

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Aaron J. Howard, ChFC®

**CLOUD INVESTMENTS, LLC**

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This brochure supplement provides information about Aaron J. Howard and supplements the Cloud Investments Financial Advisory, LLC's brochure. You should have received a copy of that brochure. Please contact Aaron J. Howard if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Aaron J. Howard (CRD#7050961) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JANUARY 26, 2024**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

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### Principal Executive Officer

**Aaron J. Howard**

- Year of birth: 1994
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### Item 2 Educational Background and Business Experience

Educational Background:

- University of Alabama; Bachelor of Science in Finance; 05/2016

Business Experience:

01/2019 – Present	Cloud Financial, Inc. Insurance Agent
12/2018 – Present	Cloud Investments, LLC Investment Advisor Representative
09/2018 – 12/2018	Cloud Investments, LLC Administrative Staff
05/2018 – 08/2018	YUMM Server
06/2016 – 08/2018	Chick-fil-A Director
01/2016 – 05/2016	Another Broken Egg Server
08/2012 – 05/2016	University of Alabama Student
05/2012 – 12/2014	360 Grille Server
08/2008 – 05/2012	Deshler High School Student
05/2010 – 08/2010	Chuck E. Cheese's Cook

### Professional Certifications

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Aaron J. Howard has earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Consultant® (ChFC®): Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
- Pass the exams for all required elective courses. A minimum score of 70% must be achieved to pass.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

- Take the Professional Ethics Pledge.
- When you achieve your ChFC® designation, you must earn 30 hours of continuing education credit every two years.

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**Item 3 Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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**Item 4 Other Business Activities**

Aaron Howard is also a licensed insurance agent. Approximately 50% of Mr. Howard's time is spent in his insurance practice. From time to time, he will offer clients products and/or services in this capacity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

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**Item 5 Additional Compensation**

Mr. Howard receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

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**Item 6 Supervision**

Aaron Howard is supervised by Scott Montes, Chief Compliance Officer. Mr. Montes reviews Mr. Howard's work through client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions.

Mr. Montes can be contacted at 256-715-0094 or by email at [scott@cloudfinancial.com](mailto:scott@cloudfinancial.com).