 2: Educational Background & Business Experience

Charles Patrick Weidman

Year of Birth: 1958

Educational Background:

- 1980: Eastern Illinois University; Bachelor of Business Administration in Finance
- 1987: DePaul University, Kellstadt Graduate School of Business; MBA in Finance
- 2007: The American College; CERTIFIED FINANCIAL PLANNER™ designation

Business Background:

- 07/2017 – Present Heritage Financial Counselors, LLC;
Managing Partner, Chief Compliance Officer & Financial Counselor
- 03/2012 – 08/2017 LPL Financial, LLC (dba Heritage Financial Counselors);
Registered Representative
- 06/2010 – 03/2012 Financial Focus, LLC; Financial Advisor
- 03/2007 – 06/2010 Mid Atlantic Resource Group; Financial Advisor
- 03/2007 – 06/2010 Minnesota Life Insurance Co; Agent
- 03/2007 – 06/2010 Securian Financial Services, Inc; Financial Advisor
- 05/2005 – 02/2007 Northwestern Mutual Investment Services, LLC; Financial Advisor

Exams, Licenses & Other Professional Designations:

- 2008: CERTIFIED FINANCIAL PLANNER® professional

Mr. Weidman is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he 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.

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Weidman.

Item 4: Other Business Activities

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

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Item 6: Supervision

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April 10, 2026**

Jessica Lynda Perkins



**442 Main Street (Route 202)
Bedminster, NJ 07921
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 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

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.

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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.

[REDACTED]

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

Item 6: Supervision

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**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Joseph Edward Barrios



**442 Main Street (Route 202)
Bedminster, NJ 07921
www.HeritageFinancialCounselors.com**

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

This brochure supplement provides information about Joseph Edward Barrios 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 Joseph Edward Barrios is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #8240125.

Item 2: Educational Background & Business Experience

Joseph E. Barrios
Year of Birth: 1995

Educational Background:

- 2017: University at Buffalo; Bachelor of Arts in Finance

Business Background:

- 02/2026 – Present Heritage Financial Counselors, LLC;
Director of Business Development
- 10/2023 – 01/2026 The Fortez Group;
Vice President, Strategic Initiatives
- 10/2019 – 07/2023 Fiduciary Trust Company International;
Senior Business Development Associate

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Barrios.

Item 4: Other Business Activities

Mr. Barrios does not have any outside business activities requiring disclosure.

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

Item 6: Supervision

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