

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

John M. Huggins

CLOUD INVESTMENTS, LLC

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

Additional information about John M. Huggins (CRD#7507353) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 14, 2025

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

John M. Huggins

- Year of birth: 1979
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Item 2 Educational Background and Business Experience

Educational Background:

- University of Alabama at Huntsville; Master of History; 2007
- Auburn University; Bachelor of Science in Zoology; 2013

Business Experience:

02/2022 – Present	Cloud Investments, LLC Investment Advisor Representative
01/2024 – Present	Lawngate Road LLC Co-Owner
08/2022 – Present	Dutton Property Management, LLC Co-Owner
07/2020 – Present	1620 Properties LLC Part Owner
01/2020 – Present	Eternity Edge Owner
01/2020 – Present	Madison & McKinley Inc. Owner
11/2016 – Present	TBW LLC Owner
12/2021 – 02/2022	Cloud Investments, LLC Advisor Associate
04/2021 – 11/2021	Barrios Technologies Senior Program Analyst
03/2017 – 04/2021	SAIC Senior Program Analyst

Item 3 Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

John Huggins is also part owner of a rental property company. Mr. Huggins is also Co-Owner of Dutton Property Management, LLC and Lawngate Road LLC. Approximately 21% of Mr. Huggins' time is spent on these activities. They do not represent a conflict of interest because there will be no crossover clients with Cloud Investments, LLC.

In addition, John Huggins is an officer of an alumni football organization wherein he counsels and offers opportunities to individuals associated with the club. He spends minimal time in this activity and it does not pose a conflict of interest as there will be no crossover clients.

Item 5 Additional Compensation

Mr. Huggins receives additional compensation as part owner of a rental property company, but he does not receive any performance-based fees.

Item 6 Supervision

John Huggins is supervised by Scott Montes, Chief Compliance Officer. Mr. Montes reviews Mr. Huggins' 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.