

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

John M. Huggins

**CLOUD INVESTMENTS, LLC**

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This brochure supplement provides information about John M. Huggins and supplements the Cloud Investments Financial Advisory, LLC's brochure. You should have received a copy of that brochure. Please contact John M. Huggins if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about John M. Huggins (CRD#7507353) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JANUARY 30, 2023**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

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### John M. Huggins

- Year of birth: 1979
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- University of Alabama at Huntsville; Master of History; 2007
- Auburn University; Bachelor of Science in Zoology; 2013

#### Business Experience:

02/2022 – Present	Cloud Investments, LLC Investment Advisor Representative
08/2022 – Present	Dutton Property Management, LLC Co-Owner
07/2020 – Present	1620 Properties LLC Part Owner
01/2020 – Present	Eternity Edge Owner
01/2020 – Present	Madison & McKinley Inc. Owner
11/2016 – Present	TBW LLC Owner
12/2021 – 02/2022	Cloud Investments, LLC Advisor Associate
04/2021 – 11/2021	Barrios Technologies Senior Program Analyst
03/2017 – 04/2021	SAIC Senior Program Analyst

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### Item 3 Disciplinary Information

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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### Item 4 Other Business Activities

John Huggins is also part owner of a rental property company. Mr. Huggins is also Co-Owner of Dutton Property Management, LLC. Approximately 21% of Mr. Huggins' time is spent on these activities. They do not represent a conflict of interest because there will be no crossover clients with Cloud Investments, LLC.

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### Item 5 Additional Compensation

Mr. Huggins receives additional compensation as part owner of a rental property company, but he does not receive any performance-based fees.

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**Item 6 Supervision**

John Huggins is supervised by Lauren Borden, Chief Compliance Officer. Mrs. Borden reviews Mr. Huggins' work through client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions.

Mrs. Borden can be contacted at 256-715-0094 or by email at [Lauren@cloudfinancial.com](mailto:Lauren@cloudfinancial.com).