

Form ADV Part 2B

---

# Brochure Supplement for Scott MacKenzie

CRD # 2265519



## PFW Advisors LLC

3350 Riverwood Parkway SE  
Suite 650  
Atlanta, Georgia 30339  
Phone: (404) 848-0950  
Email: [scott@pfwadvisors.com](mailto:scott@pfwadvisors.com)

Date: April 1, 2024

This Brochure Supplement provides information about Scott MacKenzie that supplements the PFW Advisors LLC ("Private Family Wealth Advisors") brochure. You should have received a copy of that brochure. If you did not receive Private Family Wealth Advisors' brochure or if you have any questions about the contact of this supplement, please contact us at the telephone number or email address shown above.

Additional information about Scott MacKenzie (CRD No. [2265519](#)) is available on the Investment Adviser Public Disclosure website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## Item 2. Educational Background & Business Experience

---

### A. Investment Adviser Representative's Information

Scott MacKenzie  
Born: 1967

### B. Educational Background

Louisiana State University, BA  
Emory University, MBA

### C. Business Experience

PFW Advisors, LLC, Managing Member, Senior Wealth Advisor	May 2023 to Present
Wells Fargo Advisors Financial Network d/b/a PFW Advisors, Senior Wealth Advisor	October 2013 to May 2023
MacKenzie Young Advisors, Managing Member/Senior Wealth Advisor	March 2008 to October 2013
SunTrust Investment Services, Inc., Private Wealth Advisor	April 1994 to March 2008

### D. Professional Designations

#### CERTIFIED FINANCIAL PLANNER™ (CFP®)

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. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

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 exam consists of two 3-hour sessions separated by a scheduled 40-minute break, and 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.

#### **CERTIFIED INVESTMENT MANAGEMENT ANALYST (CIMA)**

This designation is offered by the Investments & Wealth Institute. The curriculum for this certification includes an educational component, an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, a qualification examination, and a certification examination. The prerequisites include three years of financial services experience and a satisfactory record of ethical conduct, as determined by the Investments & Wealth Institute Admissions Committee. The continuing education requirement is 40 hours every two years. Areas of study include investment management concepts for both fixed income and equity securities. These concepts include beta coefficients, market return analysis, fixed income duration and convexity, and asset allocation.

#### **CHARTERED LIFE UNDERWRITER (CLU®)**

The Certified Life Underwriter® designation is issued by The American College. The designee is trained in several areas, including life insurance, pensions, taxation, finance, retirement planning, estate planning, and planning for business owners.

Candidates must have three years of full-time business experience within the five years preceding the awarding of the designation.

To receive the CLU® designation, candidates must complete five core and three elective courses and pass a final proctored exam for each course. Candidates must also agree to comply with The American College's Code of Ethics and Procedures. The designation requires 30 hours of continuing education every two years.

### 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.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at [finra.org/brokercheck](http://finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA. You may also access a full report of our advisory agents through the IARD link at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call the IARD Call Center (240) 386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

### Item 4. Other Business Activities

---

Scott MacKenzie is not actively engaged in any other business or occupation (investment-related or otherwise).

### Item 5. Additional Compensation

---

Scott MacKenzie does not receive an economic benefit from a non-client for providing investment advisory services.

### Item 6. Supervision

---

Scott MacKenzie is the Firm's Principal, and as such has the ultimate responsibility for assuring all Firm personnel complies with the written supervisory procedures and applicable laws and regulations. Mr. MacKenzie can be contacted at (404) 848-0950.

# Brochure Supplement for Thomas Healy

CRD # 7883590



**PFW ADVISORS**  
Private Family Wealth Advisors

## PFW Advisors LLC

3350 Riverwood Parkway SE  
Suite 650  
Atlanta, Georgia 30339  
Phone: (404) 848-0950  
Email: [thomas@pfwadvisors.com](mailto:thomas@pfwadvisors.com)

Date: April 4, 2024

This Brochure Supplement provides information about Thomas Healy that supplements the PFW Advisors LLC ("Private Family Wealth Advisors") brochure. You should have received a copy of that brochure. If you did not receive Private Family Wealth Advisors' brochure or if you have any questions about the contact of this supplement, please contact us at the telephone number or email address shown above.

Additional information about Thomas Healy ([CRD No. 7883590](#)) is available on the Investment Adviser Public Disclosure website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov).

## Item 2. Educational Background & Business Experience

---

### A. Investment Adviser Representative's Information

Thomas Healy  
Born: 1985

### B. Educational Background

Georgia State University January 2014 to May 2017  
B.B.A., Finance

Georgia State University 2003 to 2006  
Coursework, Psychology

### C. Business Experience

PFW Advisors, LLC, Senior Investment Analyst January 2024 to Present  
Iron Capital Advisors, Senior Investment Analyst July 2017 to January 2024

### D. Professional Designations

#### Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA) charter is a graduate-level investment credential awarded by the CFA Institute. As a prerequisite for taking the CFA course, a candidate must either 1) be in the final year of a bachelor's program; 2) have four years of professional work experience; or 3) have a combination of professional work and university experience that totals at least four years. To earn the CFA charter, candidates must: 1) complete a self-study program involving 250 hours of study for each of the three CFA levels; 2) pass all three sequential, six-hour examinations; and 3) have at least four years of qualified professional investment experience. Candidates must also abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

## 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.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at [finra.org/brokercheck](https://finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA. You may also access a full report of our advisory agents through the IARD link at [adviserinfo.sec.gov](https://adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call the IARD Call Center (240) 386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

**Item 4. Other Business Activities**

---

Thomas Healy is not actively engaged in any other business or occupation (investment-related or otherwise).

**Item 5. Additional Compensation**

---

Thomas Healy does not receive an economic benefit from a non-client for providing investment advisory services.

**Item 6. Supervision**

---

Scott MacKenzie is responsible for supervising Thomas Healy's activities. Mr. MacKenzie monitors the advice provided by Mr. Healy for consistency with client objectives and PFW Advisors' policies. Scott MacKenzie can be contacted at (404) 848-0950.