

Michael S. Carrier & Associates, Inc.

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Lake Forest, FL 32771
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Supervised Person = Michael S. Carrier

This brochure provides information about the qualifications and experience of Michael S. Carrier. If you have any questions about the contents of this brochure, please contact us at 407-549-5968 and/or mcarrier@cfl.rr.com. This information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Michael S. Carrier & Associates, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Education Background and Business Experience

The principal and supervised person of our firm, Michael S. Carrier, received a Bachelor Degree in Finance from the University of Central Florida in 1993. While in college Mr. Carrier worked in the investment operations department for SunBank, N.A. (1989-1993) and upon receiving his degree he participated in SunBank's Investment Trust and Administration management training program. Following the program Mr. Carrier worked for SunBank as an Investment Trust Administrative Officer (1993-1996) and in 1996 he joined Fiduciary Associates, Inc. a private wealth management firm located in Winter Park, FL. In 1997 Mr. Carrier opened Michael S. Carrier & Associates, Inc. and upon passing his Series 65 test he became a registered investments advisor.

Item 3: Disciplinary Information

We have not had, and do not currently have, any legal or disciplinary events against our firm or Michael S. Carrier.

Item 4: Other Business Activities

Michael S. Carrier does not currently participate in any other investment related businesses.

Item 5: Additional Compensation

Michael S. Carrier does not currently receive any economic benefit for providing advisory services from anybody other than clients of Michael S. Carrier & Associates, Inc..

Item 6: Supervision

Any questions pertaining to the handling of your account should be made directly to Michael S. Carrier at 407-549-5968.