

# DISCLOSURE BROCHURE

THE INVESTMENT ADVISERS ACT OF 1940 RULE 203-1

Part 2A of Form ADV: Firm Brochure

Firm IARD/CRD #: 166754



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Pensacola, Florida 32502

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

This Disclosure Brochure provides information about the qualifications and business practices of UBX Financial Freedom, LLC, which should be considered before becoming a client. You are welcome to contact us if you have any questions about the contents of this brochure - our contact information is listed to the right. Additional information about UBX Financial Freedom, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The information contained in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Administrator. Furthermore, the term "registered investment advisor" is not intended to imply that UBX Financial Freedom, LLC has attained a certain level of skill or training.

BROCHURE  
DATED

**1**  
**JANUARY**  
**2016**



## MATERIAL CHANGES

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ITEM 2

There are no material changes to report. This Disclosure Brochure has been reviewed and is current as of the date indicated on the cover.





## TABLE OF CONTENTS

<b>ITEM 4</b>	<b>Advisory Business</b>	<b>4</b>
	Who We Are	4
	What We Do	4
<b>ITEM 5</b>	<b>Fees &amp; Compensation</b>	<b>5</b>
	Financial Planning	5
	Financial Planning Fees	7
<b>ITEM 6</b>	<b>Performance-Based Fees &amp; Side-By-Side Management</b>	<b>9</b>
<b>ITEM 7</b>	<b>Types of Clients</b>	<b>9</b>
<b>ITEM 8</b>	<b>Methods of Analysis, Investment Strategies &amp; Risk of Loss</b>	<b>9</b>
<b>ITEM 9</b>	<b>Disciplinary Information</b>	<b>9</b>
<b>ITEM 10</b>	<b>Other Financial Industry Activities &amp; Affiliations</b>	<b>9</b>
	Accounting Activities & Affiliations	9
<b>ITEM 11</b>	<b>Code of Ethics, Participation or Interest in Client Transactions &amp; Personal Trading</b>	<b>10</b>
	Code of Ethics	10
	Client Transactions	10
<b>ITEM 12</b>	<b>Brokerage Practices</b>	<b>11</b>
<b>ITEM 13</b>	<b>Review of Accounts</b>	<b>11</b>
<b>ITEM 14</b>	<b>Client Referrals &amp; Other Compensation</b>	<b>11</b>
	Referral Compensation	11
	Financial Planning Compensation	11
<b>ITEM 15</b>	<b>Custody</b>	<b>12</b>
<b>ITEM 16</b>	<b>Investment Discretion</b>	<b>12</b>
<b>ITEM 17</b>	<b>Voting Client Securities</b>	<b>12</b>
<b>ITEM 18</b>	<b>Financial Information</b>	<b>13</b>
<b>ITEM 19</b>	<b>Requirements for State-Registered Advisers</b>	<b>13</b>

## BROCHURE SUPPLEMENTS



## ADVISORY BUSINESS

### Who We Are

UBX Financial Freedom, LLC (hereinafter referred to as “the Company”, “we”, “us” and “our”) is a fee-only registered investment advisor<sup>1</sup> offering financial planning services tailored to assist you, our client<sup>2</sup>, create financial stability, security, and independence you desire.

#### Owners

The following person controls the Company:

Name	Title	CRD#
Hardy N. Eubanks, III	Managing Member & Chief Compliance Officer	4307260

#### Our Mission

Our mission is to develop a long lasting relationship with you so we can help you achieve your long-term financial goals. We do everything in our power to **keep you focused** on where you want to go, **offer advice** on how best to get there, and continually remind you of the importance of **maintaining a disciplined economic approach** to realize your dreams.

### What We Do

We offer **financial planning solutions** that stress fiscal responsibility and shrewd planning that is not always about the accumulation of assets, which we believe has little to do with real happiness, but what is best for your personal health and well-being.

Some of the best advice we could ever offer is that success, achievement, and contentment in life have little to do with personal wealth but are instead related to lifestyle choices. These **lifestyle choices are your unique values, life goals, and future plans**. Therefore, the economic solutions we develop in a financial plan reflect how **you** define true wealth -- not us. Our services include:

- ❖ The construction of a financial plan to evaluate the investing and financial options available to you based upon your defined goals.
- ❖ The design of an Investment Policy Statement (“IPS”) that incorporates your unique goals and objectives.
- ❖ Advice on how best to navigate the current economic and investment environment.

Earning your trust and confidence is a great compliment. We understand that when this is accomplished, you are at peace knowing your financial affairs are being managed with your best interest always in mind.

<sup>1</sup> The term “registered investment advisor” is not intended to imply that UBX Financial Freedom, LLC has attained a certain level of skill or training. It is used strictly to reference the fact that we are “Registered” as an “Investment Advisor” with the Florida Office of Financial Regulation - and with such other regulatory agencies that may have limited regulatory jurisdiction over our business practices.

<sup>2</sup> A client could be an individual and their family members, a family office, a foundation or endowment, a charitable organization, a corporation and/or small business, a trust, a guardianship, an estate, a retirement plan, or any other type of entity to which we choose to give investment advice.

## FEES & COMPENSATION

### Financial Planning

Financial planning is one of the most important tools that successful people use to create an extraordinary personal life and business career. However it requires a lifetime commitment, not only from us, the Financial Planner, but from you as well.

#### What is a Financial Plan?

Financial planning is an evaluation of the investment and financial options available to you based upon your defined lifestyle choices. Planning includes: (i) attempting to make optimal decisions; (ii) projecting the consequences of these decisions for you in the form of a financial plan - a **working blueprint**; and, (iii) implementing the protocols to achieve the objectives of the plan. Once complete the financial plan, or working blueprint, becomes the plumb line to compare a future financial performance to be sure you are achieving your economic goals and objectives.

#### Financial Planning Composition

A financial plan is a mutually defined review, analysis and evaluation of your personal financial needs. In general, our financial planning may encompass one or more of the following areas of financial need as communicated by you:

- ❖ **Personal** - Family records, budgeting, personal liability, estate information and financial goals.
- ❖ **Education** - Education IRAs, financial aid, and state savings plans including 529 plans, grants and general assistance in preparing to meet dependents' continuing education needs through development of an education plan.
- ❖ **Taxes and Cash Flow** - Understanding the impact of various investments on current and future income tax liability.
- ❖ **Survivor and Beneficiary Planning** - Cash needs at death, income needs of surviving dependents, estate planning and income analysis.
- ❖ **Estate** - Reviewing estate-planning documents, including wills and trusts to determine whether you should seek the assistance of an estate-planning attorney. Reviewing powers of attorney, nursing home and assisted living agreements, living trusts, and Medicare/Medicaid benefits.
- ❖ **Retirement** - Analysis of current strategies and investment plans to help achieve retirement goals.
- ❖ **Investments** - Analysis of investment alternatives including risk and return analysis and their effect on your investment portfolio(s). Assessment of your risk tolerance profile.
- ❖ **Real Estate** - Analysis of real estate investment opportunities.
- ❖ **Insurance** - Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

#### Preparing the Financial Plan

In the development of your financial plan we will follow the **six (6) step Financial Planning Practice Standards** process established by the Certified Financial Planner Board of Standards, Inc. These steps are defined as follows:

**Step 1: *Establish and define the client-planner relationship.***

The first step is to learn about you and what you want to achieve. We seek to thoroughly understand your needs, concerns, and priorities. We will explain how we will assist you meet your stated personal and financial objectives, and the responsibilities we have as a fiduciary on this journey. In addition, we explain fully the cost of completing the work and the method and time frame of payment that will be needed.

**Step 2: *Gathering client data identifying both financial and personal goals and objectives.***

In the second step of the planning process we look to identify you financially. This is accomplished through personal interviews and profile questionnaires,<sup>3</sup> which are designed to address all of the financial planning disciplines discussed above. You will have the opportunity to prioritize your objectives and to remove from the process any areas that are not applicable to your circumstances. **The time we invest in this detailed evaluation process to listen and cater to your desires is critical for developing a strong financial planning foundation.** Such time helps to:

- ❖ Define and narrow objectives and investment options;
- ❖ Stimulate creative thinking;
- ❖ Identify areas of greatest concern;
- ❖ Cultivate peace of mind;
- ❖ Create an accurate picture of your overall financial personality; and,
- ❖ Provide an effective and efficient way for us to address your unique financial needs and objectives.

**Step 3: *Analyze and evaluate the client's financial status.***

In this third step, we analyze the information you provided to determine your current financial situation and what you should do to meet your goals. Depending on the services you requested, this might include analyzing: (i) your assets, liabilities and cash flow; (ii) your current insurance coverage and investments; and, (iii) your tax strategies and estate planning documents.

**Step 4: *Develop and present financial planning recommendations and/or alternatives.***

Once the analysis has been completed, we begin formally documenting your goals and objectives. We define the financial plan as a road map (a series of blueprints) designed to take you from where you currently are financially, to where you want to be at some point in the future. This is the **creative portion** of the process. There are usually several ways to accomplish a given goal. The objective, however, is to integrate financial instruments into a plan that you will be comfortable executing. In some cases, the drafting of the plan reveals the need for us to help you reconcile the gap between your expectations and your financial realities. Once a viable plan has been drafted, it is presented to you and reviewed. The draft and review process may be repeated until you are satisfied with the financial plan.

<sup>3</sup> The profile questionnaire we use is an important tool in gathering information about your investment methodology, risk tolerance, income/tax bracket, liquidity, time horizons, etc. If you elect not to answer the questionnaire or choose to respond with limited input, it is possible that we could operate in a handicapped capacity contrary to your investment needs. Therefore, if you desire the most effective and accurate recommendations regarding your managed account(s), you should make every effort to provide us with your detailed personal needs and objectives, along with detailed financial and tax information.

### Step 5: *Implement the financial planning recommendations.*

A financial plan is of limited value if it is not put into action. Accordingly, we assist you with implementing<sup>4</sup> and monitoring the plan. The implementation schedule provides you with a list of tasks and deadlines designed to ensure that you put your plan into action. The following are some examples of implementation:

- ❖ Drafting of appropriate estate documents (performed by estate attorney).
- ❖ Purchase of various insurance policies (provided by a licensed independent insurance agent of your choice).
- ❖ Investment advisory services, including preparation of asset allocation and risk tolerance guidelines (performed by an investment adviser/broker-dealer of your choice).
- ❖ Adopting and monitoring of a personal budget.
- ❖ Ongoing income tax planning (prepared by an independent Certified Public Accountant or tax accountant of your choice).

### Step 6: *Monitor the financial planning recommendations.*

Once the financial plan has been built and the recommendations have been implemented it is critical that these recommendations be monitored on a continuing basis to ensure that they remain consistent with your financial parameters. **Material changes in your personal circumstances, the general economy, changes in the way you want your investments allocated, or tax law changes are some of the reasons why the recommendations should be reviewed periodically and possibly adjusted.** Continued monitoring of established personal budgets and the continued effects of taxation on the plan are assessed regularly at your option per the Annual Review.

## Financial Planning Fees

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### Individual Plans

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#### Planning Fee

How we charge to develop a financial plan depends on the size, complexity, and nature of your personal and financial situation and the amount of time it will take to analyze and summarize the plan and perform the services you desire. Financial planning services are offered for a fixed fee not to exceed \$5,000 based on our hourly rate not to exceed \$200 for the initial engagement. The financial planning fee will be fully disclosed up-front in a Financial Planning Agreement, which will include the cost<sup>5</sup> to review your financial information and prepare the financial plan. We have the option to:

1. Require full payment up-front;
2. Require one-half the fee be paid at the time the Agreement is signed, with the remaining balance due upon completion of the financial plan<sup>6</sup>;
3. Require one-half the fee be paid at the time the Agreement is signed, with the remaining balance billed monthly on a progress basis as work is completed; or,

<sup>4</sup> Implementing the recommendations made in a financial plan often requires consultation or coordination with one or more outside professionals (e.g. attorneys, CPAs, insurance agents, and securities representatives). All personal and private information received from you will be kept entirely confidential, not only by us, but by the outside professionals as well. Your confidential information will be disclosed to third parties only with your consent or as may be permitted or required by law.

<sup>5</sup> Rarely will a fee exceed those costs outlined in the Agreement. However, there can be instances where we did not contract with you to perform a particular task and therefore merit notifying you of the additional cost prior to beginning such services.

<sup>6</sup> The recommendations made in a financial plan are generally completed within 45 to 90 days from you signing the Agreement. However, implementing the plan using outside professionals (i.e., attorneys, CPAs, etc...) may require additional time that is out of our control. Therefore when we refer to the completion of the financial plan, we are referring to us (you and us) finalizing your financial benchmarks/objectives before approaching any outside professional.



- 4. Require the planning fee be paid in twelve (12) equal monthly payments.

### Annual Planning Fees for Individuals

It is important to note that any planning is kinetic (always in motion) and alive. A financial plan is a roadmap that is only as good as how well it reflects your current economic position to then guide you on a clear path to a future financial destination. However, you can veer off course, intentionally or unintentionally, as circumstances in your life take you down another path. An annual financial plan review is designed to systematically address these unexpected diversions and continually keep you on the right road headed to your future financial destination. The Annual Review fee will generally range from 35% to 50% of the initial planning fee depending on the length of time since our last review and on whether additional financial planning services are requested (i.e., if the initial planning fee was \$5,000, the annual review fee would fall between \$1,750 to \$2,500.). If you have experienced significant lifestyle change since the date of your previously prepared plan, we reserve the right to bill you a fee equal to your initial engagement.

### Termination of Services for Individuals

#### FINANCIAL PLANNING TERMINATION

You can terminate the Financial Planning Agreement at any time prior to the presentation of any final planning documents. We will be compensated through the date of termination for time spent in design of such financial documents at the hourly rate agreed to in the Agreement. If you have prepaid any fees, such un-earned fees will be returned on a pro-rata basis. After the financial plan has been completed and presented to you, termination of the Agreement is no longer an option.

#### ANNUAL REVIEW TERMINATION

Annual Review services can be terminated at any time. The Company will bill you for any services rendered from the date of the last bill up to the date of termination at the fee rate that was agreed to in the proposal, engagement letter and/or retainer agreement.

## Employer-Sponsored Financial Planning

### Employer-Sponsored Planning Fee

Employer-Sponsored financial planning is an arrangement between a business entity and us, UBX Financial Freedom, to provide financial planning services to their employees paid for by the employer. The fees for Company-Sponsored financial planning are as follows

Number of Employees	Annual Fee Not to Exceed
1 to 50 Employees .....	\$5,000
51 to 100 Employees .....	\$10,000
101 to 250 Employees .....	\$15,000
251 to 500 Employees .....	\$20,000
501 to 1,000 Employees .....	\$30,000
1,001 to 2,500 Employees .....	\$40,000
2,501 to 5,000 Employees .....	\$50,000
Over 5,000 Employees .....	Negotiable







The employer will pay a fixed annual fee to prepare integrated financial plans, or address any financial planning concerns, for those employees who **choose to take advantage of this elective program**. The fee is based on the total number of employees (full-time or part-time) per Form W-3, Box c, prepared for the previous calendar year, or as agreed upon by the employer and us and **not on the number of integrated plans that may be completed, or financial concerns addressed**. The annual fee will be set once a year at the renewal of the Employer-Sponsored Financial Planning Agreement. First year and renewal fees may be **billed in equal monthly payments**.

### Termination of Services for Employer-Sponsored Financial Plans

The employer can terminate the financial planning services at any time. Since the annual fee charged to the employer is not based on the number of integrated financial plans the Company may complete, the Company will **not refund the pre-paid monthly fee**. If the Company is currently working on integrated financial plans for employees, they will be completed and delivered.

## PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT

ITEM 6

We do not charge fees based on a share of capital gains or the capital appreciation of the assets held in your accounts.

## TYPES OF CLIENTS

ITEM 7

The types of clients we offer financial planning services to are described above under "Who We Are" in the Item 4, the "Advisory Business" section.

## METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS

ITEM 8

The Company is strictly a financial planning firm offering fee-only financial planning services; we do not manage assets or provide any other advisory services through this entity.

## DISCIPLINARY INFORMATION

ITEM 9

We have no legal or disciplinary events to report.

## OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

ITEM 10

### Accounting Activities & Affiliations

Hardy N. Eubanks, III, is a certified public accountant with Brown Thornton Pacenta & Company, PA, a full service CPA firm providing a wide range of services to individuals and business clients. The accounting services Mr. Eubanks provides through Brown Thornton Pacenta, including certain advising and consulting activities, are separate and distinct from the operations of this Company. The time Mr. Eubanks devotes to these accounting activities may



range from 10 to 25 percent depending on his accounting clients' needs and the time of the year.

Referrals to, from, and between the Company and Brown Thornton Pacenta & Company, PA can create a potential conflict of interest to our fiduciary duty to be impartial with our advice and to keep your interests ahead of our own. In being able to recommend both services, Mr. Eubanks is able to influence you to keep your accounting needs and financial planning activities in house. If you accept his recommendation, this can lead to increased personal revenues. Therefore before accepting recommendations to engage Mr. Eubanks for either professional service, you may want to consider other options to ensure that the service we are offering is comparable or equivalent to the service you might receive from another independent firm.

## CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

ITEM 11

### Code of Ethics

As a fiduciary, the Company has an affirmative duty to render continuous, unbiased investment advice, and at all times act in your best interest. To maintain this ethical responsibility, we have adopted a Code of Ethics that establishes the fundamental principles of conduct and professionalism expected by all personnel in discharging their duties. This Code is a value-laden guide committing such persons to uphold the highest ethical standards, rooted in the most elementary maxim. Our Code of Ethics is designed to deter inappropriate behavior and heighten awareness as to what is right, fair, just and good by promoting:

- ❖ Honest and ethical conduct.
- ❖ Full, fair and accurate disclosure.
- ❖ Compliance with applicable rules and regulations.
- ❖ Reporting of any violation of the Code.
- ❖ Accountability.

To help you understand our ethical culture and standards, how we control sensitive information and what steps have been taken to prevent personnel from abusing their inside position, a copy of our Code of Ethics is available for review upon request.

### Client Transactions

We have a fiduciary duty to ensure that your welfare is not subordinated to any interests of ours or of our personnel. The following disclosures are internal guidelines we have adopted to assist us in protecting all of our clientele.

### Participation or Interest

It is against our policies for any owners, officers, directors and employees to invest with you or with a group of clients, or to advise you or a group of clients to invest in a private business interest or other non-marketable investment unless prior approval has been granted by our **Chief Compliance Officer, Hardy N. Eubanks, III**, and such investment is not in violation of any SEC and/or State rules and regulations.



### Insider Trading Policy

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We are in compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988. We do not share any non-public information with anyone who does not need to know and have set-up internal controls to guard fiduciary information.

### Class Action Policy

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The Company, as a general policy, does not elect to participate in class action lawsuits on your behalf. Rather, such decisions shall remain with you or with an entity you designate. We may assist you in determining whether you should pursue a particular class action lawsuit by assisting with the development of an applicable cost-benefit analysis, for example. However, the final determination of whether to participate, and the completion and tracking of any such related documentation, shall generally rest with you.

## BROKERAGE PRACTICES

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ITEM 12

The Company is strictly a financial planning firm offering fee-only financial planning services; we do not manage assets or provide any other advisory services through this entity.

## REVIEW OF ACCOUNTS

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ITEM 13

Mr. Hardy N. Eubanks, III, will work closely with you to be sure the action points identified in the financial plan have been or are being properly executed. Once the action points have been completed, the financial plan should be reviewed at least annually. Material changes in your lifestyle choices, personal circumstances, the general economy, or tax law changes can trigger more frequent reviews. However, **it is your responsibility to communicate these changes to us** so that the appropriate planning adjustments can be made.

## CLIENT REFERRALS & OTHER COMPENSATION

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ITEM 14

### Referral Compensation

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We do not receive any economic benefit from an independent party for managing any of our clients' accounts. In addition, we do not compensate persons/firms for client referrals.

### Financial Planning Compensation

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There are also potential conflicts of interest when Mr. Hardy N. Eubanks, III, suggests the need for outside consultations and professional services (i.e., attorneys, accountants, registered representative, insurance agents, etc.) to implement certain aspects of an estate or financial plan. Even though Mr. Eubanks does not earn commissions or share in any fees earned by the outside professionals (except in the case for accounting services) when implementing a financial plan, it does create an incentive on our part to refer your business to only those professionals that in turn refer potential clients to us (See "Accounting Activities & Affiliations" above under Item 10, "Other Financial Industry Activities & Affiliations" for other disclosures relating to affiliated services.). This can eliminate the possibility for you to be referred to someone who may provide equivalent professional services, and possibly at a lower cost.



Therefore, to ensure you understand the choices and risks you have in receiving financial planning along with all other investment recommendations, the following disclosures are provided to assist you with your decisions:

- ❖ Certain aspects of a financial plan require the assistance of a Registered Representative of a broker-dealer to execute the transaction. In this situation regardless of who performs the transaction(s), **such person will be entitled to earn a commission.**
- ❖ If you need any insurance coverage, Mr. Eubanks will refer you to a licensed insurance agent. **The insurance agent will receive the normal commissions associated with such insurance transactions.**
- ❖ You are under no obligation to have any related parties that Mr. Eubanks recommends prepare planning documents (i.e.; financial, estate, tax, etc...). **You are free to choose those outside professionals to implement the recommendations made in the financial plan.**
- ❖ We do not receive any economic benefit from referring you to another professional.

Notwithstanding such potential conflicts of interest, our supervised persons strive to serve your best interest and ensure such disclosure is being properly made to you in compliance with the Investment Advisers Act of 1940, Rule 275.206.

## CUSTODY

ITEM 15

The Company is strictly a financial planning firm offering **fee-only financial planning services**; we do not manage assets or provide any other advisory services through this entity that would define us as having custody.

## INVESTMENT DISCRETION

ITEM 16

The Company is strictly a financial planning firm offering **fee-only financial planning services**; we do not have discretion to manage assets or provide any other advisory services through this entity.

## VOTING CLIENT SECURITIES

ITEM 17

We do not vote client proxies. The Company is strictly a financial planning firm offering **fee-only financial planning services**; we do not have discretion to manage assets or provide any other advisory services through this entity that would cause us to receive proxy solicitations.

However if you have specific questions regarding an action being solicited by a proxy that you do not understand or you want clarification, you may contact us and we will explain the particulars. Keep in mind we will **not** advise you in a direction to vote, that ultimate decision will be left to you.



## FINANCIAL INFORMATION

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ITEM 18

We are not required to include financial information in our Disclosure Brochure since we will not take custody of client funds or securities or bill client accounts six (6) months or more in advance for more than \$500. We are not aware of any current financial conditions that are likely to impair our ability to meet our contractual commitments to you.

## REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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ITEM 19

Information of each of our principal executive officers and supervised persons can be found in the attached Form ADV Part 2B: Brochure Supplements.

**END OF DISCLOSURE BROCHURE**

## FORM ADV: PART 2B

### BROCHURE SUPPLEMENT



56 East Chase Street  
Pensacola, Florida 32502

#### CONTACT INFORMATION

Tel: 850.434.3146  
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www.UBXFinancial.com

#### SUPERVISION

**Hardy N. Eubanks, III**  
Chief Compliance Officer

Tel:  
850.434.3146  
e-Mail:  
Hardy@UBXFinancial.com

Mr. Eubanks is responsible for the regulatory oversight of our advisory practice - ensuring that we are operating in compliance with our written policies and procedures.

His other duties include, but are not limited to, meeting with clients to discuss their financial alternatives and preparing the financial planning documents.

BROCHURE SUPPLEMENT  
DATED

**1**  
**JANUARY**  
**2016**

This Brochure Supplement provides information about Hardy N. Eubanks, III that is an accompaniment to the Disclosure Brochure for our firm, UBX Financial Freedom, LLC. You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you should have questions about this Brochure Supplement for Mr. Eubanks, you are welcome to contact us - our contact information is listed to the left.

Additional information about UBX Financial Freedom, LLC and Hardy N. Eubanks, III are also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Hardy N. Eubanks, III, CPA/PFS, CFP®

CRD#: 4307260

Year of Birth: 1948

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### Education

1970 - University of Southern Mississippi: Bachelor of Science in Geography  
1975 - University of Southern Mississippi: Bachelor of Science in Accounting

#### Licenses

FINRA Exams: Series 6 - Investment Company/Variable Contracts Products Examination (Retired)  
Series 63 - Uniform Securities Agent State Law Examination (Retired)  
Series 65 - Uniform Investment Adviser Law Examination (Active)

Insurance: 2-15 License - Florida Life, Health & Variable Annuity Insurance (Inactive)

Designations: **Certified Public Accountant (CPA)** - Licensed in Florida and Mississippi. CPAs are licensed and regulated by their state boards of accountancy. State laws and regulations vary, but generally licensure as a CPA include at minimum: a college education with degree in accounting, minimum experience levels (at least one year of experience in accounting), and successful passage of the Uniform CPA Examination. Additionally CPAs, are generally required to complete 40 hours of continuing education annually and all American Institute of Certified Public Accountants (AICPA) are required to follow a rigorous Code of Professional Conduct.

**PERSONAL FINANCIAL SPECIALIST (PFS)** - The PFS credential is issued and administered by the AICPA. A PFS candidate must hold a valid and unrevoked CPA license, have fulfilled 3,000 hours of personal financial planning business experience, completed 80 hours of personal financial planning continuing education, passed a comprehensive financial planning exam, and be an active member of the AICPA. In addition, the PFS credential holder is required to complete 60 hours of continuing education every three (3) years and follow the AICPA's Statement on Responsibilities in Financial Planning Practice.

**CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification<sup>1</sup> (CFP® since 2003)** - The CFP® designation is issued by the Certified Financial Planner Board of Standards, Inc. The CFP® requires certificate holders to have a bachelor's degree, three (3) years professional working experience in the area of financial planning, and to successfully pass the examination process. To retain their CFP® designation certificate holders are required to pay an annual certification fee, complete 30-hours of continuing education every two (2) years, and adhere to the CFP® Board's Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice Standards.

#### Business Background

01/2013 - Present .....UBX Financial Freedom, LLC  
Position: Managing Member & Chief Compliance Officer  
09/2012 - Present .....Brown Thornton Pacenta & Company, PA  
Position: Officer & CPA  
10/2011 - 08/2012 .....Eubanks & Rouse Wealth Advisors  
Position: Member  
01/2011 - 08/2012 .....Eubanks & Rouse Certified Public Accountants  
Position: Shareholder  
03/2010 - 12/2010 .....LPL Financial Corp.  
Position: Financial Advisor  
05/2006 - 01/2010 .....Park Avenue Securities, LLC  
Position: Financial Advisor

### DISCIPLINARY INFORMATION

Mr. Eubanks does not have any disciplinary events to report.

<sup>1</sup> Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP (with flame logo), which it awards to individuals who successfully complete initial and ongoing certification requirements.



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*Continuation of Information for:*

**Hardy N. Eubanks, III, CPA/PFS, CFP®**

CRD#: 4307260

Year of Birth: 1948

**OTHER BUSINESS ACTIVITIES**

**Accounting Activities & Affiliations**

As indicated in our firm Disclosure Brochure (See Item 10, "Other Financial Industry Activities & Affiliations" for more details), Mr. Eubanks is also an Officer of Brown Thornton Pacenta & Company, PA, a full service CPA firm providing a wide range of accounting services to individuals and business clients. Referrals to, from, and between the Company and Brown Thornton Pacenta & Company, PA can create a potential conflict of interest to our fiduciary duty to be impartial with our advice and to keep your interests ahead of our own. In being able to recommend both services, Mr. Eubanks is able to influence you to keep your accounting needs and financial planning activities in house. Before accepting recommendations to engage Mr. Eubanks for either professional service, you may want to consider other options to ensure that the service we are offering is comparable or equivalent to the service you might receive from another independent firm.

**ADDITIONAL COMPENSATION**

Mr. Eubanks does not receive any economic benefit, sales awards, prizes or bonuses that are based on the number or amount of sales, client referrals, or from opening new accounts.

**REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

Item 7B of the Form ADV Part 2B: Brochure Supplement requires disclosure of any bankruptcy petition, the date the petition was first brought, and the current status.

In June of 2010, Mr. Eubanks filed for bankruptcy brought on by an unsuccessful career change (failed business venture) and family medical needs. With Mr. Eubanks' career off track not producing the income to sustain his family and the medical needs of his wife and mother-in-law who lived with them, Mr. Eubanks personal finances began deteriorating. This continued with Mr. Eubanks working to make ends meet until his mother-in-law suffered a debilitating stroke that left her paralyzed on the left side and in need of constant care and medical attention. Finally after trying unsuccessfully to keep up with their financial obligations, Mr. Eubanks filled for bankruptcy protection and in October 2010 the bankruptcy was discharged.



Financial Freedom