Form ADV – Part 2B – Brochure Supplement

John W. Hudson
CRD#:2549171

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This brochure supplement provides information about John W. Hudson that supplements the Hudson & Associates brochure. You should have received a copy of that brochure. Please contact Joshua Jones at 513-744-3196 or at Joshua.jones@dinsmorecomplianceservices.com, if you did not receive Hudson & Associates' brochure or if you have any questions about the contents of this supplement.

Additional information John W. Hudson is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Whitney Hudson was born in 1971

Educational Background

- Oklahoma State University (1994), Bachelor of Science

Employment Background

- 07/2026 to Present, Hudson & Associates Wealth Management, President/Financial Advisor
- 07/2026 to Present, Simplicity Investments, Registered Representative
- 09/1994 to 07/2026, NYLIFE Securities Inc., Financial Advisor
- 09/1994 to 07/2026, New York Life Insurance Company, Agent

Professional Designations:

- ChFC®
- CLU®
- ARPC®

Credential Requirements:

Chartered Financial Consultant (ChFC®)
Chartered Financial Consultants® must successfully complete eight courses on all aspects of financial planning from The American College, have at least three years of full-time business experience, and agree to comply with The American College of Ethics and Procedures. ChFC®'s are required to earn 30 hours of continuing education credit every two years.

The Chartered Financial Consultant (ChFC®) designation program focuses on the comprehensive financial planning process an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

Chartered Life Underwriter (CLU®)
Chartered Life Underwriters® are licensed by The American College to use the CLU® mark. CLU® certification requirements:

- Successful completion of five core and three elective courses (and a final closed-book, proctored exam for each course).
- Have 72 months of full-time business experience within the five years preceding the awarding of the designation.
- In order to maintain a CLU® designation, The American College generally requires the completion of 30 hours of continuing professional education (CPE) every two years.

Accredited Retirement Plan Consultant (ARPC®)

Accredited Retirement Plan Consultant designation is awarded by the SPARK institute in conjunction with The Retirement Advisor University (TRAU). The designation is designed for financial professionals who provide retirement plan consulting and related services. To earn this designations, candidates must have at least one year of qualifying experience in the financial services industry, complete the required educational program, and pass a comprehensive exam. All ARPC® designation holders must complete 10 hours of continuing education per year to maintain designation.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each supervised person providing investment advice. Mr. Hudson does not have any disciplinary information to disclose.

ITEM 4: OTHER BUSINESS ACTIVITY

Mr. Hudson is a registered representative of Simplicity Group (f/k/a Leaders Group), a broker-dealer registered with the Financial Industry Regulatory Authority ("FINRA"). Simplicity and Hudson & Associates are not affiliated organizations. In his role as registered representative, Mr. Hudson conducts securities brokerage and related business through Simplicity and receives separate and typical commissions or fees for doing so.

In addition, Mr. Hudson is a licensed insurance agent. In such capacity, Mr. Hudson may offer insurance products to clients of Hudson & Associates and receive a normal and customary commission as a result of such a purchase.

ITEM 5: ADDITIONAL COMPENSATION

As described in Item 4 above, Mr. Hudson may receive commissions from Simplicity for conducting securities and brokerage related business. To the extent that Mr. Hudson recommends the purchase of securities or other investment products where he may receive commissions for doing so, a conflict of interest exists because Mr. Hudson receives remuneration should clients elect to follow his recommendations, even if such recommendations are based on the best interest of the clients and their needs. Also, as described above in Item 4, Mr. Hudson is a licensed insurance agent and in that capacity may recommend the purchase of certain insurance products to clients. This also presents a conflict of interest due to the receipt of commissions for the sale of recommended insurance products. To address such conflicts, Hudson & Associates has adopted certain procedures designed to mitigate the effects of these conflicts. For example, as part of Hudson and Associates' fiduciary duty to clients, Mr. Hudson will endeavor at all times to put the interests of clients first, and recommendations will only be made to the extent that they are reasonably believed to be suitable and in the best interests of clients. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into any new advisory arrangement. Clients are not obligated to implement any recommended transactions through Mr. Hudson, any Hudson & Associates representative or any particular broker-dealer

ITEM 6: SUPERVISION

John Hudson is responsible for the supervision of all of our investment personnel. His Telephone number is 918-394-1966. Mr. Hudson is supervised by the firm's Chief Compliance Officer, Joshua Jones. Mr. Jones can be contacted at 513-744-3196. Mr. Hudson is subject to Hudson & Associates compliance policies and procedures and he, and other individuals as he may designate, regularly reviews the Firm's advisory services and offerings to monitor for compliance with regulatory requirements and firm procedures.