

## Item 1: Cover Page

# Unity Financial Planning Group Form ADV Part 2A Brochure

Effective Date: March 12, 2025

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*This brochure provides information about the qualifications and business practices of Unity Financial Planning Group. If you have any questions about the contents of this brochure, please contact us at the phone number or email address listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.*

*Unity Financial Planning Group LLC is a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training.*

*Additional information about Unity Financial Planning Group LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or our firm's CRD number: 333889.*

## Item 2: Material Changes

Since our initial filing of the Form ADV Part 2A, dated December 20, 2024, the following material changes have been made:

- Item 4 has been amended to disclose that we offer Retirement Plan and Fiduciary Services.
- Item 5 has been amended to disclose fees associated with Retirement Plan and Fiduciary Services.
- Item 5 has been amended to disclose changes in the firm's fee schedules.

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## Item 4: Advisory Business

### Description of the Advisory Firm

Unity Financial Planning Group ("Unity," "the Adviser," "we," "us," or "our") is a Georgia-based limited liability company (LLC) formed in 2024. The firm is equally owned by Mr. Wade Marcy and Mr. Michael Turgeon. Mr. Marcy serves as the Chief Compliance Officer (CCO). Our principal place of business is located at 1275 Shiloh Rd. NW, Suite 2730, Kennesaw, GA 30144

### Types of Advisory Services

We offer a range of financial advisory services, including:

#### Financial Planning Services:

We provide comprehensive financial planning tailored to individual client needs. Our services include retirement planning, education funding strategies, tax planning, insurance analysis, and estate planning. As part of our financial planning package, we coordinate with Merino and Associates, an independent law firm, to provide basic estate documents (will/trust) at no additional cost beyond the financial planning fee.

#### Portfolio Management Services:

We provide ongoing portfolio management services tailored to each client's unique goals, objectives, time horizon, and risk tolerance. As part of this process, we create a personalized Investment Policy Statement that outlines the client's current financial situation, including income requirements, tax considerations, and risk tolerance parameters.

Our portfolio management approach incorporates a blend of individual stocks, exchange-traded funds (ETFs), and mutual funds. We develop and implement investment strategies aligned with the client's Investment Policy Statement, construct portfolios using strategic asset allocation, and select securities based on fundamental analysis and other relevant factors. The portfolio is monitored regularly, and periodic rebalancing ensures alignment with target allocations.

Clients have the option to choose between two fee structures. The first, Tax-Inclusive Asset Management, combines portfolio management with tax preparation services

provided by H.B. Ross & Co., an independent accounting firm. This option covers individual tax returns as part of the service. The second option, Standard Asset Management, offers portfolio management services without tax preparation, allowing clients the flexibility to manage their tax preparation independently or through a tax professional of their choice.

## Retirement Plan and Fiduciary Services:

### Retirement Plan Services

We provide investment advisory services to employer-sponsored retirement plans, including 401(k) plans, profit sharing plans, cash balance plans, and defined benefit plans. Our retirement plan services are tailored to meet the specific needs of each plan and may include some or all of the following:

### Fiduciary Services (ERISA 3(21) and/or 3(38))

As applicable, we may serve as:

1. **Limited Scope ERISA 3(21) Fiduciary:** We provide non-discretionary investment advice to plan sponsors about asset classes and investment alternatives available for the plan. The plan sponsor retains ultimate decision-making authority for the investments and may accept or reject our recommendations.
2. **ERISA 3(38) Investment Manager:** We provide discretionary management of the investment options available to plan participants. We select, monitor, and replace investment options according to our established quantitative and qualitative investment criteria.

### Plan Consulting Services

We may provide the following non-fiduciary consulting services:

1. **Plan Design and Governance Consulting:** Assistance with establishing investment objectives and policies, plan structure, and participant education strategies.
2. **Investment Lineup Selection and Monitoring:** Recommendations for investment options based on the plan's investment policy statement.

3. **Vendor Analysis and Selection:** Evaluation of service providers, including recordkeepers, third -party administrators, and custodians.
4. **Fee Analysis and Benchmarking:** Review of plan fees and expenses relative to industry standards.
5. **Participant Education and Communication:** Development and delivery of investment education materials and programs for plan participants.
6. **Plan Compliance Assistance:** Guidance on regulatory requirements and

#### Subscription Services:

We offer ongoing financial guidance through a subscription service model that provides regular access to financial planning tools and advisor support for a monthly fee.

#### Limits on Investment Offerings

Our investment advice and portfolio management services focus on publicly traded securities including individual stocks listed on major U.S. exchanges, exchange-traded funds (ETFs), and mutual funds. Our approach emphasizes proper asset allocation and diversification using a combination of these investment vehicles to construct portfolios aligned with each client's objectives.

#### Tailored Services and Client Investment Objectives

We tailor our advisory services to meet the specific needs and objectives of each client. Clients are encouraged to inform us of any changes in their financial situation, investment goals, or risk tolerance so we can adjust their investment strategy accordingly. All investment decisions are made within the framework of each client's documented investment objectives and restrictions as outlined in their Investment Policy Statement.

As a fiduciary, we provide investment management services in accordance with our fiduciary duties, making investment decisions and recommendations solely in our clients' best interests without consideration of our own economic interests. We maintain policies and procedures designed to ensure fair and equitable treatment of all client accounts over time.

**Wrap Fee Programs**

We do not participate in or offer wrap fee programs.

**Assets Under Management**

As of November 4, 2024, we do not currently manage any client assets.

## Item 5: Fees and Compensation

### Fee Schedule

#### 1. Portfolio Management Fees

- AUM Blended Tiers: Annual Fees:

AUM	Annual Fee	Included Services
\$0 - \$250,000	1%	N/A
\$250,001 - \$500,000	1%	Tax preparation
\$500,001 - \$700,000	.80%	Tax preparation
\$700,001 - \$1,000,000	.80%	Tax preparation, Will, POA, and Directives
\$1,000,001 +	.60%	Tax Preparation, Revocable Trust, Will, POA and Directives

*Fees are annual, paid out monthly in arrears, based on daily average account value(s). Fees are paid from the investment account.*

#### AUM Examples:

Client 1	Client 2	Client 3
<b>Household AUM:</b> \$384,000  <b>Fee(s):</b> 1% <u>\$3,840</u>  <b>Avg Rate:</b> 1%  <b>Included:</b> Ongoing advice, Tax Preparation, Access to Planning Software.	<b>Household AUM:</b> \$793,000  <b>Fee(s):</b> First \$500,000 = 1% Next \$293,000 = 0.80% \$5,000 + \$2,344 = <u>\$7,344</u>  <b>Avg. Rate:</b> 0.93%  <b>Included:</b> Ongoing advice, Tax Preparation, Will, POA, Healthcare Directives, Access to Planning Software	<b>Household AUM:</b> \$3,450,000  <b>Fee(s):</b> First \$500,000 = 1% Next \$500,000 = 0.80% Remaining \$2.45 Million: 0.60% \$5,000 + \$4,000 + \$14,700 = <u>\$23,700</u>  <b>Avg. Rate:</b> 0.69%  <b>Included:</b> Ongoing advice, Tax Preparation, Revocable Trust, Will, POA, Healthcare Directives, Access to Planning Software

## 2. Financial Planning Fees

- Fixed Fee:

### **A. Planning Package (Includes Will, Power of Attorney and Healthcare Directives)**

- i. Starts at \$2,995 (Can increase based on complexity)
- ii. Annual maintenance fee of \$750 starting in year two
- iii. Cost does not change if the client already has estate documents
- iv. The cost of servicing the estate documents is included
- v. United States Veterans receive a 17.76% discount

### **B. Legacy Package (Includes Revocable Trust, Will, Power of Attorney and Healthcare Directives)**

- vi. Starts at \$4,995 (Can increase based on complexity)
- vii. Annual maintenance fee of \$1,250 starting in year two
- viii. Cost does not change if the client already has estate documents
- ix. The cost of servicing the estate documents is included
- x. United States Veterans receive a 17.76% discount

- Billing and Payment: A portion of the fee may be due upon signing the financial planning agreement, with the remainder due upon delivery of the financial plan. Specific terms will be outlined in the client agreement.
- Negotiable Fees: Fees are negotiable at our discretion. Discounts may be offered to veterans or other eligible clients.

## 3. Retirement Plan and Fiduciary Services:

- Set-up fee: A maximum set up fee for \$2,500 will be charged for all new plans. This fee is negotiable and will vary based on the size of the plan, number of employees and other factors relevant to setting up the plan.
- AUM Fee: A maximum annual fee of .85% will be billed for all retirement plan services.
- Billing and Payment: The set-up fee is due in advance at the time the advisory relationship is established. The AUM fee is negotiable and is billed monthly in arrears. Payment may be paid via electronic payment methods such as ACH or credit card. Specific terms will be outlined in the client agreement.
- Negotiable Fees: Fees are negotiable at our discretion. Factors such as the size of the plan and number of employees, and other relevant factors, will be considered when determining the fee. Discounts may be offered to veterans or other eligible clients.

#### 4. Subscription Fees

- Monthly Fee: \$50 per month.
- Services Included: Ongoing financial guidance and access to financial planning software.
- Billing Method: Subscription fees are billed monthly via electronic payment methods such as ACH or credit card.

While our standard fee schedule is outlined above, fees may be negotiable based on factors such as the complexity of services provided, the size of the relationship, the number of accounts being managed, and other circumstances unique to each client relationship. In some cases, we may agree to a fee schedule that differs from our standard schedule. Any negotiated fee arrangement will be documented in the client's investment advisory agreement.

#### **Other Fees and Expenses**

Clients may incur additional fees and expenses, including but not limited to:

- Custodial Fees: Fees charged by the custodian for account maintenance.
- Mutual Fund and ETF Fees: Internal management fees and expenses charged by mutual funds and ETFs, which are disclosed in each fund's prospectus.
- Transaction Fees: Fees for trade execution charged by the custodian or broker-dealer, if applicable.
- Third-Party Fees: Fees for services provided by third parties, such as third party money managers or estate planning attorneys.

We do not receive any portion of these fees. These are charged by third parties, and clients are responsible for paying them directly.

#### **Termination and Refunds**

Either party may terminate the advisory agreement at any time by providing written notice as specified in the agreement. Upon termination:

- Asset-Based Fees: Clients will be charged pro rata for services rendered up to the termination date. Any prepaid but unearned fees will be refunded.
- Financial Planning Fees: If a financial planning agreement is terminated before the plan is delivered, clients may be responsible for a prorated fee based on the time and effort expended.

- **Subscription Fees:** Clients may terminate the subscription service at any time. No refunds will be issued for fees already paid for the month in which termination occurs.

### **No Commissions or Performance -Based Fees**

Neither Unity Financial Planning Group nor any of its supervised persons accept commissions, referral fees, or any other compensation from the sale of securities or other investment products. We do not charge performance -based fees.

## **Item 6: Performance -Based Fees and Side By- Side Management**

Unity Financial Planning Group does not charge performance-based fees (fees based on a share of capital gains or appreciation in a client's account) or engage in side by-side management.

## **Item 7: Types of Clients**

We offer advisory services to the following types of clients:

- Individuals and Families
- High-Net-Worth Individuals
- Pension and profit sharing plans
- Corporations or other businesses

### **No Minimum Account Size**

We do not require a minimum account size or investment amount to open or maintain an advisory relationship.

## **Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss**

### **Methods of Analysis**

We primarily use fundamental analysis to evaluate potential investments. This approach focuses on assessing a company's financial health, management quality, industry position, and economic factors that may affect its long -term performance. Our analysis process comprehensively evaluates financial statements and metrics, while also considering management team capabilities and their track record of success. We examine each company's competitive position within its industry and assess how macroeconomic conditions might impact its performance.

## Investment Strategies

Our investment strategies are designed to achieve long-term financial goals while balancing risk and reward. We implement these strategies through several key approaches:

- **Investment Vehicle Selection:** We primarily utilize ETFs and mutual funds in our proprietary investment models. These vehicles are selected based on their inherent diversification benefits and cost efficiency, as well as their alignment with client financial goals. Our selection process prioritizes investments that demonstrate strong fundamental characteristics and potential for sustainable growth.
- **Trading Approach:** We emphasize long-term investing, typically holding positions for one year or longer. This approach enables us to focus on underlying value rather than short-term market fluctuations. While maintaining this long-term perspective, we actively monitor portfolios and make adjustments as needed based on changes in market conditions, company performance, or client objectives.
- **Portfolio Construction:** Our investment approach encompasses both model-based and customized portfolios. Our proprietary models serve as the foundation for our standard portfolios, while we also offer customized solutions tailored to individual client needs. These customized portfolios take into account each client's specific financial goals, risk tolerance, and investment preferences, ensuring alignment with their broader financial strategy.

## Risks of Loss

INVESTING IN SECURITIES INVOLVES RISK OF LOSS THAT CLIENTS SHOULD BE PREPARED TO BEAR. There is no guarantee that our investment recommendations will meet your objectives or that you will not lose money.

- **General Market Risks:** Investments face several fundamental market risks. Market risk refers to the possibility that securities may decline in value due to broad market conditions. Interest rate fluctuations can significantly affect security values, particularly in fixed-income investments. Inflation risk presents the possibility that the purchasing power of assets may erode over time. Importantly, there is no guarantee of principal, and investment objectives may not be achieved, resulting in the potential loss of some or all invested capital.

## Investment - Specific Risks

- **Equity-Specific Risks:** Equities are volatile and can fluctuate significantly due to market or company -specific events. Changes in earnings, management, regulations, or market sentiment, as well as economic and geopolitical factors, can cause stock prices to decline, leading to potential losses.
- **Mutual Funds:** Mutual funds are subject to management risk, where poor decisions by fund managers can lead to underperformance. They also have fees and expenses that can reduce returns, and in some cases, funds may restrict redemptions during market stress. Additionally, mutual funds are exposed to market risk, with values declining if the markets or sectors they invest in perform poorly.
- **Exchange-Traded Funds: (ETFs)** are subject to various risks, including the potential for capital loss, especially in the case of stock bankruptcies. Trading risk is one concern, as frequent trading can increase costs, potentially offsetting the low fees associated with ETFs. Market timing through frequent trading is also challenging, as even professional managers often struggle to consistently outperform benchmarks. Liquidity risks vary depending on the ETF's underlying assets, and some ETFs may face difficulties in executing trades without affecting the price. ETFs may trade at a premium or discount to their net asset value (NAV), and their performance can deviate from the index they track due to tracking error. ETFs that focus on smaller or niche markets, such as emerging markets or specific sectors, tend to have higher volatility and exposure to additional risks like currency, interest rate, and political instability. ETFs using complex strategies, such as derivatives or leverage, carry heightened risks, and those focused on commodities or precious metals may be influenced by market conditions, such as significant sales by large holders or shifts in speculative interest. Clients should carefully review each ETF's prospectus for detailed information on its specific risk profile, fees, and underlying investments.

## Strategy - Specific Risks

- **Long-Term Trading Risks:** Our long-term trading approach introduces certain considerations. Extended holding periods may result in opportunity costs by missing shorter-term opportunities. Extended bear markets can have a more pronounced effect on long-term positions. Additionally, company fundamentals

may change during the holding period, potentially affecting investment performance.

- **Model Portfolio Risks:** Our proprietary models, while carefully designed, may not perform as expected under certain market conditions. Diversification strategies employed in our models may not effectively prevent losses during severe market downturns when correlations between different types of investments may increase.

## **Item 9: Disciplinary Information**

Unity Financial Planning Group and its management personnel have no reportable legal or disciplinary events.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **Financial Industry Activities**

Neither Unity Financial Planning Group nor any of its management persons are registered or have an application pending to register as:

- A broker-dealer or registered representative of a broker-dealer.
- A futures commission merchant, commodity pool operator, commodity trading advisor, or associated person.

### **Affiliations**

We do not have relationships or arrangements with any related persons or entities that are material to our advisory business or to our clients. Specifically, we are not affiliated with:

- Broker-dealers
- Investment companies or other pooled investment vehicles
- Other investment advisers or financial planners
- Banking or thrift institutions
- Accounting firms
- Law firms
- Pension consultants

- Real estate firms
- Sponsor or syndicator of limited partnerships

## **Insurance Activities**

Mr. Wade Marcy and Mr. Michael Turgeon are equal owners and operators of Unity Life and Legacy, an independent insurance agency established in October 2024, through which he conducts insurance activities. As co-owners, Mr. Marcy and Mr. Turgeon receive commissions from insurance products sold through Unity Life and Legacy.

This may create a conflict of interest as Mr. Marcy may have an incentive to recommend insurance products for which he receives commissions. We address this conflict by:

- Fully disclosing the relationship with Southeast Life & Legacy.
- Ensuring recommendations are in the best interest of clients.
- Informing clients they are under no obligation to purchase insurance products through Mr. Marcy or Mr. Turgeon.

## **Professional Service Providers**

We maintain professional relationships with the following independent service providers to support our advisory services:

- **Tax Preparation Services:** We coordinate with H.B. Ross & Co., an independent accounting firm, to provide tax preparation services for our investment management clients. Clients can choose between two fee structures:
  1. **Tax-Inclusive Asset Management:** For clients who elect to include tax preparation services, the fee schedule starts at 1% for the first \$250,001 or more of assets under management
  2. **Standard Asset Management:** For clients who prefer to handle their tax preparation independently, the fee schedule starts at 1.00% for the first \$250,000 of assets under management

While these services are included in our AUM fee, H.B. Ross & Co. is not affiliated with our firm and operates as an independent entity.

- **Estate Planning Services:** We coordinate with Merino and Associates, an independent law firm, to provide basic estate documents for our financial planning

clients. While basic will/trust preparation is included in our financial planning fee, Merino and Associates is not affiliated with our firm and operates as an independent entity.

These relationships create no additional costs for our clients when used as part of our standard service offerings. Clients are never obligated to use these service providers and may work with professionals of their own choosing. Any services beyond our standard offering would be billed directly by these providers to the client at their normal rates.

We receive no referral fees, commissions, or any other compensation from these professional service providers. Our sole compensation is the advisory fees paid directly by our clients.

### **Third -Party Money Managers**

We do not utilize or recommend third-party money managers who offer asset management services to our clients.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading**

### **Code of Ethics**

Unity Financial Planning Group maintains a Code of Ethics that establishes standards of conduct for all supervised persons. The Code of Ethics includes:

- Commitment to Ethical Conduct: Acting with integrity and professionalism.
- Compliance with Laws and Regulations: Adherence to all applicable securities laws and regulations.
- Fiduciary Duty: Acting in the best interests of our clients.
- Confidentiality: Maintaining the confidentiality of client information.

### **Access to Code of Ethics**

A copy of our Code of Ethics is available to clients and prospective clients upon request.



## **Participation or Interest in Client Transactions**

- Neither the firm nor any related person recommends to clients, or buys or sells for client accounts, securities in which we have a material financial interest.

## **Personal Trading Practices**

- **Personal Trading:** Our supervised persons may buy or sell securities for their personal accounts that are also recommended to clients.
- **Conflict Mitigation:** To mitigate potential conflicts of interest:
  - Personal trades are conducted in compliance with our Code of Ethics.
  - Supervised persons are prohibited from trading in a manner that disadvantages clients.
  - Personal trading is monitored by the CCO.

## **No Principal or Agency Cross Transactions**

- We do not engage in principal transactions (buying securities from or selling securities to clients from our own accounts).
- We do not engage in agency cross transactions (acting as broker for both buyer and seller in a transaction involving a client).

# **Item 12: Brokerage Practices**

## **Selection of Broker -Dealers and Custodians**

We recommend that clients use the services of a qualified custodian and broker-dealer to hold their assets and execute transactions. The factors we consider when recommending custodians and broker-dealers include:

- **Quality of Services:** Execution capability, reliability, responsiveness, and overall quality of services.
- **Transaction Costs:** Competitive commission rates and transaction fees.
- **Technology and Reporting:** Availability of technology platforms for account access and reporting.
- **Reputation and Stability:** Financial strength and industry reputation.

Currently, we may recommend custodians such as Charles Schwab & Co., Inc. ("Schwab") or Altruist Financial LLC ("Altruist").

For managing 401k assets, we may recommend 401GO 401Go uses Matrix Trust Company as a custodian to hold the assets.

For Donor Advised Funds, we may recommend Daffy as a custodian and/or recommend their Donor Advised Funds.

Clients have the right to select their own custodians, but this may limit our ability to effectively manage their assets.

### **No Soft Dollar Arrangements**

We do not receive research and other soft dollar benefits in connection with our clients' securities transactions, which are known as "soft dollar benefits." However, the custodial broker -dealers we recommend to our clients do provide certain products and services that directly benefit both us and our clients. These products and services include (a) an online platform through which we can monitor and review client accounts, (b) access to proprietary technology, (c) duplicate statements for client accounts and confirmations for client transactions, (d) invitations to the custodial broker -dealers' educational conferences, (e) practice management consulting, and (f) occasional business meals and entertainment.

The receipt of these products and services creates a conflict of interest to the extent that it could influence us to recommend a particular custodial broker -dealer over another that might offer comparable services. We address this conflict of interest by fully disclosing it in this brochure. Additionally, we continuously evaluate each recommended custodial broker -dealer based on the value and quality of services they provide to our clients, and we periodically review alternative broker -dealers to ensure that we recommend the best options available.

### **Brokerage for Client Referrals**

We do not receive client referrals or any other incentive from broker -dealers or custodians in exchange for recommending them to clients.

## **Directed Brokerage**

We do not generally accept directed brokerage arrangements. If a client directs us to use a particular broker - dealer, the client may incur higher costs or experience less favorable execution.

## **Trade Aggregation**

Due to the individualized nature of our investment management and the use of mutual funds and ETFs, we do not typically aggregate client trades. Trades are executed on a per-account basis.

## **Best Execution**

We strive to ensure that transactions are executed in such a manner that the client's total cost or proceeds are the most favorable under the circumstances.

# **Item 13: Review of Accounts**

## **Account Reviews**

- Frequency of Reviews: All investment management accounts are reviewed at least annually, or more frequently if needed.
- Responsible Party: Reviews are conducted by Mr. Wade Marcy, CCO.
- Review Triggers: Reviews may be triggered by changes in market conditions, client circumstances, or significant account activity.

## **Review of Financial Plans**

- Financial planning engagements conclude upon delivery of the financial plan, unless ongoing services are contracted.
- Reviews of financial plans are available upon client request or as part of the subscription service.

## **Regular Reports**

- Investment Management Clients: Clients receive account statements and confirmations directly from the custodian at least quarterly.

- **Additional Reports:** We may provide periodic reports summarizing account performance, asset allocation, and holdings.

## **Item 14: Client Referrals and Other Compensation**

### **Economic Benefits Received**

Unity Financial Planning Group does not receive economic benefits from non-clients for providing investment advice to clients.

### **Client Referrals**

We do not compensate any third parties for client referrals. We rely on the quality of our services and client satisfaction to generate referrals.

## **Item 15: Custody**

### **Custody of Client Assets**

Our firm does not maintain custody of client assets. All client funds and securities are held at qualified third -party custodians. While we calculate our advisory fees in accordance with client agreements, we do not directly deduct fees from client accounts. Instead, the qualified custodian:

1. Holds all client assets
2. Processes our fee calculations
3. Deducts the fees from client accounts
4. Sends statements directly to clients showing all transactions, including fee deductions

To protect client interests, we have implemented the following practices:

1. **Fee Billing Process**
  - We calculate fees according to our agreed-upon schedule
  - We submit fee calculations to the qualified custodian
  - The custodian independently reviews and processes fee deductions
  - Clients receive detailed statements showing all fee withdrawals
2. **Client Protections**

- Clients receive statements at least quarterly directly from their custodian
  - We encourage clients to review these statements carefully
  - Clients can verify fee calculations against their custodial statements
  - Clients maintain full control of their accounts at all times
3. Account Management
- We never accept physical custody of client assets
  - We do not have direct access to withdraw client funds
  - All account transactions are processed by the qualified custodian
  - Clients can terminate our services at any time"

## **Item 16: Investment Discretion**

We accept both discretionary and non-discretionary authority to manage securities accounts on behalf of clients. This authority must be explicitly granted through the execution of our investment advisory agreement and any required custodial forms.

### **Discretionary Authority**

When granted discretionary authority, we have the power to:

- Determine which securities to buy or sell
- Determine the amount of securities to buy or sell
- Execute transactions without prior consultation with the client
- Make investment decisions in accordance with the client's investment objectives, risk tolerance, and time horizon

### **Limitations on Discretion**

- Client-Imposed Restrictions: Clients may impose reasonable restrictions on our discretionary authority, such as limitations on certain securities or industries.
- Written Authorization: Discretionary authority is granted through the execution of an investment advisory agreement and limited power of attorney.

### **Non-Discretionary Authority**

For non-discretionary accounts:

- We provide investment recommendations to clients

- All transactions require explicit client approval before execution
- Clients are notified prior to any recommended trades
- The final decision on investment selection remains with the client

The client acknowledges that delays in providing transaction approval for non-discretionary accounts may impact investment performance, as market conditions may change between the time of recommendation and execution.

### **No Authority Over Cash Withdrawals**

We do not have the authority to withdraw cash or securities from client accounts, except for the deduction of advisory fees as authorized by the client.

### **Account Opening Process**

The client shall, in writing, designate each account as either discretionary or non-discretionary during the onboarding process, as outlined in our Investment Advisory Agreement.

## **Item 17: Voting Client Securities**

### **Proxy Voting Policy**

Unity Financial Planning Group does not accept authority to vote client securities. Clients retain the responsibility for receiving and voting proxies for any securities held in their accounts.

### **Client Responsibility**

- Clients receive proxy materials and other solicitations directly from the custodian or transfer agent.
- Clients are responsible for voting proxies and taking action on legal proceedings involving securities held in their accounts.

### **Assistance Available**

While we do not vote proxies on behalf of clients, we are available to answer questions and provide guidance regarding proxy matters.

## **Item 18: Financial Information**

### **Prepayment of Fees**

Under Georgia law, investment advisers who require prepayment of fees of \$500 or more, per client, six months or more in advance must provide audited financial statements to the state. Our firm does not require prepayment of fees exceeding \$500 per client, six months or more in advance. Therefore, we are not required to provide audited financial statements.

In the event our fee structure changes to require prepayment exceeding this threshold, we will:

1. Provide audited financial statements as required by Georgia law
2. Update our disclosures accordingly
3. Notify clients of any material changes to our fee structure

### **Financial Condition**

There are no financial conditions that are reasonably likely to impair our ability to meet contractual commitments to clients.

### **Bankruptcy Disclosure**

Unity Financial Planning Group has not been the subject of a bankruptcy petition at any time.

## **Item 19: Requirements for State -Registered Advisors**

### **Principal Executive Officers and Management Persons**

#### **Wade Marcy**

Wade Marcy serves as Co-owner and Chief Compliance Officer of Unity Financial Planning Group, LLC. Born in 1992, Mr. Marcy received his education from Georgia College & State University (2014-2015) and holds the Series 65 (Uniform Investment Adviser Law Examination).

#### **Professional Background:**

- Unity Financial Planning Group, LLC, Managing Member/Chief Compliance Officer (2024-Present)
- Unity Life and Legacy, Co-owner and Insurance Professional (October 2024-Present)
- Prudential Financial Planning Services, Financial Professional/Registered Representative (April 2023 - September 2024)
- Prudential Insurance Company of America, Financial Professional (April 2023 - September 2024)
- Thrivent Financial, Financial Associate (October 2021 - March 2023)
- Thrivent Investment Management Inc., Registered Representative (December 2020 - March 2023)
- Thrivent Financial, Associate Representative (August 2021 - October 2021)
- Dream Land Pet Memorial Center, General Manager (September 2015 - August 2021)
- Georgia Funeral Care, General Manager (September 2015 - August 2021)
- Buckhead Business Consultants, Campaign Executive (June 2015 - August 2015)

#### **Other Business Activities and Potential Conflicts of Interest:**

Mr. Marcy is currently the Co-owner and operator of Unity Life and Legacy, an insurance services firm established in October 2024. Through this business, he provides comprehensive insurance solutions including life insurance, longterm care insurance, disability insurance, and related insurance planning services. While this business operates independently from Unity Financial Planning Group, LLC, the dual role creates potential conflicts of interest that require disclosure.

As both an investment adviser representative and insurance professional, Mr. Marcy receives separate compensation streams: advisory fees through Unity Financial Planning Group, LLC and insurance commissions through Unity Life and Legacy. To address these potential conflicts, our firm has implemented comprehensive oversight measures including:

- Clear disclosure of the separate nature of investment advisory and insurance services
- Written policies ensuring insurance recommendations remain independent of investment advice
- Regular compliance reviews of all recommendations

- Documentation requirements for insurance recommendations
- Client discretion over all insurance decisions with no obligation to purchase through any specific provider

To ensure client protection and maintain transparency, Unity Financial Planning Group, LLC has established strict policies separating insurance activities from investment advisory services. We conduct regular compliance reviews to monitor potential conflicts and ensure all recommendations align with clients' best interests. We encourage clients to ask questions about any aspects of these business relationships that may require clarification.

### **Performance -Based Fees**

Neither Mr. Marcy nor Unity Financial Planning Group, LLC accepts performance-based fees.

### **Disciplinary Information**

Mr. Marcy has not been involved in any disciplinary events that would require disclosure under this item. This includes any criminal or civil actions, administrative proceedings before any governmental agency or self -regulatory organization, or any other events that would be material to the evaluation of our advisory business or the integrity of our management.

### **Relationships with Issuers**

Mr. Marcy has no relationships or arrangements with any issuer of securities that might be material to our advisory business or our clients.

For additional information about any aspect of our business practices, conflicts of interest, or Mr. Marcy's background, clients and prospective clients may contact Mr. Marcy directly at (404) 200 -6464. Our commitment to transparency helps ensure clients can make informed decisions about both their investment advisory and insurance needs.

### **Michael Turgeon**

Michael Turgeon serves as Coowner of Unity Financial Planning Group, LLC. Born in 1999, Mr. Turgeon received his bachelor's degree from Keene State College and a master's degree from

Jack Welch Management Institute. In 2024, Mr. Turgeon earned the Chartered Financial Consultant (ChFC®) Designation, and is also Series 66, Series 63, Series 7 and Series 26 licensed.

### **Professional Background:**

- Unity Financial Planning Group, LLC, Investment Adviser Representative (2025-Present)
- LPL Enterprise, LLC, Mass Transfer (11/2024-02/2025)
- Prudential Insurance Company of America, Financial Professional (02/2023-11/2024)
- Pruco Securities LLC, Registered Representative (02/2023-11/2024)
- Thrivent Financial, Financial Associate (08/2020-02/2023)
- Thrivent Investment Management Inc, Registered Representative (06/2020-02/2023)
- Mutual of Omaha Investor Services, Inc., Registered Representative (07/2018-06/2020)
- Palmetto Advisory Group, Managing Director (08/2016-06/2018)
- Manning & Napier Advisors, LLC, VP, Platform Sales (12/2014-03/2016)

### **Other Business Activities and Potential Conflicts of Interest:**

Mr. Turgeon is currently the Co-owner and operator of Unity Life and Legacy, an insurance services firm established in October 2024. This business provides comprehensive insurance solutions including life insurance, long-term care insurance, disability insurance, and related insurance planning services. While this business operates independently from Unity Financial Planning Group, LLC, the dual role creates potential conflicts of interest that require disclosure.

As both an investment adviser representative and insurance professional, Mr. Turgeon receives separate compensation streams: advisory fees through Unity Financial Planning Group, LLC and insurance commissions through Unity Life and Legacy. To address these potential conflicts, our firm has implemented comprehensive oversight measures including:

- Clear disclosure of the separate nature of investment advisory and insurance services
- Written policies ensuring insurance recommendations remain independent of investment advice

- Regular compliance reviews of all recommendations
- Documentation requirements for insurance recommendations
- Client discretion over all insurance decisions with no obligation to purchase through any specific provider

Mr. Turgeon engages in several business activities outside of his role at Unity Financial Planning Group, LLC. Since February 2012, Mr. Turgeon has been involved with FiPath 4 Advisors, which now operates as Refer Me IQ, a technology company based in Atlanta, GA that provides online referral applications for financial services professionals. While this activity is investment-related, it operates independently from his advisory role at Unity Financial Planning Group, LLC.

Mr. Turgeon maintains involvement in real estate through two entities. He serves as co-owner of T&M Family Enterprises, LLC, established in April 2013, where he partners with his stepbrother to manage rental properties and owner-financed property arrangements in Atlanta, GA. Additionally, as owner of Collective Resources International, LLC, established in March 2010, he oversees rental properties and handles owner financing arrangements, also based in Atlanta, GA.

Beyond his real estate interests, Mr. Turgeon holds several other investment positions. He maintains a private investment in a local film production through Five Date Rule Film, established in August 2022. He also holds a private investor position in Black Cat Decisions, LLC, established in September 2000, an analytics company focusing on calculator tools located in Fairfield, CT. Furthermore, he established The Turgeon Group, LLC in December 2022 as a business ownership entity based in Atlanta, GA. Mr. Turgeon established, in 2024, Peekaboo - Hoodie LLC. He and leads the development of an invention project in the apparel industry focused on creating innovative accessories. This venture requires approximately 2 hours per week of his time.

The firm monitors all investment recommendations to ensure they align with clients' best interests and maintains regular documentation and review of all business activities to maintain separation between advisory services and other business interests. We maintain clear disclosure to clients about all outside business activities and strict adherence to the firm's code of ethics and compliance procedures.

We ensure that clients understand that Mr. Turgeon's involvement in these outside business activities is separate from and does not influence the investment advice provided through Unity Financial Planning Group, LLC. Clients maintain complete

discretion over their investment decisions and are never obligated to engage with any of Mr. Turgeon's other business entities. Clients are encouraged to ask questions about any aspects of these business relationships that may require clarification. Our commitment to transparency helps ensure clients can make informed decisions about their investment advisory needs.

### **Performance -Based Fees**

Neither Mr. Turgeon nor Unity Financial Planning Group, LLC accepts performance-based fees.

### **Disciplinary Information**

Mr. Turgeon has not been involved in any disciplinary events that would require disclosure under this item. This includes any criminal or civil actions, administrative proceedings before any governmental agency or self-regulatory organization, or any other events that would be material to the evaluation of our advisory business or the integrity of our management.

### **Relationships with Issuers**

Mr. Turgeon has no relationships or arrangements with any issuer of securities that might be material to our advisory business or our clients.

For additional information about any aspect of our business practices, conflicts of interest, or Mr. Turgeon's background, clients and prospective clients may contact Mr. Turgeon directly at (404) 200 -6464. Our commitment to transparency helps ensure clients can make informed decisions about both their investment advisory and insurance needs.