

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

Charles A. Harriman, CEP®

CLOUD INVESTMENTS, LLC

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

Additional information about Charles A. Harriman (CRD#6293392) is available on the SEC's website at www.adviserinfo.sec.gov.

MAY 20, 2019

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Charles "Charlie" A. Harriman, CEP®

- Year of birth: 1984
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Item 2 Educational Background and Business Experience

Educational Background:

- Auburn University; Master of Business Administration; 2010
- Auburn University; Bachelor of Science in Finance; 2006

Business Experience:

03/2019 – Present	American League Assistant Baseball Director
01/2016 – Present	Cloud Investments, LLC Investment Advisor Representative
01/2014 – Present	Cloud Financial, Inc. Insurance Agent
03/2015 – 01/2016	Precision Capital Management Investment Advisor Representative
01/2014 – 03/2015	Horter Investment Management LLC Investment Advisor Representative
06/2013 – 01/2014	First Commercial Bank Banker
05/2011 – 06/2013	Tennessee Valley Medical Billing Owner
05/2010 – 05/2011	Huntsville Hospital Financial Analyst
08/2009 – 05/2010	Auburn University Graduate Assistant
08/2008 – 07/2009	Shelby County Teacher
08/2003 – 05/2008	Auburn University Full-time Student

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Estate Planner (CEP®) Certified Estate Planner designation is granted by the National Institute of Certified Estate Planners ("NICEP"). CEP® certification requirements:

- To be eligible for CEP®, an individual must have at least two years of verifiable experience in the area of estate planning, financial planning, insurance, banking or a related field.
- Completion of on-site classroom curriculum or self-study course.

- Successfully pass a comprehensive examination.
- Adhere to the NICEP professional code of ethics.
- To maintain the CEP®, complete the NICEP's continuing education requirement of a minimum of eight every two years in the area of estate planning.

Item 3 Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Charlie Harriman is also a licensed insurance agent. Approximately 50% of Mr. Harriman's time is spent in his insurance practice. From time to time, he will offer clients products and/or services in this capacity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Additionally, Mr. Harriman serves as an Assistant Baseball Director for American League, a non-profit organization in Huntsville, AL. Less than 5% of his time is spent in this capacity. Mr. Harriman is compensated for his role as Assistant Baseball Director by having his registration fees waived. This presents no conflict of interest as there are no cross over clients.

Item 5 Additional Compensation

Mr. Harriman receives additional compensation in his capacity as an insurance agent, but he does not receive any performance based fees.

Item 6 Supervision

Charles Harriman is supervised by Lauren Borden, Chief Compliance Officer. Mrs. Borden reviews Mr. Harriman's 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.