

# Investment Advisory Representative Brochure

**Julia Joyce Sawyer**

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**Synergy Investment Group, LLC**

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This Brochure Supplement provides information about Julia J. Sawyer (“Supervised Person”) that supplements the Synergy Investment Group, LLC Brochure. You should have received a copy of that Brochure. Please contact Joseph Hayes, Chief Compliance Officer, if you did not receive Synergy Investment Group, LLC’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Julia J. Sawyer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

### Year of Birth

1942

### Education

University of Tennessee at Chattanooga, BA – English Literature & Secondary Education, 1960-1964

University of Cincinnati, M. ED., 1970-1972

### Business Experience

Sterne, Agee Financial Services –Representative, 02/2012-Present

Synergy Investment Group, LLC, Registered Representative, 01/2009-Present

Brokers International Financial Services, Inc., Registered Representative, 10/2007-01/2009

Securities Service Network, Inc., Registered Representative, 01/1998-10/2007

SSN Advisory, Inc., Advisory Representative, 12/2004-10/2007

Capital Investment Advisors, Registered Representative, 08/1994-12/2004

Eneric Financial Services, Inc., Registered Representative, 09/1997-01/1998

Cambridge Investment Research, Inc., Registered Representative, 09/1996-09/1997

FSC Securities Corporation, Registered Representative, 09/1994-09/1996

### Professional Designations

Chartered Life Underwriter (CLU) – The CLU designation is issued by The American College. To obtain such designation, an individual must have three years of full-time business experience within the five years preceding the awarding of the designation. A candidate for the CLU must complete five core and three elective courses. Upon completion of courses, a proctored examination must be passed for each course. To maintain the designation, an individual is responsible for completing 30 hours of continuing education every two years.

Chartered Financial Consultant (ChFC) - The ChFC designation is issued by The American College. To obtain such designation, an individual must have three years of full-time business experience within the five years preceding the awarding of the designation. A candidate for the ChFC must complete six core and two elective courses. Upon completion of the courses, a proctored examination must be passed for each course. To maintain the designation, an individual is responsible for completing 30 hours of continuing education every two years.

## **Item 3- Disciplinary History**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **Item 4- Other Business Activities**

The Supervised Person, in addition to providing investment advisory and/or financial planning services, is also registered as a broker/dealer agent of Sterne, Agee Financial Services, Inc. offering various securities products to clients. For advisory clients participating in the Managed Account Program, the Supervised Person may be entitled to a portion of commissions as a broker/dealer agent, if the client is responsible for the commission charges.

For non-advisory assets, the Supervised Person, as a broker/dealer agent, does receive commissions from the sale of various securities products. In the case of mutual funds, the Supervised Person may also receive trails, in the

form of 12b-1 fees, for existing mutual fund positions. Since the Supervised Person receives commission for the sale of securities products, there is an incentive for the Supervised Person to recommend products based on compensation received rather than the client's needs. The firm has adopted policies and practices designed to review transactions for suitability and their overall appropriateness to the client.

The Supervised Person also conducts an insurance business consisting of life and health insurance as well as fixed annuities. The Supervised Person is entitled to a portion of commissions as an insurance agent. The Supervised Person also engages in seasonal tax preparation. All securities, insurance, advisory, and tax preparation is conducted under the name of Tax and Retirement Planning Services, LLC.

#### **Item 5- Additional Compensation**

The Supervised Person does not receive economic benefits in the form of awards, bonuses and prizes for any person or entity for providing advisory services and investment advice to a client of Synergy Investment Group, LLC.

#### **Item 6 - Supervision**

Joseph Hayes, Chief Compliance Officer, and any designee he may appoint are daily reviewing transactions in client accounts. A sample of accounts is monitored by the Chief Compliance Officer. In such a review, the Chief Compliance Officer is evaluating transaction history relative to the client's profile and the underlying agent's compliance with firm policies and fiduciary standards. Additional account reviews may be triggered by a specific client request; a customer complaint; or, as needed, based on activity levels within an account. A sample of financial plans will be reviewed as needed by the Chief Compliance Officer. Joseph Hayes can be contacted at (704) 333-7637.

#### **Item 7- Requirements for State-Registered Advisers**

Registered investment advisers are required to disclose all material facts regarding any reportable events that would be material to your evaluation of each supervised person providing investment advice. There is no information to report under this Item.