

Brochure

Form ADV Part 2A

Item 1 - Cover Page



CRD# 105302

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March 4, 2026

This Brochure provides information about the qualifications and business practices of Sherrill & Hutchins Financial Advisory, Inc. If you have any questions about the contents of this Brochure, please contact us at (770) 395-9797 or info@sh-advisors.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Sherrill & Hutchins Financial Advisory, Inc. is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Sherrill & Hutchins Financial Advisory, Inc. also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

Registered Investment Advisers are required to use the Brochure to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on January 22, 2025. The complete Brochure is available to clients at any time upon request.

Set forth below is the Summary of Material Changes for Sherrill & Hutchins Financial Advisory, Inc. ("SHFA") since the last annual update of the Brochure made on January 22, 2025:

Date of Change	Description of Item
March 4, 2026	SHFA has changed from billing in advance based on the value of an account at the end of the previous quarter to billing in advance based on the average daily balance of an account for the previous calendar quarter. Please see <i>Item 5 - Fees and Compensation</i> for more information about our fees.