

Mackenzie R. Fluharty

Personal CRD Number: 6760178

Practice Manager

The High Net Worth Advisory Group, LLC

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Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Mackenzie R. Fluharty that supplements the Disclosure Brochure of The High Net Worth Advisory Group (hereinafter "HNWAG"), a copy of which you should have received. Please contact HNWAG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Mackenzie R. Fluharty is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Mackenzie R. Fluharty

Year of Birth: 1990

Formal Education After High School:

- University of Central Florida, Bachelor of Science, Event Management, 2011

Business Background for the Previous Five Years:

- The High Net Worth Advisory Group, LLC, Practice Manager, 01/2021 to Present
- Ameriprise Financial Services, Inc., Registered Representative, 03/2019 to 01/2021
- Naples Wealth Planning, Investment Adviser Representative, 03/2018 to 03/2019
- Bank of America, N.A., Financial Advisor, 04/2017 to 03/2018
- Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor, 02/2017 to 03/2018
- Arthrex, Inc., Business Development Coordinator, 06/2013 to 02/2017

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Fluharty and HNWAG. Ms. Fluharty has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Ms. Fluharty is a licensed insurance agent and may recommend insurance products offered by various insurance carriers. Please be advised that there is a conflict of interest in that there is an economic incentive to recommend insurance carriers and other investment products offered through such insurance carriers. The firm addresses the conflict by disclosing the conflict to the client and makes recommendations that are in the best interest of the client. Please also be advised that Ms. Fluharty strives to put her clients' interest first and foremost, and clients are not obligated to purchase insurance products through Ms. Fluharty.

It is anticipated that Ms. Fluharty spends less than 5% of her professional time on this outside business activity.

Additional Compensation – Item 5

Apart from the receipt of compensation from the outside business activities listed under Item 4 above, Ms. Fluharty does not receive additional compensation or economic benefits from third party sources in connection to her advisory activities.

Supervision - Item 6

Ms. Fluharty is an Investment Adviser Representative for HNWAG. In this capacity, Ms. Fluharty is responsible for the monitoring of client portfolios for investment objectives and other account reviews. Ms. Fluharty reports

directly to David Morgan, the Chief Compliance Officer of HNWAG. Mr. Morgan can be reached at the phone number listed on the cover of this Brochure Supplement.

HNWAG has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Ms. Fluharty adheres to the code of ethics and compliance manual as mandated. Clients may contact as at the phone number listed on the cover of this Brochure Supplement to obtain a copy of the code of ethics.

Additionally, HNWAG is subject to regulatory oversight by various agencies. These agencies require registration by HNWAG and its employees, where applicable. As a registered entity, HNWAG is subject to examinations by regulators, which may be announced or unannounced. HNWAG is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Requirements for State-Registered Advisers - Item 7

HNWAG is SEC registered; therefore, this item is not applicable.