

Information Required by Part 2B of Form ADV: *Brochure Supplement – Nicholas J. Drizos*

Item 1 – Cover Page

Nicholas J. Drizos
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Nicholas J. Drizos that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Nicholas J. Drizos is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Please see Item 19 of this Disclosure Brochure for my education and business experience background.

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 and Item 19 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Nicholas G. Drizos is the Chief Compliance Officer of Horizon Wealth Advisors, LLC and ultimately responsible for supervising activities and services provided by the firm. As a part of Nicholas G. Drizos' supervisory responsibilities he will review all transactions, review all correspondence prior to mailing, review all new account paperwork, oversee all marketing/advertising matters conduct annual compliance meetings, review client performance reports and client position reports, review outside business activities and gift and gratuity reports, and review any complaints that may be received.

Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement - John J. Ploschek*

Item 1 – Cover Page

John J. Ploschek
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about John J. Ploschek that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about John J. Ploschek is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

John J. Ploschek DOB-11/18/1964

Education:

University of Florida, Bachelor's Degree, Finance, 1987

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 6/2011 to Present
SunTrust Banks, Inc., Vice President/Investment Advisor, 5/1988 to 5/2011

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

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Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement – Brian T. Babcock*

Item 1 – Cover Page

Brian T. Babcock
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Brian T. Babcock that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Brian T. Babcock is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Brian T. Babcock DOB- 03/22/1971

Education:

Lynchburg College attended [1989 to 1991](#)
Manatee Community College, Associates Degree, 1991
University of West Florida attended [1995 to 1997](#)

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 9/2011 to Present
Gulf Coast Financial Network LLC, Owner/Insurance Agent, 01/2007 – Present
Purshe Kaplan Sterling Investments, Registered Representative, 09/2011 – Present
Questar Capital Corporation, Registered Representative, 01/2007 – 09/2011
Questar Asset Management, Investment Advisor Representative, 06/2011 – 09/2011

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

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review all new account paperwork, oversee all marketing/advertising matters conduct annual compliance meetings, review client performance reports and client position reports, review outside business activities and gift and gratuity reports, and review any complaints that may be received.

Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement –Michael F. Ferro*

Item 1 – Cover Page

Michael F. Ferro
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Michael F. Ferro that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Michael F. Ferro is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael F. Ferro DOB- 11/29/1964

Education:

The College of DuPage, Glen Ellen, IL, attended 01/1982 to 04/1984

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 5/2012 to Present

Ferror Enterprises, LLC., Manager 05/2003 to Present

Brokers Xpress, Registered Representative, 02/2011 to 12/2011

Wunderlich Securities, Registered Representative, 03/2007 to 12/2010

Capital Securities of America, Registered Representative, 03/2004 to 12/2010

Paine Webber Incorporated, Registered Representative, 04/1996 to 03/2004

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

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meetings, review client performance reports and client position reports, review outside business activities and gift and gratuity reports, and review any complaints that may be received.

Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement –Dwight P. Pendola*

Item 1 – Cover Page

Dwight P. Pendola
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Dwight P. Pendola that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Dwight P. Pendola is available on the SEC's website at www.adviserinfo.sec.gov.

Dwight P. Pendola, CRD# 5419103, Born 1980

Item 2 – Educational Background and Business Experience

Education:

Florida State University, Attended 1999 to 2000
University of North Carolina at Wilmington, Bachelor's Degree in Finance - 2004

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 4/2015 to Present
Rudd Asset Management, Investment Advisor Representative, 02/2013 to 03/2015
Bank of America, NA, Financial Advisor, 01/2011 to 02/2013
Merrill Lynch, Registered Representative, 11/2010 to 02/2013
Edward Jones, Registered Representative, 05/2008 to 11/2010

Professional Designations

Certified Financial Planner (CFP) - 2012

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the

competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Dwight P. Pendola acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Dwight P. Pendola's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity

- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Nicholas G. Drizos is the Chief Compliance Officer of Horizon Wealth Advisors, LLC and ultimately responsible for supervising activities and services provided by the firm. As a part of Mr. Drizos' supervisory responsibilities he will review all transactions, review all correspondence prior to mailing, review all new account paperwork, oversee all marketing/advertising matters conduct annual compliance meetings, review client performance reports and client position reports, review outside business activities and gift and gratuity reports, and review any complaints that may be received.

Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement –Elizabeth J. Wilson*

Item 1 – Cover Page

Elizabeth J. Wilson
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Elizabeth J. Wilson that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Elizabeth J. Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Elizabeth J. Wilson, CRD# 1580513, Born 1948

Item 2 – Educational Background and Business Experience

Education:

Orlando Junior College, attended 1967-1968
University of Texas- School of Business, attended 1972-1973
Manatee Junior College, attended 1983-1984
University of South Florida attended 1984-1988

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 4/2015 to Present
Rudd Asset management, Investment Advisor Representative, 12/2013 to 04/2015
Comerica Securities, Inc., Financial Consultant, 04/2009 to 12/2013
Merrill Lynch, Financial Advisor, 08/2006 to 04/2009

Professional Designations

Certified Financial Planner (CFP) - 1999

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Elizabeth J. Wilson acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that Elizabeth J. Wilson’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Insurance Agent

Elizabeth J. Wilson is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Elizabeth J. Wilson will receive commissions for selling insurance and annuity products.

Elizabeth J. Wilson may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Elizabeth J. Wilson when recommending products to clients. While she endeavors at all times to put the interest of her clients first as a part of Horizon's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Elizabeth J. Wilson's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Elizabeth J. Wilson and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 of this Disclosure Brochure, I receive no other compensation related to advisory services provided to clients.

Item 6 – Supervision

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meetings, review client performance reports and client position reports, review outside business activities and gift and gratuity reports, and review any complaints that may be received.

Nicholas G. Drizos can be contacted at (941)362-0161

Information Required by Part 2B of Form ADV: *Brochure Supplement –Jeremy D. Smith*

Item 1 – Cover Page

Jeremy D. Smith
Horizon Wealth Advisors, LLC
9040 Town Center Parkway
Lakewood Ranch, FL 34202
941-362-0161

This brochure supplement provides information about Jeremy D. Smith that supplements this Disclosure Brochure. Please contact Horizon Wealth Advisors if you have any questions about the contents of this supplement.

Additional information about Jeremy D. Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Jeremy D. Smith, CRD# 5736919, Born 1971

Item 2 – Educational Background and Business Experience

Education:

Columbia Southern University, Bachelor's Degree Business - 2003
Columbia Southern University, MBA - 2007

Employment:

Horizon Wealth Advisors, LLC, Investment Advisor Representative, 4/2015 to Present
Rudd Asset Management, Investment Advisor Representative, 03/2013 to 04/2015
Merrill Lynch, Financial Advisor, 10/2011 to 03/2013
Bank of America, NA, Financial Advisor, 03/2012 to 03/2013
Edward Jones, Financial Advisor, 11/2009 to 10/2011

Item 3 – Disciplinary Information

As previously stated in Item 9 of this Disclosure Brochure, I have never been subject to a legal or disciplinary event.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding my other business activities.

Item 5 – Additional Compensation

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Nicholas G. Drizos can be contacted at (941)362-0161

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