

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

**Brandon Ellis Carter
AEP®, CFP®, ChFC®, CIMA®, MSFS**



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This brochure supplement provides information about Brandon 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 Brandon Carter is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5192849.

Item 2: Educational Background & Business Experience

Brandon E. Carter, AEP®, CFP®, ChFC®, CIMA®, MSFS

Year of Birth: 1985

Educational Background:

- 2015: The American College of Financial Services; Master of Science in Financial Services
- 2008: Central Michigan University; Bachelor of Applied Arts in Entrepreneurship

Business Background:

- 08/2017 – Present Financial Strategies Group, Inc; President, Chief Compliance Officer & Investment Adviser Representative
- 08/2017 – Present FSG Insurance Agency; Agent
- 04/2011 – 08/2017 Eagle Strategies, LLC (dba Financial Strategies Group, Inc); Financial Advisor
- 06/2007 – 08/2017 NYLIFE Securities; Registered Representative
- 06/2006 – 08/2017 New York Life Insurance Company; Insurance Agent

Exams, Licenses & Other Professional Designations:

- 2013: Certified Financial Planner, (CFP®)¹
- 2013: Chartered Financial Consultant® (ChFC®)²
- 2015: Accredited Estate Planner (AEP®)³
- 2016: Certified Investment Management Analyst (CIMA®)⁴
- 2011: Series 66 Exam
- 2007: Series 7 & 63 Exams
- Insurance Licensed

¹MINIMUM QUALIFICATIONS FOR CERTIFIED FINANCIAL PLANNER™ (CFP®)

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.

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.

²Minimum Qualifications for Chartered Financial Consultant® (ChFC®)

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.

³Minimum Qualifications for Accredited Estate Planner (AEP®)

The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College. To be eligible for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant®, Certified Financial Planner, or Certified Trust & Financial Advisor (CTFA), must be presently and significantly engaged in "estate planning activities" and have a minimum of 5 years of experience engaged in estate planning and estate planning activities.

⁴Minimum 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.

⁵Minimum Qualifications for Master of Science in Financial Services (MSFS)

The MSFS is offered by The American College. To begin your MSFS studies, applicants first must be formally admitted to the program. Candidates must have a Bachelor's degree from an accredited college or university, pay the required application fee, and submit official transcripts from each college or university attended.

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 Brandon 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. Brandon Carter serves as Managing Member of FSG Insurance Agency.

Brandon Carter is managing member of BBB Consulting Services, LLC ("BBB") a commonly owned entity. BBB provides financial consulting services to individuals in the financial services industry.

BBB and FSG have entered into an agreement with Fidelity, which provides that from time to time BBB may refer investment advisers, adviser firms, financial advisers and broker-dealers to Fidelity. If Fidelity enters into an agreement with such referred persons, Fidelity will pay BBB a percentage based on the assets under management and/or the revenue collected by the Fidelity from these referred persons. Mr. Carter receives payments from BBB as income. This relationship presents a conflict of interest with his investment advisory clients. To address this conflict, these referral fees to BBB will be disclosed to such persons prior to entering into an agreement with Fidelity.

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

Brandon Carter 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.