

Hudson Capital Advisory, Inc.

Form ADV Part 2B – Brochure Supplement

for

William Hudson, III

237 Main Street
Suite 600
Buffalo, NY 14203
Tel: (617) 820-4014

April 2, 2024

This brochure supplement provides clients with information about William N. Hudson, III that supplements the Hudson Capital Advisory, Inc. disclosure brochure. You should have received a copy of the Hudson Capital Advisory, Inc. disclosure brochure. Please contact Hudson Capital Advisory, Inc. at 617-820-4014 if you did not receive a copy of Hudson Capital Advisory, Inc. disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about William N. Hudson, III is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 - EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Hudson Capital Advisory, Inc. is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Advisory persons associated with Hudson Capital Advisory, Inc. must possess, minimally, a degree from an accredited college and a minimum of three years relevant professional experience.

William N. Hudson, III (Born: 1974)

Mr. Hudson earned an M.B.A. from the University of Miami with a specialization in Finance and Telecommunications in 2000 with an award of Academic Merit and a B.A. from Denison University with a Major in Political Science and a Minor in Economics in 1996. Also, Bill has a certificate in Financial Planning from Boston University and has a CFP® designation. Bill provides portfolio management and financial planning services to clients. In addition, Bill provides sales, trading, marketing, and operational support to Hudson Advisor Services, Inc. Prior to Graduate School, Bill worked for Franklin Templeton, a mutual fund company based in the San Francisco Bay Area. Bill has worked in the Financial Services industry for over 18 years.

Currently, Bill is also a minority owner and investment adviser representative of Hudson Advisor Services, Inc.

Important Information About the Certified Financial Planner (CFP®) Designation:

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, administered in 10 hours over a two-day period, 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:

- *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*
- *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.

ITEM 3 - DISCIPLINARY INFORMATION

Mr. Hudson has no legal or disciplinary events to report.

ITEM 4 - OTHER BUSINESS ACTIVITIES

A. Investment-Related Business or Occupation

Mr. Hudson is also a minority owner and investment adviser representative of Hudson Advisor Services, Inc., an SEC-registered investment advisory firm located in Buffalo, New York. Therefore, certain clients of Hudson Capital may also be clients of Hudson Advisor Services, Inc., which presents a conflict of interest. In order to mitigate this conflict, Hudson ensures that under no circumstances will a client account be charged a fee by more than one advisory firm. However, clients may have an account for which Hudson Capital receives and fee and have other accounts for which Hudson Advisor Services receives a fee. Hudson Capital has a conflict when Hudson Advisor Services clients invest in Hudson Capital portfolio strategies that have or may have higher fees than Hudson Advisor Services fees. In addition, Hudson Capital has a conflict when a client becomes a direct client of Hudson Capital as the firm receives a direct management fee from the client.

Mr. Hudson also serves as trustee to the Master Trust for the CB Capital Tax Lien program. He is not compensated but does have added duties to this role.

B. Other Business or Occupation

Except as set forth above, Mr. Hudson is not actively engaged in any other investment-related business or occupation nor is Mr. Hudson actively engaged in any other activity that provides a substantial source of income or involves a substantial amount of time.

ITEM 5 - ADDITIONAL COMPENSATION

Mr. Hudson does not receive any additional compensation for providing advisory services.

ITEM 6 - SUPERVISION

As the only owner and investment advisory representative of Hudson Capital Advisory, Inc., Mr. Hudson supervises all duties and activities of the firm. Mr. Hudson's contact information is on the cover page of this disclosure brochure. Mr. Hudson adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's Compliance Manual and Code of Ethics.