



## **Sound Financial Strategies Group, LLC**

116 One Madison Plaza,  
Suite 1100  
Madison, MS 39110  
Phone Number (601) 856-3825

### **Form ADV Part 2B Brochure Supplement**

Jerry V. Grantham  
Joel R. Holden, Jr., CFP®  
Christine Cole  
Laura Herrington

**January 28, 2026**

This Brochure Supplement provides information about the members of the SOUND FINANCIAL STRATEGIES GROUP, LLC "Management Team" listed above (the "Supervised Persons") and supplements the SOUND FINANCIAL STRATEGIES GROUP, LLC disclosure brochure (Form ADV Part 2A). You should have received a copy of that disclosure brochure. Please contact us at (601) 856-3825 if you did not receive the Sound Financial Strategies Group, LLC disclosure brochure or if you have any questions about the content of this Supplement.

Additional information about each of the Supervised Persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Jerry V. Grantham**, Financial Advisor

**Address:** 116 One Madison Plaza, Suite 1100, Madison, MS 39110

**Phone Number:** (601) 856-3825

### **Educational Background and Business Experience**

**Full Legal Name:** Jerry V. Grantham

**Born:** 1953

#### **Education**

- Mississippi State University, Starkville, Mississippi; Bachelors of Science; Parks & Recreation Administration; 1976

#### **Business Experience**

- Sound Financial Strategies Group, LLC. (9/12 to Present)
- Financial Strategies Group Inc; (8/00 to 9/12); Financial Advisor;
- Aurora Private Wealth (APW); (4/17 to Present); Registered Representative;
- National Planning Corp (NPC); (6/08 to 3/17), Registered Representative, Investment Adviser Representative;

### **Disciplinary Information**

Registered investment advisers are required to disclose in their Disclosure Brochures all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the advisory representative. Mr. Grantham has no such material events to disclose.

### **Other Business Activities**

As noted below, in addition to representing Sound Financial as an investment advisory representative, Mr. Grantham will act from time to time as a brokerage representative of APW and an insurance product representative of various insurance providers as described below.

#### ***Investment-Related Activities***

Mr. Grantham also is licensed as an insurance agent of Sound Financial Strategies Group Insurance, LLC, as well as an agent of various independent insurance providers that are not affiliated with Sound Financial or APW. Mr. Grantham will make recommendations to Sound Financial investment advisory clients regarding insurance products available through independent insurance providers, as well as assist Sound Financial investment advisory clients in obtaining insurance products or services and will receive premiums, commissions or other transaction-related compensation in connection with insurance products or services obtained by Sound Financial investment advisory clients.

Mr. Grantham devotes substantially all of his time to his activities as Financial Advisor of Sound Financial.

#### ***Non Investment-Related Activities***

In addition to the activities described above, Mr. Grantham has been the treasurer of his neighborhood homeowner's association since November 2019. Mr. Grantham is not compensated for his role as treasurer. No other investment-related or non investment-related business or occupation outside of his activities and responsibilities at Sound Financial provide a substantial source of Mr. Grantham's income or involve a substantial amount of Mr. Grantham's time.

### **Additional Compensation**

Mr. Grantham's compensation is derived from an annual salary with a bonus structure.. This compensation includes fees and commissions. Mr. Grantham's compensation will take into account the profitability of his business ventures and, as a result, will take into account the fees and other income received over time by Sound Financial in connection with the opening and maintenance by Sound Financial of investment advisory services provided. As a result, Mr. Grantham has incentive to promote Sound Financial's services over services provided by unaffiliated service providers.

### **Supervision**

Sound Financial has established policies and procedures to govern the activities of all supervised persons, including Mr. Grantham. All Sound Financial supervised persons engaged in investment advisory activities, including Mr. Grantham. All supervised persons, including Mr. Grantham, also are subject to Sound Financial's Code of Ethics that establishes policies and procedures to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Sound Financial's clients. Additional information concerning Sound Financial's Code of Ethics is contained in the Sound Financial Disclosure Brochure.

The name, title and telephone number of the person responsible for supervising Mr. Grantham's investment advisory activities is as follows:

**Joel R. Holden Jr., CFP®** Chief Compliance Officer/Chief Operating Officer/Partner  
(601) 856-3825

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**Joel R. Holden Jr., CFP®, Chief Compliance Officer/Chief Operating Officer/Partner**

**Address:** 116 One Madison Plaza, Suite 1100, Madison, MS 39110

**Phone Number:** (601) 856-3825

### **Educational Background and Business Experience**

**Full Legal Name:** Joel Rick Holden Jr.

**Born** 1985

#### **Education**

- Mississippi State University, Starkville, Mississippi; Bachelors of Business Administration; Business; 2008

#### **Business Experience**

- Sound Financial Strategies Group, LLC; (10/20 to Present), CCO;
- Sound Financial Strategies Group Insurance, LLC (10/19 to Present), Owner
- Sound Financial Strategies Group, LLC; (5/17 to Present), COO;
- Sound Financial Strategies Group, LLC. (4/17 to Present), Investment Adviser Representative;
- Sound Financial Strategies Group, LLC.; (9/12 to Present), Financial Advisor;
- Aurora Private Wealth (APW); (4/17 to Present); Registered Representative
- Financial Strategies Group, Inc.; (2/09 to 9/12), Financial Advisor;
- National Planning Corp (NPC); (9/09 to 3/17), Registered Representative, Investment Adviser Representative;

### **Disciplinary Information**

Registered investment advisers are required to disclose in their Disclosure Brochures all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the advisory representative. Mr. Holden has no such material events to disclose.

### **Other Business Activities**

As noted below, in addition to representing Sound Financial as an investment advisory representative, Mr. Holden will act from time to time as a brokerage representative of APW and an insurance product representative of various insurance providers as described below.

#### ***Investment-Related Activities***

Mr. Holden also is licensed as an insurance agent of various independent insurance providers that are not affiliated with Sound Financial or APW. Mr. Holden will make recommendations to Sound Financial investment advisory clients regarding insurance products available through independent insurance providers, as well as assist Sound Financial investment advisory clients in obtaining insurance products or services and will receive premiums, commissions or other transaction-related compensation in connection with insurance products or services obtained by Sound Financial investment advisory clients.

Mr. Holden is involved in a family related investment relationship, in which he is a Trustee and Power of Attorney on parental trust. This activity does not involve a substantial amount of Mr. Holden's time.

Mr. Holden devotes substantially all of his time to his activities as Chief Compliance Officer and Chief Operating Officer of Sound Financial.

### ***Non Investment-Related Activities***

Other than as described above, Mr. Holden is not engaged, actively or otherwise, in any noninvestment-related business or occupation outside of his activities and responsibilities at Sound Financial that provide a substantial source of Mr. Holden's income or involve a substantial amount of Mr. Holden's time.

Mr. Holden is also a 50% owner of Sound Financial Strategies Group Insurance, LLC (Sound Insurance). Mr. Holden receives a profit from Sound Insurance. Mr. Holden also is a minority owner of FireX Protection Systems. Mr. Holden receives a profit from other non-related entities FireX Protection Systems, XX Holdings, LLC, and JSH Holdings, LLC.

### **Additional Compensation**

Mr. Holden's compensation is derived from the above listed activities. This compensation includes a salary and also includes commissions. Mr. Holden's compensation will take into account the profitability of his business ventures and, as a result, will take into account the fees and other income received over time by Sound Financial in connection with the opening and maintenance by Sound Financial of investment advisory services provided. As a result, Mr. Holden has incentive to promote Sound Financial's services over services provided by unaffiliated service providers.

### **Supervision**

Sound Financial has established policies and procedures to govern the activities of all supervised persons, including Mr. Holden. Sound Financial's Investment Committee ("IC"), of which Mr. Holden is a member, has responsibility for the overall investment policies of Sound Financial's investment programs and oversight and supervision of the activities of the Portfolios Team, which have responsibility for the day-to-day oversight and security selection for Sound Financial's Fee-Based Accounts.

All Sound Financial supervised persons engaged in investment advisory activities, including Mr. Holden, also are subject to Sound Financial's Code of Ethics that establishes policies and procedures to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Sound Financial's clients. Additional information concerning Sound Financial's Code of Ethics is contained in the Sound Financial Disclosure Brochure.

The name, title and telephone number of the person responsible for supervising Mr. Holden's investment advisory activities is as follows:

**Laura Herrington**, Client Services Advisor  
(601) 856-3825

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**Christine Cole**, Client Services Advisor

**Address:** 116 One Madison Plaza, Suite 1100, Madison, MS 39110

**Phone Number:** (601) 856-3825

### **Educational Background and Business Experience**

**Full Legal Name:** Christine Catherine Cole      **Born:** 1979

#### **Education**

- Mississippi State University, Starkville, Mississippi; Bachelors of Science; Education; 2002.

#### **Business Experience**

- Sound Financial Strategies Group, LLC; (9/14 to Present); Client Services Advisor;
- Trustmark Bank; (9/10 to 9/14); Financial Sales Representative

### **Disciplinary Information**

Registered investment advisers are required to disclose in their Disclosure Brochures all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the advisory representative. Mrs. Cole has no such material events to disclose.

### **Other Business Activities**

Mrs. Cole currently is not engaged in any other business activities.

### ***Investment-Related Activities***

Mrs. Cole devotes substantially all of her time to her activities as Client Services Advisor of Sound Financial.

### ***Non Investment-Related Activities***

Other than as described above, Mrs. Cole is not engaged, actively or otherwise, in any noninvestment-related business or occupation outside of his activities and responsibilities at Sound Financial that provide a substantial source of Mrs. Cole's income or involve a substantial amount of Mrs. Cole's time.

### **Additional Compensation**

Mrs. Cole's compensation is derived from the above listed activities. This compensation includes a salary and also may include commissions. Mrs. Cole's compensation will take into account the profitability of his business ventures and, as a result, will take into account the fees and other income received over time by Sound Financial in connection with the opening and maintenance by Sound Financial of investment advisory services provided. As a result, Mrs. Cole has incentive to promote Sound Financial's services over services provided by unaffiliated service providers.

### **Supervision**

Sound Financial has established policies and procedures to govern the activities of all supervised persons, including Mrs. Cole. All Sound Financial supervised persons engaged in investment advisory activities, including Mrs. Cole. All supervised persons, including Mrs. Cole, also are subject to Sound Financial's Code of Ethics that establishes policies and procedures to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Sound Financial's clients. Additional information concerning Sound Financial's Code of Ethics is contained in the Sound Financial Disclosure Brochure.

The name, title and telephone number of the person responsible for supervising Mrs. Cole's investment advisory activities is as follows:

**Joel R. Holden Jr.**, CFP® Chief Compliance Officer/Chief Operating Officer/Partner  
(601) 856-3825

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**Laura Herrington**, Client Services Advisor

**Address:** 116 One Madison Plaza, Suite 1100, Madison, MS 39110

**Phone Number:** (601) 856-3825

### **Educational Background and Business Experience**

**Full Legal Name:** Laura Ellen Herrington

**Born:** 1983

#### **Education**

- Belhaven University, Jackson, Mississippi; Bachelor of Arts; English 2005
- University of Southern Mississippi, Hattiesburg, Mississippi; Master of Science; Medical Laboratory Science 2015

#### **Business Experience**

- Sound Financial Strategies Group, LLC; (7/22 to Present); Client Services Advisor
- New Perspectives, Inc.: (9/2021 to 7/2022); Analyst
- St. Dominic; (11/2016 to 9/2021); Microbiology Manager
- Baptist Health Systems; (8/2008 to 11/2016); Medical Technologist

### **Disciplinary Information**

Registered investment advisers are required to disclose in their Disclosure Brochures all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the advisory representative. Ms. Herrington has no such material events to disclose.

### **Other Business Activities**

As noted below, in addition to representing Sound Financial as an investment advisory representative, Ms. Herrington will act as an insurance agent as described below.

#### ***Investment-Related Activities***

Ms. Herrington also is licensed as an insurance agent of various independent insurance providers that are not affiliated with Sound Financial or APW. Ms. Herrington will make recommendations to Sound Financial investment advisory clients regarding insurance products available through independent insurance providers, as well as assist Sound Financial investment advisory clients in obtaining insurance products or services and will receive premiums, commissions or other transaction-related compensation in connection with insurance products or services obtained by Sound Financial investment advisory clients.

Ms. Herrington devotes substantially all of her time to her activities as Client Services Advisor of Sound Financial.

#### ***Non Investment-Related Activities***

Other than as described above, Ms. Herrington is not engaged, actively or otherwise, in any noninvestment-related business or occupation outside of his activities and responsibilities at Sound Financial that provide a substantial source of Ms. Herrington's income or involve a substantial amount of Ms. Herrington's time.

### **Additional Compensation**

Ms. Herrington's compensation is derived from the above listed activities. This compensation includes a salary and also may include commissions. Ms. Herrington's compensation will take into account the profitability of her business ventures and, as a result, will take into account the fees and other income received over time by Sound Financial in connection with the opening and maintenance by Sound Financial of investment advisory services provided. As a result, Ms. Herrington has incentive to promote Sound Financial's services over services provided by unaffiliated service providers.

### **Supervision**

Sound Financial has established policies and procedures to govern the activities of all supervised persons, including Ms. Herrington. All Sound Financial supervised persons engaged in investment advisory activities, including Ms. Herrington. All supervised persons, including Ms. Herrington, also are subject to Sound Financial's Code of Ethics that establishes policies and procedures to address potential conflicts of interest that may arise in connection with the provision of investment advisory services to Sound Financial's clients. Additional information concerning Sound Financial's Code of Ethics is contained in the Sound Financial Disclosure Brochure.

The name, title and telephone number of the person responsible for supervising Ms. Herrington's investment advisory activities is as follows:

**Joel R. Holden Jr., CFP®** Chief Compliance Officer/Chief Operating Officer/Partner  
(601) 856-3825

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