

Item 1 Cover Page

A.

Ted Stephen Halpern

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Ted Stephen Halpern that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer, if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ted Stephen Halpern is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Ted Stephen Halpern was born in 1968. Mr. Halpern graduated from the University of Maryland, with a Bachelor of Science degree in Finance. Mr. Halpern has been President of Halpern Financial, Inc. since May of 1993.

Mr. Halpern became a Registered Financial Consultant (RFC) on January 1997. The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding,

Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

Mr. Halpern became an Accredited Asset Management Specialist (AAMS®) on September 1997. The AAMS® is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Halpern became a Chartered Retirement Planning Counselor (CRPC®) in January 2001. The College of Financial Planning® awards the CRPC® designation awarded to applicants who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Halpern has been an Accredited Wealth Management AdvisorSM (“AWMA®”) since May 2007. AWMA® is a professional designation administered by the College for Financial Planning. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

Mr. Halpern became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Halpern is not actively engaged in any investment-related business or occupation.
- B. Mr. Halpern is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

As an owner of Halpern Financial, Mr. Halpern's compensation is indirectly contingent on the number of clients he and other advisers refer to the firm, the performance of client accounts, and the addition of investment assets to current client accounts.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Kirsty Jane Peev

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Kirsty Jane Peev that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kirsty Jane Peev is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kirsty Jane Peev was born in 1978. Ms. Peev graduated from Edinburgh University, with a Degree of Bachelor of Education. Ms. Peev has been a Portfolio Manager of Halpern Financial, Inc. since August 2002 and has been the Director of Portfolio Management since January 2019.

Ms. Peev has been a CERTIFIED FINANCIAL PLANNER™ professional since January 2008.

Ms. Peev 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.
- **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. Peev became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Peev is not actively engaged in any investment-related business or occupation.
- B. Ms. Peev is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Melissa Guevara Sotudeh

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Melissa Guevara Sotudeh that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Guevara Sotudeh is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Melissa Guevara Sotudeh was born in 1965. Ms. Sotudeh graduated from the University of Texas with a Bachelor of Arts degree in Economics and from the Thunderbird School of Global Management with a Master of Business Administration degree in International Finance. Ms. Sotudeh has been employed as a Wealth Advisor of Halpern Financial, Inc. since November 2013. She has been Halpern Financial, Inc.’s Chief Compliance Officer since January 2015 and became its Director of Advisory Services in January 2019. From March 2009 to October 2013, Ms. Sotudeh was an Investment Adviser Representative with Warner Financial, Inc., and from March 2006 to March 2009, she was a Financial Planner with Warner Financial, Inc. Ms. Sotudeh was a registered representative with Cambridge Investment Research, Inc. from August 2009 to October 2013 and with Mutual Service Corporation from June 2006 to August 2009.

Ms. Sotudeh has been a CERTIFIED FINANCIAL PLANNER™ professional since 2010.

Ms. Sotudeh 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.
- **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. Sotudeh became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Sotudeh is not actively engaged in any investment-related business or occupation.
- B. Ms. Sotudeh is not actively engaged in any non-investment-related business or occupation for compensation

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Jennifer Mary Davis

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Jennifer Mary Davis that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Mary Davis is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer Mary Davis was born in 1986. Ms. Davis graduated from the University of Maryland, with a Bachelors of Science degree in Finance. Ms. Davis has been employed as a Wealth Planner of Halpern Financial, Inc. since August 2015. From April 2012 through August 2015, Ms. Davis was an Associate Planner/Paraplanner with Connemara Fee Only Planning, LLC.

Ms. Davis has been a CERTIFIED FINANCIAL PLANNER™ professional since 2014.

Ms. Davis 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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- **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.

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- **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. Davis became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in 2019. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation,

the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Davis is not actively engaged in any investment-related business or occupation.
- B. Ms. Davis is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Daniel Jon Trumbower

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

B.

This Brochure supplement provides information about Daniel Jon Trumbower that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Jon Trumbower is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Daniel Jon Trumbower was born in 1977. He graduated from Coastal Carolina University, with a Bachelor of Science degree in Finance. Mr. Trumbower has been employed as a Senior Wealth Advisor of Halpern Financial, Inc. since October 2019. From February 2003 through September 2019, Mr. Trumbower was a Senior Portfolio Manager of Trumbower Financial Advisors, LLC.

Mr. Trumbower has been a CERTIFIED FINANCIAL PLANNER™ professional since 2008.

Mr. Trumbower 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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- **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.
- **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.

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- **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

None.

Item 4 Other Business Activities

- A. Mr. Trumbower is not actively engaged in any investment-related business or occupation.
- B. Mr. Trumbower is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.

Item 1 Cover Page

A.

Cody James

Halpern Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2023

Contact: Melissa Sotudeh, Chief Compliance Officer

20365 Exchange Street, Suite 200

Ashburn, Virginia 20147

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This Brochure supplement provides information about Cody James that supplements the Halpern Financial, Inc. (“Halpern Financial”) Brochure; you should have received a copy of that Brochure. Please contact Melissa Sotudeh, Chief Compliance Officer if you did *not* receive Halpern Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Cody James is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Cody James was born in 1995. Mr. James graduated from the University of Virginia in 2017, with a Bachelor of Science degree in Commerce with concentrations in Finance and Accounting. Mr. James has been a Wealth Analyst of Halpern Financial, Inc. since September 2021. Mr. James was a Financial Analyst with Freddie Mac from June 2017 through September 2021 and was a full-time student prior to that.

Mr. James has been a CFA[®] Charterholder since 2021. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®] (CFA[®]) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA[®] Charterholders working in over 170 countries and regions. To earn the CFA[®] charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join

CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. James is not actively engaged in any investment-related business or occupation.
- B. Mr. James is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Halpern Financial provides investment advisory and supervisory services in accordance with its Rule 206(4)-7 policies and procedures manual. The primary purpose of Halpern Financial's policies and procedures manual is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Halpern Financial's Chief Compliance Officer, Melissa Sotudeh, is primarily responsible for implementation of Halpern Financial's policies and procedures under the Act. Ms. Sotudeh is available at (240) 268-1000.