

Item 1 Cover Page

A.

Marc J. Hertzberg

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer
1829 Reisterstown Road, Suite 225
Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about Marc J. Hertzberg that supplements the WBH Advisory, Inc. Brochure (“WBH”); you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Marc J. Hertzberg is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Marc J. Hertzberg was born in 1967. Mr. Hertzberg graduated from Lehigh University in 1989 with a Bachelor of Science degree in Accounting and from the University of Maryland, School of Law in 1995, with a Juris Doctorate degree. Mr. Hertzberg has been a portfolio manager and the Chief Compliance Officer of WBH Advisory, Inc. since January 1999.

Mr. Hertzberg has been a CFA[®] Charterholder since 2004. 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[®] charter holders working in 170 countries. 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.

Mr. Hertzberg has held the designation of Certified Public Accountant (“CPA”) since 1990. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120

hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. **Certified Public Accountant (CPA).** Mr. Hertzberg, in his individual capacity, is a certified public accountant, and may recommend his tax preparation and/or accounting services. To the extent a client determines to engage Mr. Hertzberg to provide tax preparation and/or accounting services, such services shall be provided by Mr. Hertzberg in his individual capacity as a certified public accountant, independent of WBH. WBH shall receive no portion of fees charged by Mr. Hertzberg for such services. **Conflict of Interest:** The recommendation by Mr. Hertzberg that a client elect his accounting services presents a *conflict of interest*, as the receipt of fees for accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Mr. Hertzberg for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by WBH through other non-affiliated certified public accountants. **WBH's Chief Compliance Officer, Marc J. Hertzberg, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Licensed Attorney. Marc J. Hertzberg is licensed to practice law in Maryland (1995) and the District of Columbia (1998). In certain, cases, Mr. Hertzberg may perform legal services for WBH clients. WBH does not believe a conflict of interest exists in these situations. The legal services are performed as a value-added service to these clients. Mr. Hertzberg regularly refers clients to other attorneys, based on the relevant issue at hand. **WBH's Chief Compliance Officer, Marc J. Hertzberg, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible for the implementation of WBH's policies and procedures and overseeing the activities of WBH's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

Robert J. Willen

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer
1829 Reisterstown Road, Suite 225
Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about Robert J. Willen that supplements the WBH Advisory, Inc. (“WBH”) Brochure; you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert J. Willen is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert J. Willen was born in 1968. Mr. Willen graduated from Tufts University in 1990 with a Bachelor of Arts degree in Political Science and from the Robert H. Smith School of Business at the University of Maryland in 1998 with a Masters of Business Administration degree. Mr. Willen has been a portfolio manager of WBH Advisory, Inc. since September 2000.

Mr. Willen has been a CFA[®] Charterholder since 2001. 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.

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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. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Willen's annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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Item 1 Cover Page

A.

Benjamin M. Waller

WBH Advisory, Inc.

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Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer
1829 Reisterstown Road, Suite 225
Baltimore, Maryland 21208

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Additional information about Benjamin M. Waller is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Benjamin M. Waller was born in 1986. Mr. Waller graduated from Franklin & Marshall College in 2008 with a Bachelor of Arts degree in Business, Organizations and Society, and English. Mr. Waller has been a portfolio manager of WBH Advisory, Inc. since July 2009.

Mr. Waller has been a CFA[®] Charterholder since 2013. 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.

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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.

Mr. Waller has been a CERTIFIED FINANCIAL PLANNER[™] professional since 2016. Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP[®] certification mark, the CERTIFIED FINANCIAL PLANNER[™] certification mark, and the CFP[®] certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP[®] marks"). The CFP Board authorizes use of the CFP[®] marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 90,000 individuals have obtained CFP[®] certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP® professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual’s CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory

information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Waller's annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible for the implementation of WBH's policies and procedures and overseeing the activities of WBH's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

Gregory A. Bitz

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer

1829 Reisterstown Road, Suite 225

Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about Gregory A. Bitz that supplements the WBH Advisory, Inc. (“WBH”) Brochure; you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory A. Bitz is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Gregory A. Bitz was born in 1970. Mr. Bitz graduated from Montgomery College in 1993 with an Associates of Arts degree. Mr. Bitz has been a portfolio manager of WBH Advisory, Inc. since July 2016. From August 1996 to July 2016, Mr. Bitz was a portfolio manager at Metropolitan Financial Group, Inc.

Mr. Bitz has been a CERTIFIED FINANCIAL PLANNER™ professional since 1998. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 90,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP® professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Mr. Bitz has held the designation of Chartered Financial Consultant (ChFC®) since 1997. The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Bitz's annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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Item 1 Cover Page

A.

John R. Ciccarone

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

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Additional information about John R. Ciccarone is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

John R. Ciccarone was born in 1965. Mr. Ciccarone graduated from John Hopkins University in 1989, with a Bachelor of Science degree in Social & Behavioral Science. Mr. Ciccarone has been a portfolio manager of WBH Advisory, Inc. since June 1992.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Ciccarone's annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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A.

Jack Arthur Ramey

WBH Advisory, Inc.

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Additional information about Jack Arthur Ramey is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jack Arthur Ramey was born in 1959. Mr. Ramey graduated from Loyola College in 1985 with a Bachelor of Arts degree in Philosophy, and in 2005 with a Master’s degree in Business Administration. Mr. Ramey has been a wealth advisor with WBH Advisory, Inc. since April of 2020. From August of 2017 to October of 2019 Mr. Ramey was employed as Managing Director of Biegel Waller Investment Advisory Services, and from September of 1986 to March of 2016 he was Regional Vice President of Fidelity Investments.

Mr. Ramey has been a CERTIFIED FINANCIAL PLANNER™ professional since 2017. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 90,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP](#)

[Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Ramey's annual compensation is based, in part, on the amount of assets under management that Mr. Ramey introduces to WBH and the number of clients that Mr. Ramey introduces to WBH. Accordingly, Mr. Ramey has a conflict of interest for recommending WBH to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible

for the implementation of WBH's policies and procedures and overseeing the activities of WBH's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

Ivy M. Alexander

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer
1829 Reisterstown Road, Suite 225
Baltimore, Maryland 21208-1306

B.

This Brochure Supplement provides information about Ivy M. Alexander that supplements the WBH Advisory, Inc. Brochure (“WBH”); you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did not receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ivy M. Alexander is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ivy M. Alexander was born in 1980. Ms. Alexander graduated from Strayer University in 2009 with a BA in Business Administration. Since October 2018, Ms. Alexander has been an administrative assistant of WBH Advisory, Inc. From February 2013 to September 2018, Ms. Alexander was College Savings Phone Associate with T. Rowe Price

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible for the implementation of WBH's policies and procedures and overseeing the activities of WBH's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

George Alexander Johns

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer

1829 Reisterstown Road, Suite 225

Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about George Alexander Johns that supplements the WBH Advisory, Inc. (“WBH”) Brochure; you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about George Alexander Johns is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

George Alexander Johns was born in 1955. Mr. Johns graduated from University of Maryland Global Campus (fka University of Maryland University College) in 1987 with a Bachelor of Science degree in information systems management. Mr. Johns has been an investment adviser representative of WBH Advisory, Inc. since February 2021. Previously, Mr. Johns was a financial advisor of Parr Financial Solutions, Inc. from March 2011 to February 2021.

Mr. Johns has been a CERTIFIED FINANCIAL PLANNER™ professional since 2010. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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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 90,000 individuals have obtained CFP® certification.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP® professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Johns' annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible for the implementation of WBH's policies and procedures and overseeing the activities of WBH's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she

should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

Carrie Eloise Durbin Beren

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer

1829 Reisterstown Road, Suite 225

Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about Carrie Eloise Durbin Beren that supplements the WBH Advisory, Inc. (“WBH”) Brochure; you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Carrie Eloise Durbin Beren is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Carrie Eloise Durbin Beren was born in 1983. Ms. Beren graduated from The University of Maryland, College Park in 2005 with a Bachelor of Arts degree in Spanish language and literature. Ms. Beren has been an investment adviser representative of WBH Advisory, Inc. since September 2021. Previously, Ms. Beren was a wealth manager of Congress Wealth Management LLC from April 2021 to September 2021, and a wealth manager of Pinnacle Advisory Group, Inc. from March 2014 to April 2021.

Ms. Beren has been a CERTIFIED FINANCIAL PLANNER™ professional since 2017. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP](#)

[Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Ms. Beren's annual compensation is based, in part, on the amount of assets under management that she introduces to WBH Advisory, Inc. Accordingly, she has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

WBH provides investment advisory and supervisory services in accordance with WBH's policies and procedures manual. The primary purpose of WBH's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). WBH's Chief Compliance Officer, Marc J. Hertzberg, is primarily responsible for the implementation of WBH's policies and procedures and overseeing the activities of WBH's

supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.

Item 1 Cover Page

A.

Joshua Akeroyd Mason

WBH Advisory, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 3, 2022

Contact: Marc J. Hertzberg, Chief Compliance Officer

1829 Reisterstown Road, Suite 225

Baltimore, Maryland 21208

B.

This Brochure Supplement provides information about Joshua Akeroyd Mason that supplements the WBH Advisory, Inc. (“WBH”) Brochure; you should have received a copy of that Brochure. Please contact Marc J. Hertzberg, Chief Compliance Officer, if you did *not* receive WBH Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Akeroyd Mason is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joshua Akeroyd Mason was born in 1972. Mr. Mason graduated from Georgetown University in 1994 with a Bachelor of Science degree in international economics. Mr. Mason has been a financial advisor of WBH Advisory, Inc. since September 2021. Previously, Mr. Mason was a wealth manager and principal of Congress Wealth Management LLC from May 2021 to September 2021, and a wealth manager and partner of Pinnacle Advisory Group, Inc. from March 2007 to May 2021.

Mr. Mason has been a CERTIFIED FINANCIAL PLANNER™ professional since 2007. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
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[Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Mason's annual compensation is based, in part, on the amount of assets under management that he introduces to WBH Advisory, Inc. Accordingly, he has a conflict of interest for recommending WBH Advisory, Inc. to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of WBH have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding WBH's supervision or compliance practices, please contact Mr. Hertzberg at (410)-653-7979.