



**Brochure Supplement for**

**Jennifer W. Johnson, CFP®**

**CRD# 4707808**

110 Oakwood Drive, Suite 480  
Winston-Salem, North Carolina 27103

(336) 701-1600

[www.ThreeMagnoliasFinancialAdvisors.com](http://www.ThreeMagnoliasFinancialAdvisors.com)

**March 15, 2023**

This brochure supplement provides information about Jennifer Johnson and supplements the Three Magnolias Financial Advisors (“Three Magnolias”) brochure. You should have received a copy of that brochure. Please contact Three Magnolias at (336) 701-1600 if you did not receive Three Magnolias’ brochure, or if you have any questions about the contents of this supplement.

Additional information about Jennifer Johnson is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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### ***Educational Background and Business Experience***

Jennifer W. Johnson (year of birth 1977) is a Principal and Financial Consultant with Three Magnolias Financial Advisors. Jennifer came to work for Hunt Collins & Associates in March of 2005 and later became a Principal in 2009. She began her career in financial services as a Financial Advisor with American Express Financial Wealth Management. There she helped clients prepare for retirement and college expenses as well as provided advice in areas of wealth management, insurance needs and estate planning concerns. Prior to her experience at American Express Financial Wealth Management, Jennifer worked as a Claims Representative with State Farm Insurance where she helped homeowners and business owners recover after suffering damage to their homes and property.

Jennifer holds a Bachelor's degree from the University of North Carolina at Chapel Hill and an MBA from the University of North Carolina, Greensboro. In addition, she is a CERTIFIED FINANCIAL PLANNER™ professional\*. Jennifer and her husband, David, reside in Boonville and have two daughters.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions over a 2-day period. At least 3 years of qualifying full-time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.

### ***Disciplinary Information***

There is no disciplinary information to report regarding Jennifer.

### ***Other Business Activities***

Jennifer is a Registered Representative of Cetera Advisor Networks LLC, ("CETERA") a broker/dealer, and FINRA/SIPC member utilizing the custody and clearing services of Pershing, LLC. As such, she is entitled to receive commissions from the sale of certain securities, and therefore a potential conflict of interest exists. Registered Representatives of CETERA are eligible to be paid a portion of the commissions and other normal and customary fees and sums for securities purchased by clients and processed through CETERA. The same services may be available elsewhere at lower cost. It is the express policy of Three Magnolias that client assets are segregated with respect to fee payments. Assets that are managed or invested in a manner which results in the payment of commissions to any associated person of Three Magnolias will not be charged a management fee by Three Magnolias.

Most Portfolio Managers/Financial Planners of Three Magnolias are also licensed to sell insurance products. Standard and customary insurance commissions and other sums may be paid by clients purchasing policies and related products from any insurance company with which these individuals are licensed. Because the payments of commissions by such companies could present a conflict of interest, Three Magnolias maintains a policy of full disclosure of all fees and commissions paid to its

representatives. Clients are under no obligation to effect the transactions recommended.

Jennifer is also President of the Society of Financial Service Professionals.

Other than selling securities and insurance products, Jennifer is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

***Additional Compensation***

As stated above, Jennifer has no other income or compensation to disclose.

***Supervision***

Jennifer Johnson is the Principal of Three Magnolias. Wesley Reed is the Chief Compliance Officer of Three Magnolias. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

Jennifer, as a Principal, is responsible to provide supervisory oversight to the staff (along with CCO Wesley Reed); however, Jennifer also participates as a team member in the investment and trading processes. They may be contacted at (336) 701-1600.



**Brochure Supplement for**

**Wesley R. Reed**

**CRD# 2873119**

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Winston-Salem, North Carolina 27103

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**March 15, 2023**

This brochure supplement provides information about Wes Reed, and supplements the Three Magnolias Financial Advisors (“Three Magnolias”) brochure. You should have received a copy of that brochure. Please contact Three Magnolias at (336) 701-1600 if you did not receive Three Magnolias’ brochure, or if you have any questions about the contents of this supplement.

Additional information about Wes Reed is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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### ***Educational Background and Business Experience***

Wesley R. Reed (year of birth 1969) joined Three Magnolias Financial Advisors as a Financial Advisor in the fall of 2009. Wes worked for over 12 years as a Financial Advisor with a group at Wachovia Securities which consulted on nearly a billion dollars under management for both individuals and corporate clients. He helped advise these clients during financial events such as retirement, inheritance/wealth transfers, money manager searches, and implementing overall investment planning strategies. Wes also assisted corporate clients with 401(k) plans.

Wes holds a B.A. from Wake Forest University (1991).

Wes and his wife, Elaine, reside in Winston-Salem and have a daughter name Jeannie.

### ***Disciplinary Information***

There is no disciplinary information to report regarding Wes.

### ***Other Business Activities***

Wes is a Registered Representative of Cetera Advisor Networks LLC, ("CETERA") a broker/dealer, and FINRA/SIPC member utilizing the custody and clearing services of Pershing, LLC. As such, he is entitled to receive commissions from the sale of certain securities, and therefore a potential conflict of interest exists. Registered Representatives of CETERA are eligible to be paid a portion of the commissions and other normal and customary fees and sums for securities purchased by clients and processed through CETERA. The same services may be available elsewhere at lower cost. It is the express policy of Three Magnolias that client assets are segregated with respect to fee payments. Assets that are managed or invested in a manner which results in the payment of commissions to any associated person of Three Magnolias will not be charged a management fee by Three Magnolias.

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Other than selling securities and insurance products, Wes is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

### ***Additional Compensation***

As stated above, Wes has no other income or compensation to disclose.

### ***Supervision***

Jennifer Johnson is the Principal of Three Magnolias. Wesley Reed is the Chief Compliance Officer of Three Magnolias. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

Wes Reed, as Chief Compliance Officer for Three Magnolias, is responsible for providing supervisory oversight to the staff (along with Jennifer Johnson); however, Wes also participates as a team member in the investment and trading processes. They may be contacted at (336) 701-1600.



**Brochure Supplement for**

**Donald E. Brown, CFP®, CLU, ChFC, CLTC**

**CRD# 1380141**

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**March 15, 2023**

This brochure supplement provides information about Don Brown, and supplements the Three Magnolias Financial Advisors (“Three Magnolias”) brochure. You should have received a copy of that brochure. Please contact Three Magnolias at (336) 701-1600 if you did not receive Three Magnolias’ brochure, or if you have any questions about the contents of this supplement.

Additional information about Don Brown is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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### ***Educational Background and Business Experience***

Donald E. Brown (year of birth 1951) is an Investment Advisory Representative with Three Magnolias Financial Advisors. Don joined Three Magnolias in June of 2008 after spending 3 and one-half years as the Vice President for Financial and Trust Services at TriStone Community Bank in Winston-Salem, North Carolina. Prior to his association with TriStone Community Bank, Don was a Registered Representative, Investment Advisor Representative, and Agency Investment Specialist/Compliance Officer for MML Investors Services, Inc., and its parent company, MassMutual Financial Group, from 1990 to 2004. From 1985 to 1990, he worked with John Hunt, former President of Blue Rock Wealth Management, LLC (now Three Magnolias Financial Advisors), as a Financial Consultant at Robinson-Humphrey in Winston-Salem. Before getting into the financial services business, Don was involved in coaching football at both the collegiate and professional levels, and spent 7 years in the NFL with the St. Louis Football Cardinals from 1978 to 1985.

Don holds a BS in Mathematics (1973) and a MA in Education (1976) from Wake Forest University, and a MBA (1980) from St. Louis University. In addition to his Chartered Life Underwriter\* (CLU), Chartered Financial Consultant\*\* (ChFC), and Certified in Long-Term Care\*\*\* (CLTC) designations, Don completed his CERTIFIED FINANCIAL PLANNER™ certification\*\*\*\* in 2003, and is a member of the Financial Planning Association (FPA) and the Society of Financial Services Professionals.

\* The CLU is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation.

\*\* The ChFC is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

\*\*\* CLTC stands for "Certified in Long-Term Care," a designation granted by the Corporation For Long-Term Care Certification. CLTC graduates have completed a rigorous multidisciplinary course that focuses on the profession of long-term care. The program is recognized by state regulators, through the granting of continuing education credits, as having provided essential information necessary to the appropriate sale of long-term care insurance.

\*\*\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination and experience requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. The Examination tests the candidate's ability to apply financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions over a 2-day period. At least 3 years of qualifying full-time work experience are required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process.



### ***Disciplinary Information***

There is no disciplinary information to report regarding Don.

### ***Other Business Activities***

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Other than selling securities and insurance products, Don is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

### ***Additional Compensation***

As stated above, Don has no other income or compensation to disclose.

### ***Supervision***

Jennifer Johnson is the Principal of Three Magnolias. Wesley Reed is the Chief Compliance Officer of Three Magnolias. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

Wesley Reed, CCO of Three Magnolias, is responsible for supervising Don Brown and for reviewing accounts. Wes may be contacted at (336) 701-1600.



Brochure Supplement for

**Jonathan Kacmarcik**

**CRD# 6213000**

232 Causeway Drive, Unit 2A  
Wrightsville Beach, North Carolina 28480

(910) 496-6048

[www.ThreeMagnoliasFinancialAdvisors.com](http://www.ThreeMagnoliasFinancialAdvisors.com)

**March 15, 2023**

This brochure supplement provides information about Jonathan Kacmarcik, and supplements the Three Magnolias Financial Advisors (“Three Magnolias”) brochure. You should have received a copy of that brochure. Please contact Three Magnolias at (336) 701-1600 if you did not receive Three Magnolias’ brochure, or if you have any questions about the contents of this supplement.

Additional information about Jonathan Kacmarcik is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Educational Background and Business Experience***

Jonathan Kacmarcik (year of birth 1988) is an Investment Advisory Representative with Three Magnolias Financial Advisors. Jonathan joined Three Magnolias in May of 2021 after spending 6 and one-half years as a Financial Advisor at Bank of America in Sarasota, Florida. Jonathan is also currently involved in local Wrightsville Beach businesses as of May 2021 that includes Docs Ink, Sea Scape Properties and Southland Amusements.

Jonathan holds a Bachelor's degree in Business (2011) and an MBA (2012) from Lindenwood University.

***Disciplinary Information***

There is no disciplinary information to report regarding Jonathan.

***Other Business Activities***

Jonathan is a Registered Representative of Cetera Advisor Networks LLC, ("CETERA"), a broker/dealer, and FINRA/SIPC member utilizing the custody and clearing services of Pershing, LLC. As such, he is entitled to receive commissions from the sale of certain securities, and therefore a potential conflict of interest exists. Registered Representatives of CETERA are eligible to be paid a portion of the commissions and other normal and customary fees and sums for securities purchased by clients and processed through CETERA. The same services may be available elsewhere at lower cost. It is the express policy of Three Magnolias that client assets are segregated with respect to fee payments. Assets that are managed or invested in a manner which results in the payment of commissions to any associated person of Three Magnolias will not be charged a management fee by Three Magnolias.

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Other than selling securities and insurance products, Jonathan is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

***Additional Compensation***

As stated above, Jonathan has no other income or compensation to disclose.

***Supervision***

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Wesley Reed, CCO of Three Magnolias, is responsible for supervising Jonathan Kacmarcik and for reviewing accounts. Wes may be contacted at (336) 701-1600.