

Item 1
FORM ADV PART 2B
BROCHURE SUPPLEMENT

Householder Group Estate & Retirement Specialists, LLC
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(602) 604-0600
www.householdergroup.com

Tracey Holcombe, CKA[®]
Senior Wealth Manager

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Columbus, Mississippi 39705
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This brochure supplement provides information about Tracey Holcombe 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 Tracey Holcombe is available on the SEC's website at www.adviserinfo.sec.gov.

Tracey Holcombe, CKA®

Item 2 - Educational Background and Business Experience

Year of Birth: 1977

Education:

Name of School	Years Attended	Year Graduated	Degree
Mississippi State University	1995-1997	N/A	N/A
Mississippi University for Women	1997-1999	1999	BS in Business Administration/Marketing

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Householder Group Estate & Retirement Specialists, LLC	Registered Investment Adviser	Investment Adviser Representative	February 2016 to Present
LPL Financial, LLC	Broker/Dealer	Registered Representative	February 2016 to Present
Nickels Wealth Management	Financial Services	Representative	February 2016 to Present
National Planning Corp.	Broker/Dealer	Registered Sales Assistant	April 2015 to February 2016
Fincon	Broker/Dealer	Office Assistant	September 2006 to February 2016
Girard Securities, Inc	Broker/Dealer	Registered Administrative Assistant	November 2006 to April 2015

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

Tracey Holcombe is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of her or the services offered by her.

Item 4 - Other Business Activities

Dual Registration

Tracey Holcombe is dually registered as an advisory 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 Tracey Holcombe. LPL Financial, LLC and HGERS are not affiliated. Tracey is an independent contractor of LPL Financial, LLC.

Tracey may recommend clients implement recommendations through LPL Financial, LLC. If clients implement investment recommendations through LPL Financial, LLC on a non-fee basis, Tracey will receive a commission. Additionally, as further disclosed in the Disclosure Brochure under Item 5 - Fees and Compensation, Tracey 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, she 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, she may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments, if she 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 her interests and your best interests.

Additionally, Tracey is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Tracey. However, if you implement insurance recommendations through her, she will receive commissions. The insurance business is a minority of her business and the amount of income she 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 Tracey.

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

Notary Public

For use with LPL Client.

L. H. Nickels Wealth Management

DBA for LPL Business Entity

Item 5 - Additional Compensation

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

Tracey Holcombe 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, Tracey 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 Tracey 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 Tracey. Once all such materials and forms have been completed by clients in consultation with Tracey, Tracey is required to submit these materials and forms to LPL Financial, LLC for its review and approval, in its capacity as Tracey'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