

Item 1
**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Householder Group Estate & Retirement Specialists, LLC
8985 E. Bell Road
Scottsdale, AZ 85260
(602) 604-0600
www.householdergroup.com

Morgan Bain Nickels, CKA[®]
Senior Wealth Manager

2900 Bluecutt Road, Ste 1
Columbus, Mississippi 39705

(662) 327-4607

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This brochure supplement provides information about Morgan Bain Nickels that supplements the Householder Group Estate & Retirement Specialists, LLC brochure. You should have received a copy of that brochure. Please contact Alexandra Vidal at 602-604-0600 or avidal@householdergroup.com if you did not receive Householder Group Estate & Retirement Specialists, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Morgan Bain Nickels is available on the SEC's website at www.adviserinfo.sec.gov.

Morgan Bain Nickels, CKA®

Item 2 - Educational Background and Business Experience

Year of Birth: 1982

Education:

Name of School	Years Attended	Year Graduated	Degree
Mississippi State University	4	2004	Risk Management Insurance and Financial Planning

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Householder Group Estate & Retirement Specialists, LLC	Registered Investment Adviser	Investment Adviser Representative	March 2016 to Present
LPL Financial, LLC	Broker/Dealer	Registered Representative	September 2009 to Present
L.H. Nickels & Associates	Financial Services	Senior Wealth Manager	February 2005 to Present

Designations:

Certified Kingdom Advisor® or CKA®

The CKA program is administered by the Kingdom Advisors. This designation requires successful completion of the CKA® Educational Program and to achieve a score of 80% of the proctored exam. In addition to successful completion of an exam on areas of financial statement preparation & analysis, insurance planning & risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning, candidates are required to have a minimum of ten (10) years' experience in a financial industry position or one of the following designations: CFP®, ChFC®, CPA/PFS.

To maintain the designation, designees must complete 10 CE credits annually and adhere to ethics standards of Kingdom Advisors.

Item 3 - Disciplinary Information

Morgan Bain Nickels is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Dual Registration

Morgan Bain Nickels is dually registered as an investment adviser representative of Householder Group Estate & Retirement Specialists, LLC ("HGERS") and as a registered representative of LPL Financial, LLC, a registered broker/dealer, member of the Financial Industry Regulatory Authority and SIPC. Clients are under no obligation to purchase or sell securities through Morgan Bain Nickels. LPL Financial, LLC and HGERS are not affiliated. Morgan Bain Nickels is an independent contractor of LPL Financial, LLC.

Morgan Bain Nickels may recommend clients implement recommendations through LPL Financial, LLC. If clients implement investment recommendations through LPL Financial, LLC on a non-fee basis, Morgan Bain Nickels will receive a commission. Additionally, as further disclosed in the Disclosure Brochure under Item 5 - Fees and Compensation, Bain may receive trail compensation for investments directed through LPL Financial, LLC. Therefore, there is a conflict of interest to cause a client to direct certain securities business through LPL Financial, LLC. As such, he may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be suitable. Alternatively, he may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments, if he deems that the payout for recommending the purchase of these investments would be higher than providing management advice on these products for an advisory fee. Therefore, a conflict of interest may exist between his interests and your best interests.

L.H. Nickels Wealth Management – Non-Variable Insurance

Bain is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Bain. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business is a minority of his business and the amount of income he receives from insurance business fluctuates depending on the amount of sales. You are advised there may be other insurance products and services available through other insurance professionals at a lower cost than those products available through Bain.

It is important clients refer to the disclosures under Brokerage Practices in the Disclosure Brochure.

L.H. Nickels & Associates

Investment Related. 100% Owner

Nickels Holdings, LLC

Investment Related – Real Estate Rental. 50% Owner

Item 5 - Additional Compensation

Clients are advised the amount of commissions paid by LPL Financial, LLC to Bain can fluctuate based on his overall production. Therefore, the more business placed by Bain through LPL Financial, LLC can enable Bain to reach another threshold enabling him to earn a higher payout.

Morgan Bain Nickels does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

Item 6 - Supervision

Supervision and oversight of the activities conducted through HGERS is conducted by Alexandra Vidal, Chief Compliance Officer of HGERS. Alexandra Vidal can be contacted at 602-604-0600. HGERS has written policies and procedures and requires all its supervised persons to read and acknowledge acceptance of its code of ethics. HGERS has a supervisory structure and system designed to detect and prevent violations of the Investment Advisers Act.

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

Because Bain 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 Bain. Once all such materials and forms have been completed by clients in consultation with Bain, Bain is required to submit these materials and forms to LPL Financial, LLC for its review and approval, in its capacity as Bain's Broker/Dealer. Such review does not include the provision of investment advisory services to the HGERS's client accounts.



Householder Group

Estate & Retirement Specialists