

This brochure supplement provides information about Danette W. Starks that supplements the HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC brochure. You should have received a copy of that brochure. Please contact Jean Elzayek if you did not receive HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Danette W. Starks is also available on the SEC's website at www.adviserinfo.sec.gov.

HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Danette W. Starks

Personal CRD Number: 4275963

Senior Wealth Manager

Householder Group Estate And Retirement Specialists, LLC
2900 Bluecutt Road, Ste 1
Columbus, MS 39705

662-327-4607 danette.starks@lpl.com

UPDATED: 9/2022

Item 2: Educational Background and Business Experience

Name: Danette W. Starks

Born: 1977

Educational Background and Professional Designations:

Education:

B.S. Educational Psychology from Mississippi State University - 1996
Science from Mississippi State University - 1997

Business Background:

3/2016 - Present	Investment Adviser Representative HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC
03/2010 - Present	Registered Representative LPL Financial
03/2016 - Present	Investment Adviser Representative L H Nickels Wealth Management

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.

Item 4: Other Business Activities

Danette is a registered representative. From time to time, Danette will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Householder Group Estate And Retirement Specialists, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Householder Group Estate And Retirement Specialists, LLC in such individual's outside capacity

Danette is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of HGERs are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. HGERs addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. HGERs periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. HGERs will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by HGERs's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Danette is a registered representative with LPL Financial LLC ("LPL"), a registered broker/dealer and member of FINRA. In this capacity, Danette may sell securities through LPL and will receive normal and customary commissions as a result of such purchases and sales. The client, however, is under no obligation to purchase or sell securities through him on a commissioned basis. In addition, Danette may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails for sales through LPL Financial. The receipt of commissions and other compensation gives Danette an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this conflict, disclosure is made to the client at the time a brokerage account is opened through LPL identifying the nature of the transaction or relationship (i.e. brokerage sales or fee based advisory), the role to be played by LPL and Danette, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative. Danette does not however receive commissions, 12b-1 fees, or other compensation related to holdings in HOUSEHOLDER fee-based advisory accounts. The fact that Danette can provide financial services to a client either in a brokerage or advisory capacity also presents a conflict of interest. In a brokerage account, a client is charged a commission for each transaction and a representative has no duty to provide ongoing advice with respect to the account. In a managed advisory account, a representative provides ongoing investment advice and receives an ongoing advisory fee for that service. If a client intends to follow a buy and hold strategy for an account or does not wish to purchase ongoing investment advice or management services, the client may want to consider opening a brokerage account rather than a managed advisory account.

Danette is not actively engaged in any other investment-related business or occupation.

Further, Danette is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of her time and income.

Item 5: Additional Compensation

Danette may receive economic benefits from persons other than clients in connection with his advisory services. Please ask directly about whether she receives any of the forms of additional compensation outlined below. For example, LPL charges financial advisors various fees under its independent contractor agreement for administrative, custody and clearing services, and for technology and licensing. In certain cases, LPL charges these fees based on overall business production and/or on the amount of assets serviced in advisory relationships. When fees are charged by LPL based on the level of production or advisory assets of a financial advisor, he or she has a financial incentive to meet those production or asset levels. Clients should note that the amount of these fees could be less than what the financial advisor would pay if Danette associated with another firm and could be an incentive to become associated with HOUSEHOLDER and or LPL over another firm. The fees that the financial advisor pays to LPL could be less for one program over another, and therefore, a financial advisor could have a financial incentive to recommend advisory services in that program over other programs.

Additionally, if Danette provides services to you in a Strategic Wealth Management (SWM) or Strategic Wealth Management II (SWM II) non-retirement account, she will recommend securities to be purchased in your account, including mutual funds. Although LPL and HOUSEHOLDER make available to be purchased in SWM and SWM II accounts only no-load and load-waived mutual funds, certain of these mutual funds pays asset-based sales charges or service fees which would be retained by LPL.

Danette may also receive non-cash compensation from certain product sponsors. Such compensation may not be tied to the sales of any products however. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Danette may attend.

In addition, Danette may also receive from LPL and HOUSEHOLDER: • bonuses or other payments based on production, • equity awards from LPL's parent company, • reimbursement

of fees paid to LPL for items such as administrative services and technology fees, • other things of value such as free or reduced-cost marketing materials, • payments in connection with the transition from another broker-dealer or investment advisory firm to LPL (e.g. moving expenses, office space costs, termination fees, etc.), • assistance with office space costs, practice acquisition costs or • conferences and other events.

These types of compensation from LPL and HOUSEHOLDER may be based on Danette's overall business production and/or on the amount of assets serviced in certain programs. This means that Danette may have a financial incentive to recommend certain programs over other programs and services or to be affiliated with LPL or HOUSEHOLDER over another firm.

To the extent Danette acts as a referral agent to, or a co-advisor with, third party investment advisor firms, Danette will receive referral compensation from such investment advisor firms which could be either in the form of a referral payment or an advisory fee. In these cases, clients are provided disclosure about the arrangement and the compensation to be received at the time of the engagement. In some cases, Danette may also receive additional compensation or benefits which might include conference attendance, marketing assistance, and practice management assistance. The eligibility of a financial advisor to receive such payments or reimbursements is often based on the amount of assets referred by the financial advisor.

Item 6: Supervision

As a representative of HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC (HGERS), Danette is supervised by Jean Elzayek, the firm's Chief Compliance Officer. Jean Elzayek is responsible for ensuring that Danette adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Jean Elzayek is (602) 604-0600.

As a registered representative of LPL Financial, LLC, Danette is subject to oversight by LPL Financial, LLC over all her securities activities and certain outside business activities. Such oversight includes review of Tracey's securities business to ensure she appears to be conducting suitable transactions.

Because Danette is a dually registered agent of LPL Financial, LLC and HGERS, LPL Financial, LLC has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. In that regard, LPL Financial, LLC will require and furnish certain account opening documentation to be completed by the client and Danette. Once all such materials and forms have been completed by clients in consultation with Danette, Danette is required to submit these materials and forms to

LPL Financial, LLC for its review and approval, in its capacity as Danette's Broker/Dealer. Such review does not include the provision of investment advisory services to the HGERs's client accounts.