

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
January 2020**

**Mark Ellis Carter, ChFC®**



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This brochure supplement provides information about Mr. Mark Carter that supplements our brochure. You should have received a copy of that brochure. Please contact Chief Compliance Officer, Brittany 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 Mr. Carter is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 1833030.

## Item 2: Educational Background & Business Experience

**Mark E. Carter, ChFC®**

**Year of Birth:** 1963

**Educational Background:** Our firm must disclose if Mr. Carter has no formal education after high school. We may list any professional designations held by Mr. Carter below. We must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

**Business Background:**

- 03/2019 – Present Financial Strategies Group, Inc; Investment Adviser Representative
- 03/2019 – Present FSG Insurance Agency; Agent
- 06/1988 – 03/2019 NYLIFE Securities, LLC; Registered Representative

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

- 1998: Chartered Financial Consultant® (ChFC®)
- 1989: Series 22 Exam
- 1988: Series 63 and Series 6 Exams
- Insurance Licensed

**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.

## Item 3: Disciplinary Information

Mr. Carter was involved in a Customer Complaint which was settled on October 23, 2006. For additional information regarding Mr. Carter's disclosure please search CRD #1833030 at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **Item 4: Other Business Activities**

Mr. Carter is a licensed insurance agent. 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.

In addition, Mark Carter is the owner of Carter Real Estate Holdings, LLC. This is a non-investment related entity for personal real estate investments. Mr. Carter spends less than 10% of his time each month on this activity.

#### **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**

Mark 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 Culver, who is responsible for administering the policies and procedures. Brittany 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 Culver can be reached at (517) 347-4337.