

Part 2B of Form ADV: *Brochure Supplement*

Thomas Howard Payne

Encompass Advisory Services, LLC

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This brochure supplement provides information about Thomas Howard Payne that supplements the Encompass Advisory Services brochure. You should have received a copy of that brochure. Please contact Jason W. Ceyanes, Sr. if you did not receive an Encompass Advisory Services brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Howard Payne is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Thomas Howard Payne is 4177697.

Item 2. Educational Background and Business Experience

Thomas Howard Payne

Year of Birth: 1963

Education:

- Holy Names University, BA Psychology

Business Background:

- Encompass Advisory Services, LLC; Investment Advisor & Partner, 07/2024 – Present
- Prosperitas Wealth Management LLC; Managing Member & Chief Compliance Officer, 02/2021 - 12/2024
- Prosperitas Wealth Management; Financial Advisor & Principal, 11/2004 - 02/2021
- Trinity Fiduciary Partners, LLC; Financial Advisor & Principal, 12/2015 - 01/2021
- Infinity Financial Services; Registered Representative, 09/2016 - 02/2018
- Investors Capital Corp.; Registered Representative, 02/2010 - 09/2016

Item 3. Disciplinary Information

Thomas Howard Payne has NOT been subject to any criminal actions, revocations, or suspensions.

However, in February 2021, the Texas State Securities Board issued an order to Thomas H. Payne (respondent). While Registered with Trinity Fiduciary Partners, LLC, three liens and a foreclosure judgement were filed against respondent as follows: (A). On December 19, 2017, the State of California Franchise Tax Board filed a tax lien against Respondent Payne in the amount of \$26,913, which was subsequently released on June 8, 2022. (B). On September 7, 2018, the State of California Franchise Tax Board filed another tax lien against respondent in the amount of \$14,810. (C). On October 26, 2018, the U.S. Internal Revenue Service (“IRS”) filed a tax lien against respondent in the amount of \$156,923. D. And on October 10, 2019, respondent entered into a mortgage foreclosure disposition in the amount of \$515,128. None of the liens or the mortgage foreclosure were disclosed on Respondents Form U4 until September 25, 2020. Respondent’s failure to report to the securities Commissioner the change of information reported in Item 14.M on the Form U4 in connection with the three liens and the foreclosure judgement within thirty (30) days of such change is a violation of 116.9(a)(6) of the Board Rules. Pursuant to Section 14.A(6) of the Texas Securities Act, respondent’s violation of a Board Rule constitutes a basis for the issuance of an order reprimanding Respondent. Respondent was granted registration with no fines, fees, or other restrictions after entering into the order.

Item 4. Other Business Activities

- ENCOMPASS ADVISORY SERVICES - 07/11/2024 - 23114 Seven Meadows Pkwy, Katy, TX 77494 – Partner and Investment Advisor, Sales, Investment Related, IAR Business, 160 hrs/mo; 160 hrs/mo during trading hours.
- INDEPENDENT INSURANCE AGENT - 5/15/2019 - 23114 Seven Meadows Pkwy, Katy, TX 77494 - Agent, Sale life insurance and LTC, Not Invt Rel, Insurance business, 5 hrs/mo; 3 hrs/mo during trading hours. Brief description of duties: Sales of annuities and life, disability and long-term care insurance.

Item 5. Additional Compensation

The Investment Advisor Representative (IAR), Thomas Howard Payne, is licensed as an insurance agent and sells insurance products through Encompass Advisory Services. As an insurance agent, the IAR will receive separate, yet customary, compensation for insurance product sales. Thomas Howard Payne provides investment-planning advice to his customers on a fee basis. If you were to purchase a commission-based product from him, he will explain how he is paid and how it differs from a fee-based

transaction. He may also receive sales awards and other prizes from his insurance business and activities.

Item 6. Supervision

Jason W. Ceyanes, Sr. is responsible for the supervision and monitoring of investment advice offered to advisory clients of Encompass Advisory Services. He can be reached at 281-371-6300.

Item 7. Requirements for State-Registered Advisers

- A. Thomas Howard Payne has been involved with the events listed on item 3.

- B. Thomas Howard Payne has NOT been *involved* in any of the events listed below.
 1. Has NOT had an award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - a. an investment or an *investment-related* business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
 2. Has NOT had an award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
 - a. an investment or an *investment-related* business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
 3. Thomas Howard Payne was the subject of a chapter 13 bankruptcy petition that was filed on 8/21/2009 and discharged on 08/09/2012 and one that was filed on 08/24/1993 and subsequently discharged.