

**Item 1 – Cover Page**

# Joss Brown Wealth Advisors, LLC

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## **FORM ADV PART 2A**

This brochure provides information about the qualifications and business practices of Joss Brown Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (757) 903-2127. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Joss Brown Wealth Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Joss Brown Wealth Advisors, LLC is 175481.

Joss Brown Wealth Advisors, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

## Item 2 – Material Changes

The purpose of this page is to inform you of any material changes since the last annual update to this brochure. If you are receiving this brochure for the first time, this section may not be relevant to you.

Joss Brown Wealth Advisors, LLC reviews and updates our brochure at least annually to make sure that it remains current. Since the last annual update to our brochure on January 1, 2022, we have made the following material changes:

Item 4 – The firm moved from state to SEC registration in March 2022

All clients will receive a copy of this brochure prior to, or at the time of, becoming a client.

We will further provide you with a new brochure, as necessary, based on changes or new information, at any time, without charge.

Our brochure may be requested by contacting our compliance officer, Katherine Brown, at (757) 903-2127 and/or [klb@jossbrown.com](mailto:klb@jossbrown.com).

Additional information about Joss Brown Wealth Advisors, LLC is also available via the SEC's website <http://www.adviserinfo.sec.gov>. The SEC's website also provides information about any persons affiliated with Joss Brown Wealth Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of Joss Brown Wealth Advisors, LLC.

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## Item 4 – Advisory Business

Joss Brown Wealth Advisors, LLC's is a limited liability company formed in 2015 in the state of Virginia. Daniel D. Joss and Katherine L. Brown are both Managing Members. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries, which have any ownership interest in the firm. The firm maintains a corporate office in Williamsburg and a branch office in Newport News. In February 2022, the firm moved from state to SEC registration. "Registration" means only that Joss Brown Wealth Advisors, LLC has met the minimum requirements for registration as an investment advisor and does not apply a certain level of skill or training or that the SEC or any other regulator guarantees the quality of our services or recommends them.

Joss Brown Wealth Advisors, LLC ("JBWA") offers to its clients (individuals, high net worth individuals, pension and profit sharing plans, charitable organizations, other business entities, etc.) financial planning, investment and non-investment related consulting, and investment management services on either a combined or stand-alone basis. As a fee-only financial firm, JBWA doesn't accept referral fees of any kind.

### FINANCIAL PLANNING AND CONSULTING SERVICES (STAND-ALONE)

To the extent specifically requested by a client, JBWA may offer to provide its clients with a broad range of financial planning or consulting services (including investment and non-investment related matters). Financial planning services may include the following: review of property and liability insurance; income tax planning; cash management; estate planning; planning for children's education; retirement planning; retirement plan distribution analysis; real estate investment analysis; charitable gifting techniques; planning for special needs (e.g., disabled child, elder care, etc.); advanced estate planning techniques; practice management; planning for special situations (e.g., a business opportunity, an investment opportunity, buy-sell agreement, employment agreement, etc.). JBWA will generally charge a fixed and/or hourly fee for these services.

Prior to engaging JBWA to provide financial planning or consulting services on a standalone basis, the client will generally be required to enter into a service agreement with JBWA setting forth the terms and conditions of the engagement, describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to JBWA commencing services. In performing its services, JBWA shall not be required to verify any information received from clients or from the clients' other professionals, and is expressly authorized to rely thereon. If requested by the client, JBWA may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from JBWA.

JBWA works with each client to discuss their needs and desires and tailors the Financial Plan to the needs, desires and budget of the client.

**Please Note:** If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

**Please Also Note:** It remains the client's responsibility to promptly notify JBWA if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising JBWA's previous recommendations and/or services.

### INVESTMENT ADVISORY SERVICES

The client can determine to engage JBWA to provide discretionary or non-discretionary investment advisory services on a fee-only basis. Prior to engaging JBWA to provide investment advisory services, clients are required to enter into a Service Agreement with JBWA setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee that is due from the client. JBWA's annual investment advisory fee shall include investment advisory services, and, to the extent specifically requested by the client, financial planning and consulting services. In the event that the client requires extraordinary planning and/or consultation services (to be determined in the sole discretion of JBWA), JBWA may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the client.

Betterment for Advisors service is different from JBWA's other investment advisory service. Betterment has a select offering of available ETFs and Betterment will conduct the trading in client accounts. For those whose assets are custodied at Schwab or Fidelity, the investments are selected from a nearly unlimited inventory and JBWA places the trades. For both the Betterment for Advisors and those that utilize our investment advisory services via Schwab, Fidelity, or other Custodian, JBWA will recommend the allocation of assets for the client. JBWA will also recommend the types of accounts the client opens, IRA, non-IRA, etc.

For a portion of the clients with Betterment accounts, JBWA receives a portion of the wrap fee charged by Betterment. JBWA will receive (if charged on Betterment accounts) an additional 2% over the fee Betterment charges as outlined in the agreement. For some clients, JBWA does not receive a portion of the wrap fee charged by Betterment.

For some high net worth clients, we will use separately managed accounts. Breckenridge is a provider we use that holds separately managed accounts for the bond portion of the portfolio. For clients who choose Breckenridge, there is a premium to their bond department above the firm management fee up to .35% per year. Dimensional Fund Advisors (DFA) is a provider we use that also can hold separately managed

accounts for our clients. Their annual premium for DFA above the firm management fee is currently between .29% and .5%.

**Retirement Rollovers-No Obligation/Conflict of Interest:** A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in his former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) rollover to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

JBWA may recommend an investor roll over plan assets to an IRA managed by JBWA. As a result, JBWA may earn an asset-based fee; however, a recommendation that a client or prospective client leave their plan assets with their old employer will result also result in an asset-based fee. JBWA is indifferent and has no economic incentive to encourage an investor to roll plan assets into an IRA that JBWA will manage.

There are various factors that JBWA may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of JBWA, iv) required minimum distributions and age considerations, vi) loan provisions, vii) bankruptcy/creditor protection, and viii) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by JBWA.

#### Non-Investment Consulting/Implementation Services.

To the extent specifically requested by a client, JBWA may provide consulting services regarding non-investment related matters, such as life planning, estate planning, tax related planning, insurance, etc. Neither JBWA, nor any of its representatives, serves as an attorney or accountant. To the extent requested by a client, JBWA may recommend the services of other professionals for certain noninvestment implementation purposes (i.e. attorneys, accountants, insurance, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from JBWA.

**Please Note:** If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

**Please Also Note:** It remains the client's responsibility to promptly notify JBWA if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising JBWA's previous recommendations and/or services.

#### Independent Managers

JBWA may allocate (and/or recommend that the client allocate) a portion of a client's investment assets among unaffiliated independent investment managers or separately managed accounts in accordance with the client's designated investment objective(s). In such situations, the Independent Manager[s] shall have day-to-day responsibility for the active discretionary management of the allocated assets.

JBWA shall continue to render investment advisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. Factors which JBWA shall consider in recommending Independent Manager[s] include the client's designated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research.

Please Note: Non-Discretionary Service Limitations. Clients that determine to engage JBWA on a non-discretionary investment advisory basis must be willing to accept that JBWA cannot effect any account transactions without obtaining prior verbal consent to any such transaction(s) from the client. Thus, in the event of a market correction during which the client is unavailable, JBWA will be unable to effect any account transactions (as it would for its discretionary clients) without first obtaining the client's verbal consent.

No client is under any obligation to rollover plan assets to an IRA managed by JBWA or to engage JBWA to monitor and/or manage the account while maintained at their employer.

Please Note: Most mutual funds are available directly to the public. A prospective client or current client can purchase many of the mutual funds that may be recommended and utilized by JBWA without engaging JBWA as their investment advisor. However, if a prospective client determines to purchase mutual funds without JBWA's assistance and recommendations, the client will not receive the JBWA's initial and ongoing investment advisory services and JBWA reserves the right to terminate the relationship.

#### Client Obligations.

In performing its services, JBWA shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify JBWA if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising JBWA's previous recommendations and/or services.

#### Disclosure Statement.

A copy of JBWA's written brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or contemporaneously with, the execution of the Investment Advisory Agreement or Financial Planning Agreement.

#### ASSETS UNDER MANAGEMENT

February 1, 2022

FORM ADV PART 2A (“BROCHURE SUPPLEMENT”)  
JOSS BROWN WEALTH ADVISORS, LLC

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As of January 17, 2022, the firm manages \$104,626,110 in assets, \$92,850,154 on a discretionary basis and \$11,775,956 on a nondiscretionary basis.



## Item 5 – Fees and Compensation

### Financial Planning and Consulting (Stand-Alone)

To the extent requested by a client, JBWA may determine to provide financial planning and/or consulting services (including investment and non-investment related matters, including estate planning, insurance planning, etc.) on a stand-alone fee basis. JBWA will generally charge a fixed and/or hourly fee for these services. JBWA's financial planning and consulting fees are negotiable, but generally begin at a minimum of \$5,000.00 to a maximum of \$50,000.00 for a comprehensive financial plan, depending upon the level and scope of the services required, and the professionals rendering the services. JBWA, may, in its discretion, also provide hourly financial or consulting services. Our current hourly fees are \$350 per hour and limited engagement projects start at \$5,000 based on scope of the planning needed.

### Investment Advisory Services

As indicated above JBWA prices its discretionary and non-discretionary investment advisory services based upon various objective and subjective factors. As a result, JBWA's clients could pay diverse fees for investment management services based upon the market value of their assets, the complexity of the engagement, and the level and scope of the overall investment advisory and/or consulting services to be rendered. Currently our fees range 0.25% - 1% of investable assets subject to a \$5,000 per year minimum. All fees are due and payable quarterly, in advance. If the household wealth management is highly complex, the minimum may exceed \$5,000. As a result of these factors, similarly situated clients could pay diverse fees, and the services to be provided by JBWA to any particular client could be available from other advisers at lower fees. All clients and prospective clients should be guided accordingly. ANY QUESTIONS: JBWA's Chief Compliance Officer, Katherine L Brown, remains available to address any questions regarding this arrangement.

The annual fee for investment management services provided are based upon a percentage (%) of the market value of the Assets under management in accordance with the fee schedule in the Agreement signed by the client. The client understands that JBWA considers cash to be an asset class and part of Assets under management and subject to the same fee calculation as the client's non-cash investments.

Clients may elect to have JBWA's advisory fees deducted from their custodial account. Both JBWA's Investment Advisory Agreement and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of JBWA's investment advisory fee and to directly remit that management fee to JBWA in compliance with regulatory procedures. In the limited event that JBWA bills the client directly, payment is due upon receipt of JBWA's invoice. JBWA may deduct fees and/or bill clients quarterly in advance or arrears, based upon the market value of the assets on the last business day of the previous quarter.

Betterment for Advisors clients pay, roughly once a calendar quarter (each a “wrap fee period”), a wrap fee generally equal to 0.2% per annum of the client’s average daily account balance during the Wrap Fee Period for Betterment’s and Betterment Securities’ services. The wrap fee is subject to waiver or reduction by Betterment in its sole discretion. Accounts are not charged a wrap fee when they are unfunded. The value of the Account for wrap fee calculation purposes will be determined by Betterment in accordance with its normal practices and procedures. The client authorizes such wrap fees to be deducted directly from the Betterment account. Additionally, any fee paid to JBWA will be calculated in the same manner, with an average daily account balance, and deducted directly from the Betterment account.

As discussed below, unless the client directs otherwise or an individual client’s circumstances require, JBWA shall generally recommend that Charles Schwab & Co., Inc. (“Schwab”) or Fidelity Investments (“Fidelity”), referred to as the “Custodians”) serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as the Custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). Clients will incur, in addition to JBWA’s investment management fee, brokerage commissions and/or transaction fees, and, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).

As discussed below, unless the client directs otherwise or an individual client’s circumstances require, JBWA shall generally recommend that Charles Schwab & Co., Inc. (“Schwab”), Fidelity Investments (“Fidelity”) or TIAA-CREF (for certain eligible clients)(collectively, referred to as the “Custodians”) serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as the Custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). Clients will incur, in addition to JBWA’s investment management fee, brokerage commissions and/or transaction fees, and, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).

JBWA’s annual investment advisory fee shall be prorated and paid quarterly, in advance or arrears, based upon the market value of the assets on the last business day of the previous quarter. JBWA may separately negotiate with clients initial minimum account sizes or initial annual minimum fees for combined planning and investment management services. Account minimums and minimum fees are separately negotiated with clients. As a result of these factors, similarly situated clients could pay diverse different minimum fees or have different account minimum values, and the services to be provided by JBWA to any particular client could be available from other advisers at lower fees. All clients and prospective clients should be guided accordingly. ANY

QUESTIONS: JBWA's Chief Compliance Officer, Katherine Brown, remains available to address any questions regarding this arrangement.

Item 12 further describes the factors that the firm considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Neither JBWA, nor its representatives accept compensation from the sale of securities or other investment products.

### **Termination**

The Investment Advisory Agreement between JBWA and the client will continue in effect until terminated by either party by written notice in accordance with the terms of the Investment Advisory Agreement. Upon termination for those clients who are billed quarterly in advance, JBWA shall refund the pro-rated portion of the advanced advisory fee paid based upon the number of days remaining in the billing quarter. Upon termination for those clients who are billed quarterly in arrears, JBWA shall debit the client's custodial account (or invoice the client) for the pro-rated value of JBWA's services based upon the number of days service was provided during the quarter. JBWA shall use the market value of the client's asset as of the date of termination to calculate its fee.

## Item 6 – Performance-Based Fees and Side-By-Side Management

Item 6 is not applicable to JBWA. JBWA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such acceptance or management would pose a significant conflict of interest to our clients because performance-based fees may provide an incentive to favor such accounts over the accounts of clients under our other advisory programs. Avoidance of such conflicts is of paramount importance in maintaining JBWA's fiduciary responsibility to each of our clients.

## Item 7 – Types of Clients

Clients are individuals, high net worth individuals, pension plans, profit sharing plans, charitable organizations, and other business entities. Please see Item 5 for a description of how JBWA may impose minimum fees or account sizes.

## Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

JBWA may utilize the following methods of security analysis:

- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)

JBWA may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)
- Trading (securities sold within thirty (30) days)

Please Note: Investment Risk. Investing in securities involves risk of loss that clients should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by JBWA) will be profitable or equal any specific performance level(s).

JBWA's methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks. To perform an accurate market analysis JBWA must have access to current/new market information. JBWA has no control over the dissemination rate of market information; therefore, unbeknownst to JBWA, certain analyses may be compiled with outdated market information, severely limiting the value of JBWA's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

JBWA's primary investment strategies - Long Term Purchases, Short Term Purchases, and Trading - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy. Trading, an investment strategy that requires the purchase and sale of securities within a thirty (30) day investment time period, involves a very short investment time period but will incur higher transaction costs when compared to a short term investment strategy and substantially higher transaction costs than a longer term investment strategy.

## **Item 9 – Disciplinary Information**

JBWA has not been the subject of any disciplinary actions.

**Item 10 – Other Financial Industry Activities and Affiliations**

Neither JBWA, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither JBWA, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

JBWA has no other relationship or arrangement with a related person that is material to its advisory business.

JBWA has relationships with Fidelity Brokerage Services LLC, TD Ameritrade, and Charles Schwab Institutional that are material to its advisory business; for more information, see Item 12 of this Brochure.

JBWA does not receive, directly or indirectly, compensation from investment advisors that it recommends or selects for its clients.



## Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

The firm or its representatives may at times also hold the same securities it recommends to clients. The firm is in and shall continue to be in compliance with The Insider Trading and Securities Fraud Enforcement Act of 19. The firm is in compliance with its responsibilities concerning the reporting and monitoring of personal securities transactions. In addition, the firm hereby discloses that it has adopted a written Code of Ethics in compliance with SEC Rule 204A-1. The Manager of the firm carries out all compliance related mandates as set forth by The Code of Ethics. A copy of the firm's Code of Ethics is available upon request by all clients and prospective clients.

The firm and persons associated with the firm are committed to buy or sell securities that it/they also recommend(s) to clients consistent with the firm's policies and procedures.

When the firm is purchasing or considering for purchase any security on behalf of a client, no covered person may effect the transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when the firm is selling or considering the sell of any security on behalf of a client, no covered person may effect the transaction in that security prior to the completion of the sale or until the decision has been made not to sell such security.

Unless specifically defined in the firm's the Code of Ethics, neither the firm nor any of the firm's associated persons may effect for himself or herself, for an associated person's immediate family (i.e., spouse, minor children and adults living in the same household as the associated person), or for any trust for which the associated person serves as a trustee or in which the associated person has a beneficial interest (collectively "covered persons"), any transactions in a security which are being actively purchased or sold or are being considered for purchase or sell on behalf of any of the firm's clients.

### The Code of Ethics is not applicable to:

- A. Transactions affected in any account over which neither the firm nor any of its advisory affiliates has any direct or indirect influence or control.
- B. Transactions in securities that are direct obligations of the government of the United States, bankers acceptances, bank certificates of deposit, commercial paper and high quality short-term debt instrument, including repurchase agreements or shares issued by registered open-end investment companies.

The Code of Ethics has been established recognizing that some securities being considered for purchase or sale on behalf of the firm's clients trade in sufficiently broad markets to permit transactions by clients to be completed without any appreciable impact on the market of such security. Under certain limited circumstances, exceptions

may be made to the Code of Ethics stated above. The firm will maintain records of these trades, including the reasons for any exceptions.

In accordance with Section 204A-1 of the Advisers Act, the firm also maintains and enforces written policies reasonably designed to prevent the unlawful use of material, non-public information by the firm or by any of its advisory affiliates.

## Item 12 – Brokerage Practices

JBWA does not maintain custody of client's assets that we manage, although we may be deemed to have custody of client assets if we are given the authority to withdraw advisory fees from the client account(s) (see Item 15 – Custody, below). Client assets must be maintained in an account at a "qualified custodian," general a broker-dealer.

Unless the client directs otherwise, the firm shall generally recommend that Fidelity Brokerage Services, LLC ("Fidelity"), Charles Schwab and Co., Inc. ("Schwab"), TD Ameritrade ("TD"), or MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer, member SIPC, as the qualified custodian. All are collectively referred to, when appropriate, as Qualified Custodian. JBWA is independently owned and operated and are not affiliated with any Qualified Custodian. The Qualified Custodian will hold client assets in a brokerage account and buy and sell securities when JBWA and/or the client instructs them to. While JBWA recommends that the client use the Qualified Custodian(s) as custodian/broker, the client will decide whether to do so and will open any account(s) with the Qualified Custodian by entering into an account agreement directly with the Qualified Custodian(s). JBWA does not open the account for the client, although JBWA may assist the client in doing so. If the client does not wish to place assets with the Qualified Custodian(s), then JBWA cannot manage the account.

### HOW WE SELECT BROKERS/CUSTODIANS

JBWA seeks to recommend a custodian/broker that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. JBWA considers a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Capability to facilitate timely transfers and payments to and from accounts.
- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

## YOUR BROKERAGE AND CUSTODY COSTS

For clients' accounts that the Qualified Custodian maintains, the Qualified Custodian generally does not charge the client separately for custody services, but is compensated as part of the platform fee, which is either a percentage of the dollar amount of assets in the account (Betterment Institutional, defined below) or a commission/transaction fee (Fidelity/Schwab/TD). JBWA has determined that having the Qualified Custodian execute trades is consistent with the firm's duty to seek "best execution" of client trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians").

## SERVICES AVAILABLE TO US VIA BETTERMENT INSTITUTIONAL AND OTHER CUSTODIANS JBWA MAY USE

Betterment Securities serves as broker dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms like JBWA ("Betterment Institutional"). Betterment Institutional also makes available various support services which may not be available to Betterment's retail customers. Some of those services help JBWA manage or administer our clients' accounts, while others help JBWA manage and grow the business. Betterment Institutional's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to JBWA. Following is a more detailed description of Betterment Institutional's, Schwab's and Fidelity's support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment Institutional, Schwab, TD, and Fidelity includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities, Schwab and Fidelity. Services described in this paragraph generally benefit the client and the clients' account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT THE CLIENT.** The Qualified Custodians also make available to JBWA other products and services that benefit JBWA, but may not directly benefit the client or the clients' account. These products and services assist JBWA in managing and administering clients' accounts, such as software and technology that may:
  - Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts. In
  - Provide access to client account data (such as duplicate trade confirmations and account statements).
  - Provide pricing and other market data.
  - Assist with back-office functions, recordkeeping, and client reporting.

3. SERVICES THAT GENERALLY BENEFIT ONLY JBWA. By using a Qualified Custodian, JBWA will be offered other services intended to help manage and further develop the business enterprise. These services include:
- Educational conferences and events.
  - Consulting on technology, compliance, legal, and business needs.
  - Publications and conferences on practice management and business succession.

#### OUR INTEREST IN QUALIFIED CUSTODIAL SERVICES

The availability of these services from the Qualified Custodian benefits JBWA because the firm does not have to produce or purchase them. In addition, JBWA don't have to pay for the Qualified Custodian services. These services may be contingent upon JBWA committing a certain amount of business to the Qualified Custodian in assets in custody. JBWA may have an incentive to recommend that the client maintain client account(s) with the Qualified Custodian, based on JBWA's interest in receiving services that benefit the business rather than based on the client's interest in receiving the best value in custody services and the most favorable execution of client transactions. This is a potential conflict of interest. JBWA believes, however, that selection of the Qualified Custodian as custodian and broker is in the best interests of clients. JBWA selection is primarily supported by the scope, quality, and price of Qualified Custodian services (see "How we select brokers/custodians") and not the Qualified Custodian services that benefit only JBWA.

If the client requests the firm to arrange for the execution of securities brokerage transactions for the client's account, the firm shall direct such transactions through broker/dealers that the firm reasonably believes will provide best execution. The firm shall periodically and systematically review its policies and procedures regarding recommending broker/dealers to its clients in light of its duty to obtain best execution.

The client may direct the firm in writing to use a particular broker/dealer to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that broker/dealer and the firm will not seek better execution services or prices from other broker/dealers or be able to "batch" client transactions for execution through other broker/dealers with orders for other accounts managed by the firm. As a result, the client may pay higher commission or other transaction costs or greater spreads, or receive less favorable net prices on transactions for the account than would otherwise be the case.

Transactions for each client generally will be effected independently.

### Item 13 – Review of Accounts

For those clients to whom the firm provides investment supervisory services, account reviews are conducted on an ongoing basis. For those clients to whom the firm provides investment management services, written account reviews are conducted on a quarterly basis. For those clients to whom the firm provides financial planning advice and/or consulting services, reviews are conducted on an "as-needed" basis. Such reviews, not all written, are conducted by Daniel D. Joss or Katherine L. Brown. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with the firm and to keep the firm informed of any changes. The firm shall contact ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker/dealer or custodial firm for the client accounts. Those clients to whom the firm provides investment advisory services will also receive a report from the firm that may include such relevant account and/or market related information such as an inventory of account holdings and account performance on a quarterly basis.

Those clients to whom the firm provides financial planning services will receive written reports from the firm summarizing its analyses and conclusions as requested by the clients, or otherwise agreed to in writing by the firm.

## Item 14 – Client Referrals and Other Compensation

As referenced in Item 12 above, JBWA receives a non-economic benefit from the Qualified Custodians in the form of the support products and services it makes available to the firm and other independent investment advisors whose clients maintain their accounts at the Qualified Custodians. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices). The availability to the firm of Qualified Custodian products and services is not based on the firm giving particular investment advice, such as buying particular securities for clients.

The firm periodically receives client referrals from websites where they may be listed. In limited situations, we may provide compensation for client referrals in accordance with applicable laws, rules and regulations. The firm members pay an annual membership fee to NAPFA. The firm also has an agreement with Wealthramp. In no case will the client pay any additional fees to the firm for services if the referral comes from any of these listings.

## Item 15 – Custody

It is the firm's policy to not accept or maintain custody of a client's securities other than to deduct fees from client accounts through the custodian.

With a client's written consent, the firm may be provided with the authority to seek deduction of fees from a client's accounts. The account custodian does not verify the accuracy of the firm's advisory fee calculation. Each time a fee is deducted from a client account, JBWA will concurrently:

- Send the qualified custodian an invoice of the amount of the fee to be deducted from the client's account; and
- Send the client an invoice itemizing the fee.

JBWA intends to use the safeguards provided above.

For those clients using the Betterment platform, they are deemed to have custody of client assets, if for example, the client authorizes Betterment Securities to deduct advisory fees directly from the clients' account. Betterment Securities maintains actual custody of client assets. Client statement will be available for review on the activity section of the Betterment Institutional account portal. The client will also receive account statements directly from Betterment Securities at least quarterly at [www.bettermentsecurities.com](http://www.bettermentsecurities.com). The client should carefully review those statements promptly

All clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets. The client should carefully review these account statements, and compare them to the quarterly or other reports provided by the firm. Statements provided by the firm may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. We urge all our clients to compare statements in order to ensure that all account transactions, including deductions to pay advisory fees, remain proper, and to contact Katherine L Brown, Chief Compliance Officer, with any questions or if you are not receiving at least quarterly custodial account statements.



## Item 16 – Investment Discretion

Clients may engage JBWA to provide investment advisory services on a discretionary basis. Prior to JBWA assuming discretionary authority over a client's account, the client shall be required to execute an Investment Advisory Agreement, naming JBWA as the client's attorney and agent in fact, granting the firm full authority to buy, sell, or otherwise affect investment transactions involving the assets in the client's name found in the discretionary account.

Clients who engage JBWA on a discretionary basis may, at any time, impose restrictions, in writing, on JBWA's discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or prescribe JBWA's use of margin, etc.).

The client is under no obligation to act on any of the recommendations made by the firm and/or engage in the services of any such recommended professional, including the firm itself. The client retains absolute discretion over all such implementation decisions, and is free to accept or reject any recommendations from the firm. Furthermore, some clients may have prior agreements that have the firm manage their assets on a non-discretionary basis.

**Item 17 – Voting Clients Securities**

JBWA does not have the authority to vote client securities. Clients receive all proxies directly from the custodian. Clients are free to contact JBWA by email or phone with questions about a particular solicitation.

### **Item 18 – Financial Information**

No financial reporting is required since the firm does not receive fees more than six months in advance.

**Brochure Supplement (Part 2B of Form ADV)**

**Daniel D. Joss**  
**Joss Brown Wealth Advisors, LLC**

1321 Jamestown Road, Suite 201  
Williamsburg, Virginia 23185

Phone: (757) 903-2127  
ddj@jossbrown.com

This brochure supplement provides information about Daniel D. Joss that supplements the Joss Brown Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at (757) 903-2127 or [klb@jossbrown.com](mailto:klb@jossbrown.com) if you did not receive the Joss Brown Wealth Advisors, LLC brochure or if you have any questions about the contents of this brochure.

Additional information about Daniel D. Joss also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 4530542.

## Educational Background and Business Experience

Daniel D. Joss, RLP<sup>®</sup>, CFP<sup>®</sup>, Senior Advisor

Born: 1965

CRD# 4530542

### Post-Secondary Education:

- University of Southern California – B.S., 1988
- Regent University – M.B.A., 1999

### Designations:

- Certified Financial Planner<sup>™</sup> Professional – 2004
- Registered Life Planner<sup>®</sup> - 2008
- NAPFA Registered Advisor - 2015
- Certified Kingdom Advisor<sup>®</sup> - 2015

### Recent Business Background:

Joss Brown Wealth Advisors fka Joss Financial Group, Managing Member	2015–Pres
Covenant Wealth Advisors, Investment Advisor Representative	2014-2015
FJY Financial, LLC (formerly Fox, Joss & Yankee), Founding Partner	2006-2014
Rembert, Pendleton & Fox, Investment Advisor Representative	2000-2006

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and several 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.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United

States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

### **Disciplinary Information**

No information is applicable to this item.

### **Other Business Activities**

Mr. Joss has no outside business activities.

### **Additional Compensation**

Mr. Joss has no compensation outside his work at Joss Brown Wealth Advisors, LLC.

### **Supervision**

Mr. Joss is supervised by the Katherine Brown, Managing Member.

# Katherine L Brown

## Joss Brown Wealth Advisors, LLC

751 Thimble Shoals Blvd., Suite C  
Newport News, VA 23606

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klb@jossbrown.com

This brochure supplement provides information about Katherine L Brown that supplements the Joss Brown Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at (757) 903-2127 or [klb@jossbrown.com](mailto:klb@jossbrown.com) if you did not receive the Joss Brown Wealth Advisors, LLC brochure or if you have any questions about the contents of this brochure.

Additional information about Katherine L Brown also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 4311348.

**Educational Background and Business Experience**

Katherine L Brown, CFP®, PFP, Senior Advisor

Born: 1976

CRD# 4311348

Post-Secondary Education:

- Stanford University, Palo Alto, CA – B.A. 1998
- University of California Los Angeles – Certificate Program in Personal Financial Planning – 2009

Business Background:

Joss Brown Wealth Advisors, Managing Member, CCO	2020 - present
BrownPlanning, Senior Investment Advisor, CEO	2005 - 2020
Financial Security Group	2003 - 2005
Mass Mutual Financial Group	2001 - 2003
The MONY Group	2000 - 2001
Pacific Northwest Mortgage Corporation	1996 – 2000

Designations: NAPFA Registered Advisor, CFP®, PFP (UCLA)Exams/Licenses: Series 65, Life, Health, & Annuities

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several 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.

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

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



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

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

NAPFA Registered Advisors are certified by the National Association of Personal Financial Planners (NAPFA) and approved to use the “fee-only” logo. Certification requirements include:

- Bachelor’s degree from an accredited college or university
- Completion of the financial planning education requirements set by NAPFA which include fifteen credits of advanced college level work in each of the following areas: income taxes, investments, estate planning, retirement planning, and risk management.

- Successful approval by the board of a sample Financial Planning case.
- Three-year qualifying full-time financial planning work experience.
- 60 hours of continuing education every two years
- Adherence to the NAPFA Code of Ethics as a fiduciary

Personal Financial Planners (PFP) is a suffix usually placed after the name of a consultant who has successfully completed the Financial Planning program through a University of California Certificate Program. To complete the program the following requirements must be met:

- Successful completion of nine graduate level college courses over the course of two to five years.
- Courses include Survey of Financial Planning, Financial Analysis of Personal Financial Planning, Estate Planning, Fundamentals of Tax Preparation, Insurance in Personal Financial Planning, Retirement Plans and Other Employee Benefits, Investments in Personal Financial Planning, Income Taxation
- Successful completion of a Financial Planning Practicum with case study and hypothetical Comprehensive Financial Plan

### **Disciplinary Information**

No information is applicable to this item.

### **Other Business Activities**

Ms. Brown has no outside business activities..

### **Additional Compensation**

Ms. Brown has no compensation outside her work at Joss Brown Wealth Advisors, LLC.

### **Supervision**

As the Chief Compliance Officer, Ms. Brown supervises her own work.

# Michelle A. Robinson

## Joss Brown Wealth Advisors, LLC

1321 Jamestown Road, Suite 201  
Williamsburg, Virginia 23185

Phone: (757) 903-2127  
mar@jossbrown.com

This brochure supplement provides information about Michelle A. Robinson that supplements the Joss Brown Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at (757) 903-2127 or [klb@jossbrown.com](mailto:klb@jossbrown.com) if you did not receive the Joss Brown Wealth Advisors, LLC brochure or if you have any questions about the contents of this brochure.

Additional information about Michelle A. Robinson also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 7214395.

## Educational Background and Business Experience

Michelle A. Robinson, CFP<sup>®</sup>, Associate Advisor

Born: 1975

CRD# 7214395

### Post-Secondary Education:

- Regent University – B.S. Business, 2013
- Regent University – M.A. Law, Wealth Management 2018

### Recent Business Background:

Joss Brown Wealth Advisors fka Joss Financial Group, Associate Advisor	2019 – Pres
Hampton Commonwealth Attorney, Paralegal	2013 - 2019
Hampton Circuit Court, Criminal Clerk	2010 – 2013

### Exams/Licenses: Series 65

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The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and several 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.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination** – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.

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

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

CFP<sup>®</sup> 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<sup>®</sup> certification.

The Master’s Degree in Financial Planning through Regent University (M.A.) is a five-semester graduate university program awarded by the Law School. To complete the program, the following requirements must be met:

- Successful completion of graduate level college courses.
- Courses include Financial Planning, Financial Analysis, Portfolio Analysis, Foundations of Legal Thought, Insurance Law & Planning, Professional Conduct & Relationships, Fundamentals of Estate Planning, Survey of Taxation, Capstone Practicum in Financial Planning, Contract Law

### **Disciplinary Information**

No information is applicable to this item.

**Other Business Activities**

Michelle Robinson is serving as a self-employed tutor for advisors studying for the CFP® outside of regular business hours. This is less than 5% of her time.

**Additional Compensation**

Michelle Robinson has compensation outside her work at Joss Brown Wealth Advisors, LLC as a tutor.

**Supervision**

Michelle Robinson is supervised by both Katherine Brown and Daniel Joss. They review and supervise her work through frequent office interactions and training. Dan Joss' contact information is 757-903-2127 or ddj@jossbrown.com, and Katherine Brown can be reached by email at klb@jossbrown.com.

# Phillip F. Saunders

## Joss Brown Wealth Advisors, LLC

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This brochure supplement provides information about Phillip F. Saunders that supplements the Joss Brown Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at (757) 903-2127 or [klb@jossbrown.com](mailto:klb@jossbrown.com) if you did not receive the Joss Brown Wealth Advisors, LLC brochure or if you have any questions about the contents of this brochure.

Additional information about Phillip F. Saunders also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 7426564.

**Educational Background and Business Experience**

Phillip P. Saunders, Associate Advisor

Born: 1998

CRD# 7426564

Post-Secondary Education:

- Virginia Polytechnical Institute – B.S. Finance w/Financial Planning, 2021
  - Minor in Spanish

Recent Business Background:

Joss Brown Wealth Advisors , Associate Advisor	2021 - Pres
Partners in Financial Planning, Intern	2020 - 2020
Saunders Brothers Inc, Farm Hand	2010 - 2020
Virginia Future Farmers Association, Trainer	2017 - 2018

Exams/Licenses: Series 65

The Bachelors' Degree in Financial Planning through Virginia Tech is a four-year program that is CFP® Board registered to prepare individuals for a career in financial planning and investment management.

**Disciplinary Information**

No information is applicable to this item.

**Other Business Activities**

Phillip Saunders has no outside business activities.

**Additional Compensation**

Phillip Saunders has no compensation outside his work at Joss Brown Wealth Advisors, LLC

**Supervision**

Philip Saunders is supervised by both Katherine Brown and Daniel Joss. They review and supervise his work through frequent office interactions and training. Dan Joss' contact information is 757-903-2127 or ddj@jossbrown.com, and Katherine Brown can be reached by email at klb@jossbrown.com.