

This brochure supplement provides information about Scott Andrew Hefty that supplements the Networth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Scott Andrew Hefty if you did not receive Networth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Andrew Hefty is also available on the SEC's website at www.adviserinfo.sec.gov.

Networth Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Scott Andrew Hefty

Personal CRD Number: 6895685
Investment Adviser Representative

Networth Advisors, LLC
135 Technology Drive,
Suite 100
Canonsburg, PA 15317
(724) 746-3585
scott.hefty@networthadvisorsllc.com

UPDATED: 11/17/2023

Item 2: Educational Background and Business Experience

Name: Scott Andrew Hefty **Born:** 1994

Educational Background and Professional Designations:

Education:

B.S. Business Administration, Waynesburg University - 2017

Designations:

CFP® - Certified Financial Planner

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 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.

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 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 - 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:

- i. 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
- ii. 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.

ChFC®- Chartered Financial Consultant®

- o Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- o Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- o Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- o Pass the exams for all required and elective courses
 - Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations.

Business Background:

01/2021 - Present	Investment Adviser Representative Network Advisors, LLC
01/2018 – 09/2021	Investment Adviser Representative AE Wealth Management, LLC
08/2013 - 08/2017	Student and unemployed
05/2016 - 12/2016	Personal Loan Specialist Intern One Main Financial
06/2015 - 08/2015	Personal Insurance Intern Liberty Mutual Insurance

06/2010 - 12/2014

Laborer
Langston's Ultimate Cleaning

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Scott Andrew Hefty is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. NAL always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of NAL in connection with such individual's activities outside of NAL.

Item 5: Additional Compensation

Scott Andrew Hefty does not receive any economic benefit from any person, company, or organization, other than Networth Advisors, LLC in exchange for providing clients advisory services through Networth Advisors, LLC.

Item 6: Supervision

As a representative of Networth Advisors, LLC, Scott Andrew Hefty is supervised by Beth A Andrews, the firm's Chief Compliance Officer. Beth A Andrews is responsible for ensuring that Scott Andrew Hefty adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Beth A Andrews is (724) 746-3585.