

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
March 2024**

**Brice Patrick Carter  
CFP®, ChFC®, CIMA®, CAP®, CDAA, MSFS**



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This brochure supplement provides information about Brice Carter that supplements our brochure. You should have received a copy of that brochure. Please contact Chief Compliance Officer, Brittany A. Carter-Culver, if you did not receive Financial Strategies Group, Inc's brochure or if you have any questions about the contents of this supplement. Additional information about Brice Carter is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5947902.

## Item 2: Educational Background & Business Experience

**Brice P. Carter CFP®, ChFC®, CIMA®, CAP®, CDAA, MSFS**

**Year of Birth:** 1989

### **Educational Background:**

- 2020: American College of Financial Services; Master of Science in Financial Services
- 2012: Central Michigan University; Bachelor of Science in Business Administration & Degree in Personal Financial Planning

### **Business Background:**

- 08/2017 – Present Financial Strategies Group, Inc; Managing Member
- 07/2017 – 07/2017 Financial Strategies Group, Inc; Registered Representative
- 11/2013 – 03/2017 Daily Merritt Financial Services; Associate
- 05/2012 – 07/2017 Eagle Strategies, LLC (dba Financial Strategies Group, Inc); Investment Advisor Representative
- 09/2011 – 07/2017 NYLIFE Securities; Registered Representative
- 06/2011 – 07/2017 New York Life Insurance Company; Agent

### **Exams, Licenses & Other Professional Designations:**

- 2022: Certified Digital Asset Advisor (CDAA)<sup>1</sup>
- 2020: Chartered Advisor in Philanthropy (CAP®)<sup>2</sup>
- 2017: Securities Industry Exam
- 2016: Certified Investment Management Analyst (CIMA®)<sup>3</sup>
- 2014: Chartered Financial Consultant (ChFC®)<sup>4</sup>
- 2013: Certified Financial Planner (CFP®)<sup>5</sup>
- 2012: Series 66 Exam
- 2011: Series 7 Exam
- Insurance Licensed

#### **<sup>1</sup>Minimum Qualifications for Certified Digital Asset Advisor (CDAA®) Certification**

The Certified Digital Asset Advisor designation is issued by PlannerDAO. This certification is awarded to financial professionals who have taken and passed the required coursework around cryptocurrency and digital asset education, which includes the successful completion of a 12-hour training course and an online, open-book exam. Individuals holding this designation are required to engage in 12 hours of CDAA-approved coursework, including 2 hours of compliance education, on a regular basis in order to maintain their certification status.

#### **<sup>2</sup>Minimum Qualifications for Chartered Advisor in Philanthropy (CAP®) Designation**

The CAP® certification is a graduate-level program offered by The American College. The CAP® program provides designees the tools needed to help clients reach both financial and philanthropic goals.

#### **<sup>3</sup>Minimum Qualifications for Certified Investment Management Analyst (CIMA®)**

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting. The designation is administered through Investment Management Consultants Association (“IMCA”). Prerequisites

for the CIMA® certification are 3 years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider, pass an online Certification Examination, and have an acceptable regulatory history. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including 2 ethics hours, every 2 years to maintain the certification.

#### **<sup>4</sup>Minimum Qualifications for Chartered Financial Consultant (ChFC®) Designation**

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

#### **<sup>5</sup>Minimum Qualifications for Certified Financial Planner (CFP®) Designation**

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with the CFP Board’s Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Item 3: Disciplinary Information

Mr. Carter has no history of any legal or disciplinary events that deems to be material to a client’s consideration of Brice Carter to act as their investment adviser representative. FINRA’s BrokerCheck® may have additional information regarding the disciplinary history of Mr. Carter that is not included in this brochure supplement.

(<http://brokercheck.finra.org/Support/TermsAndConditions.aspx>)

### Item 4: Other Business Activities

Mr. Carter is an insurance agent under the licensed insurance entity FSG Insurance Agency, a separate and affiliated entity under common ownership. In such capacity, he offers fixed insurance products to clients and receives normal and customary commissions and trails as a result of any purchases of insurance products made by clients. The potential for receipt of commissions and other compensation gives him an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation (e.g., commissions, trails) to be paid by the client and/or received by the insurance agent. He will at all times act in the best interest of his clients and act as a fiduciary in carrying out services to clients. It should be noted that the client is under no obligation to purchase insurance products through Mr. Carter. Brice Carter serves as Managing Member of FSG Insurance Agency.

### **Item 5: Additional Compensation**

Mr. Carter has additional business activities where compensation is received as detailed in Item 4 above. This compensation is in addition to the advisory fees.

### **Item 6: Supervision**

BriceCarter is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Brittany Carter-Culver, who is responsible for administering the policies and procedures. Brittany Carter-Culver reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. Brittany Carter-Culver can be reached at (517) 347-4337.