

ADV PART 2A & 2B BROCHURE**FREEMAN CAPITAL ADVISORS, LLC**

2015 Ayrsley Town Blvd. Suite 202
Charlotte, NC, 28273

February 12, 2019

This brochure provides information about the qualifications and business practices of Freeman Capital Advisors, LLC. If you have any questions about the contents of this brochure, please contact Freeman Capital Advisors at 336.914.0888 and contact@freemanadvisors.co.

Additional information about our Freeman Capital Advisors, LLC is available on the SEC website, www.adviserinfo.sec.gov.

Freeman Capital Advisors, LLC is a registered investment adviser. Registration with the United States Securities & Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Our firm's CRD number is 300025.

Item 2 Material Changes

This brochure is Freeman Capital Advisors' initial filing. This section will be used to provide our clients with any new and/or updated information regarding the investment adviser.

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Item 4: Advisory Business

General Information

Freeman Capital Advisors offers the investment management to prospective and current clients. Freeman Capital Advisors, a limited liability company organized under Delaware law, is an SEC-registered investment adviser that maintains its principal office at 2015 Ayrley Town Blvd, Suite 202, Charlotte, NC, 28273. If you have questions regarding the material contained herein, please contact Freeman Capital Advisors at contact@freemanadvisors.co.

Program Description and Investment Strategy

Freeman Capital Advisors Retail Program

For clients that come to us via the FreemanAdvisors.co platform, we construct an ETF and/or Stock portfolio. This portfolio could include U.S. Equity, International Equity, Emerging Equity, Commodities, Real Estate, Fixed Income, and Inflation protection. Any account held in this program is actively risk managed by us with our proprietary risk management technology. Investors can view live cutting-edge analytics on any account that is managed by logging into the FreemanAdvisors.co platform.

The following accounts may be opened in the program:

- Individual - Taxable

Freeman Capital Advisors is a smart, simple way of managing savings and investments. Freeman Capital Advisors only offers investment advisory services over the internet through our platform. This Wrap Fee Brochure is meant to help you understand the nature of the advisory services offered by Freeman Capital Advisors, whether the advisory services offered by Freeman Capital Advisors are right for you, and the potential conflicts of interest associated with your participation in the investment platform. You should review it carefully.

Freeman Capital Advisors offers investment advice to clients and manages assets through the Freeman Wrap Fee Program. A wrap fee program has a fee structure that provides clients with advisory and brokerage services for one all-inclusive bundled fee with no additional account activity charges for execution of trades. As such, Freeman charges clients (defined below) a single bundled fee that covers the investment advisory services it provides, as well as the brokerage and custodial services provided by broker-dealer, DriveWealth.

Freeman Capital Advisors offers its advisory services through a Wrap Fee Program because we believe it best allows us to achieve our mission of simplifying smart saving and investing for our clients. For example, the wrap fee gives clients the freedom to add to or withdraw money from their accounts and provide investment direction that impacts their account holdings without incurring any separate expenses for resulting trades.

Freeman's Wrap Fee Program offers services is a retail service whereby individuals, trusts, and other legal entities receive advisory services from Freeman Capital Advisors (such clients are referred to as "Retail Clients"). All clients receive Freeman Capital Advisors discretionary advisory services over the internet.

Freeman Capital Advisors offers a fixed fee package of financial advice ("Advice Package"). The Advice Package is a monthly cost for financial advice through our conversational artificial intelligence, "Nia".

Freeman Capital Advisors through our artificial intelligence financial planner will provide personalized financial planning advice, including advice relating to debt, such as student loans and credit card debt, mortgages, savings, and retirement (including pensions and social security) and tax-related advice that does not constitute legal advice or advice requiring licensure as a Certified Public Accountant (such advice, collectively is referred to as "Supplementary Services," whether delivered via automated chat or voice chat with the artificial intelligence). Supplementary Services are designed to help clients articulate and quantify goals, organize financial data, identify needs and opportunities, evaluate alternative courses of actions, and determine whether and how Freeman Capital Advisors can fit into clients' broader financial plans. Freeman Capital Advisors will base any such advice on information provided by clients regarding, among other things, their age, marital and family status, annual income, employment status, liquid net worth, debt and other investments, investment goals and investment experience during the financial consultation chat with the artificial intelligence platform.

Information provided by Clients to Freeman Capital Advisors' financial artificial intelligence platform will not typically be considered in the future provision of Freeman Capital Advisors' discretionary advisory services unless Client also enters such information into Freeman Capital Advisors' online interface. Freeman Capital Advisors financial artificial intelligence platform will not monitor, or provide continuing advice on, accounts held at institutions other than Freeman Capital Advisors. Supplementary Services will not include, among other things, a comprehensive financial plan and certain investment topics, such as investments in real estate, may fall outside the scope of the Supplementary Services. Any tax information provided by Freeman Capital Advisors is not a substitute for the advice of a qualified tax advisor. You should consult with your tax advisor to discuss tax-related concerns.

There can be no assurances that any client's financial goals and objectives will be met through receipt of Supplementary Services. Freeman Capital Advisors uses an artificial intelligence financial planning platform to provide Supplementary Services. Clients will not speak to or interface with a human consultants or advisors. All Supplementary Services are only provided through the financial planning models provided through the artificial intelligence financial planning platform. In addition, Freeman Capital Advisors may, in its sole discretion, offer any client, without charge, certain Supplementary Services through electronic chat or audio chat with the artificial intelligence platform, subject to the conditions and limitations described above. Clients are under no obligation to accept or follow any recommendations made by the artificial intelligence financial planning platform as part of the Supplementary Services and neither Freeman Capital Advisors nor the artificial intelligence financial planning platform will have any discretion over client assets or accounts with respect to implementing any such

recommendations. Clients who receive Supplementary Services will continue to receive Freeman Capital Advisors' discretionary advisory services over the internet, with the exception of Clients who only receive non-discretionary Supplementary Services and thus do not have a Freeman Capital Advisors account.

Use of the artificial intelligence financial planning platform in the Freeman Capital Advisors will entitle a Retail Client to an unlimited number of interactions with the artificial intelligence financial planning platform per year with the artificial intelligence financial planning platform. In addition, Retail Clients will generally receive periodic updates, reminders, and other messages from the artificial intelligence financial planning platform to assist such clients in staying on track to meet their investment goals. These periodic updates, reminders, and messages will not be part of any Supplementary Services that Freeman Capital Advisors.

Before investing with Freeman Capital Advisors, or in any investment account, potential clients should consider paying off high-interest debt. Potential clients should also consider the options that are available to them through workplace savings plans provided by their employers.

Sub-Advisory Engagements

Our firm may act as a sub-adviser to other registered investment advisers (the "Principal Adviser") who wish to engage us to manage the holdings in their clients' portfolios. Both our firm and the Principal Adviser may be granted dual trading authority. We may have discretionary authority over a portion of the assets to buy and sell securities based on the client's individual needs. Typically, the Principal Adviser will have discretionary trading authority over the client's account and will be responsible for supervising the management of the account. Accordingly, the Principal Adviser will monitor the account activity conducted on behalf of the account by our firm. Fees will be deducted from the account(s) held at an unaffiliated, qualified custodian. Our firm and the Principal Adviser will share in the fee collected. All agreed upon terms shall be provided in the sub-advisory agreement between our firm and the Principal Adviser.

Licensing Engagements

In a Licensing Engagement Freeman Capital Advisors may license or white label its technology platform to third parties including banks, trusts, credit unions, RIAs, broker/dealers, software companies, digital wealth managers, and family offices. Freeman Capital Advisors typically will be paid a fee on assets it advises via these relationships.

Investment Strategies

Freeman Capital Advisors has selected a broad set of asset classes, and investment instruments, to span the risk and return requirements of our clients. These include equities and bonds, both domestic and international.

The asset classes that Freeman Capital Advisors has selected to build our client portfolios, which best meet our clients' needs are:

- US Equities
- Foreign Developed Market Equities
- Foreign Emerging Market Equities
- US Short-Term Treasuries
- US Treasury Inflation-Protected Securities (“TIPS”)
- Municipal Bonds
- US Bonds
- US Real Estate

Freeman Capital Advisors uses all information received from the customer in addition to its own proprietary AI methodology to provide Investment Advice to the client, including constructing an optimal investment portfolio for the client. Freeman Capital Advisors then, if desired by the client, executes the plan by providing the client a way to open an account with DriveWealth and then investing in the portfolio on behalf of the client.

As clients grow their savings and execute on their life plans, Freeman Capital Advisors works to ensure that any changes in the client risk profile is captured to update the optimal portfolio. Adjustments are made, on an ongoing basis, in client’s investments to keep their life plans achievable. Freeman Capital Advisors does not incorporate the client’s other investment positions, prior to providing Portfolio Management Services, as that information has not been shared with Freeman Capital Advisors. Freeman Capital Advisors assumes that the client has followed the investment advice and directly implements and monitors each of their external portfolios, if they have any, to achieve the risk levels they seek.

Recommendations of Particular Types of US Equities

ETFs

Freeman Capital Advisors will primarily use Exchange traded funds (“ETFs”) which are professionally managed pooled vehicles that invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. ETFs’ managers trade fund investments in accordance with fund investment objectives. While ETFs generally provide diversification, risks can be significantly increased for funds concentrated in a particular sector of the market, or that primarily invest in small cap or speculative companies, use leverage (i.e. borrow money) to a significant degree, or concentrate in a particular type of security (i.e. equities) rather than balancing the fund with different types of securities. ETFs can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. During times of extreme market volatility, ETF pricing may lag versus the actual underlying asset values. This lag usually resolves itself in a short period of time (usually less than one day),

however, there is no guarantee this relationship will always occur. The market price of ETFs and HOLDRs traded on the secondary market is subject to the forces of supply and demand and thus independent of the ETFs NAV. This can result in the market price trading at a premium or discount to the NAV which will affect an investment's value.

Fixed-Income

Investments in fixed-income securities are subject to interest rate risk and credit risk, including changes in debt ratings.

Item 5 Fees and Compensation

Please find a fee schedule below. Fees are charged based on the average total size of all accounts on a monthly basis. Fees are charged on the client level, meaning the sum of all accounts managed under a unique Social Security Number is considered when calculating fees. Fees are not negotiable. Freeman Capital Advisors does not allow clients to prepay fees.

Financial Planning Fees:

Type of Fee	Cost
Monthly Planning Fee	\$10.00/month

Annual Wrapped Fees

Total Client Assets	Fee
\$0 - \$29,999	0%
\$30,000	2%

New Retail Clients typically pay an annualized wrap fee of 2.0% of their account balance for participation in the Freeman Capital Advisors when their balance is over \$30,000. There is no fee for balances under \$30,000. Retail Clients who elect to receive the Advice Package will pay for them by credit card on a fixed fee basis pursuant to the schedule available in this document.

Clients should consider that, depending on the amount of activity in a client's account and the value of custodial, trade execution, advisory, and other services that are provided under the arrangement, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately or by others. Clients should also consider that Freeman Capital Advisors receives different amounts of revenue (and incurs different costs) from clients participating in the Freeman Capital Advisors service. Clients also should consider whether paying for Advice Package is most appropriate for their needs. Freeman Capital Advisors may, at its sole discretion, waive portions of its fees or offer fees to some accounts that differ from the standard fee schedules referenced above. You should also be aware that Freeman Capital Advisors may offer clients free-of-charge Supplementary Services. Clients should therefore inquire about what Supplementary Services Freeman Capital Advisors is making available free of charge before deciding to become a Freeman Capital Advisors client or to pay for an Advice Package.

Freeman Capital Advisors' asset-based fees are calculated as a prorated amount of a client's average daily balance over a quarter and charged near the end of each quarter. Other than as described above, fees are not charged on the basis of a share of capital gains upon or capital appreciation of the Funds (as defined below) or any portion of the assets of a client. In certain circumstances disclosed in the advisory agreement between each client and Freeman Capital Advisors (an "Advisory Agreement"), Freeman Capital Advisors reserves the right to charge a client for special requests or other irregular services.

Freeman Capital Advisors will automatically debit the prorated amounts of the fees from the assets in a client's account on a quarterly basis in arrears.

All fees paid to Freeman Capital Advisors for investment advisory services are separate and distinct from the fees and expenses charged by Funds to their shareholders. These fees and expenses are described in each Fund's prospectus, which are available in the "Portfolio" tab of the online interface and are embedded in the securities purchased on clients' behalf. These fees are generally composed of a management fee and other Fund expenses. Freeman Capital Advisors does not earn or receive a portion of such fees.

Freeman Capital Advisors periodically enters into arrangements with third-party providers of goods and services under which Freeman Capital Advisors receives payments in exchange for referring Clients to such third-party providers. Freeman Capital Advisors will disclose the existence of any such payments, as well as any conflicts of interest, at the time that Freeman Capital Advisors refers a Client to the third-party provider.

Additional Fees and Expenses

Freeman Capital Advisors' Wrap Fee Managed Account Program fees are inclusive of all management fees, custodian fees, and transaction fees, except for any Wiring or Miscellaneous Fees charged by the custodian (\$20 for wires out and \$20 for checks out). Expense ratios charged by third-party ETF companies (only applicable for clients who allocate to ETFs) are not included in the wrap fee. Expense ratios charged by third party Mutual Fund companies (only applicable for clients who allocate to Mutual Funds) are not included in the wrap fee. ETF and Mutual Fund expenses are deducted from the securities on the exchange, not from a client's account.

Freeman Capital Advisors expects from time to time to run promotional campaigns to attract clients to open Accounts on the Site. These promotions may include additional Account services or products offered on a limited basis to select clients, more favorable fee arrangements, and/or reduced or waived fees for clients.

Pre-Payment of Fees

Freeman Capital Advisors does not require nor solicit pre-payment of any Management Fees.

Fee Deduction

The Portfolio Management Service Fee will be deducted directly from the client's account by the Custodian at the authorization of the client as per the client's Service Agreement with the Custodian. Freeman Capital Advisors will be the Calculation Agent for purposes of determining the amount of the Fee, and in the Freeman Capital Advisors, Portfolio Management Service Agreement with the client. Freeman Capital Advisors will communicate the Fee information to the Custodian, as per the instructions of the client. If there is not enough liquid cash in the account to pay the fees when due, Freeman Capital Advisors has been authorized to instruct the Custodian to liquidate the necessary positions in the account to cover the amount of the fees due under the Agreement.

Compensation for the Sale of Securities

No persons at Freeman Capital Advisors nor any supervised persons or representatives of Freeman Capital Advisors accepts compensation or commissions for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of Mutual Funds.

Item 6: Performance Based Fees & Side by Side Management

Freeman Capital Advisors does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

Freeman Capital Advisors' Clients include individuals, companies, partnerships, and other legal entities (subject to Freeman Capital Advisors' approval) who are U.S. residents and maintain a checking account with a U.S. bank. There is no minimum account size to maintain an account with the Freeman Capital Advisors. The minimum initial deposit is \$1.

Freeman Capital Advisors clients are generally individuals who are seeking to receive investment advice leveraging the power of AI, and to receive Portfolio Management Services to implement that advice.

Investors evaluating Freeman Capital Advisors Portfolio Management services should be aware that Freeman Capital Advisors relationship with its clients is likely to be different from the "traditional" investment advisor relationship or existing "robo" -advisory services in several respects:

1. All clients of Freeman Capital Advisors are typically as comfortable with using technology to express their thoughts, intentions for the future, and ideas regarding their financial plans, as they would be communicating with a human financial advisor.

2. Freeman Capital Advisors will tell clients if investing in the markets is unsuitable based upon their risk profile, income and financial obligations, and goals, and therefore may not accept a client for Portfolio Management Services if, in its sole discretion, Freeman Capital Advisors determines such investing would not be appropriate for the client.
3. Freeman Capital Advisors is an internet based financial advisor which means each client must acknowledge their ability and willingness to conduct her relationship with Freeman Capital Advisors on an electronic basis via the FreemanAdvisors.co App.
4. Clients may not place orders to purchase or sell securities on a self-directed basis.
5. Under the terms of the Account Agreement, each client agrees to receive all Account information and Account documents (including this Brochure), and any updates or changes to same, through access to the FreemanAdvisors.co App and Freeman Capital Advisors electronic communications.
6. Unless noted otherwise on the FreemanAdvisors.co App or within this Brochure, Freeman Capital Advisors Portfolio Management services, the signature for the Investment Advisory Agreement, and all documentation related to investment services are managed electronically. To provide the right investment advice and tailor the Portfolio Management Services decisions to each client's specific needs, Freeman Capital Advisors collects information from each client, including specific information about their investing profile such as financial situation, investment experience, and investment objectives. Freeman Capital Advisors maintains this information in strict confidence subject to its Privacy Policy, which is provided on the Site.
7. When customizing its investment advice, Freeman Capital Advisors relies upon the information received from a client on its Financial Plans via the FreemanAdvisors.co App. A client must promptly notify Freeman Capital Advisors, via their account on the App at www.FreemanAdvisors.co of any change in their financial situation or investment objectives that might require a review or revision of her portfolio.
8. The AI based Investment Portfolio Management services includes preselected ETFs for each asset class within the plan recommended to a Client. Freeman Capital Advisors does not allow clients to select their own individual investments and asset class is considered to be part of the overall investment plan.

Sub-Advisory Engagements

The minimum investment to engage in a sub-advisory relationship is variable, but generally starts at \$20,000 across all accounts. Freeman Capital Advisors generally provides the service to the following Types of Clients:

- Independent Registered Investment Advisors (RIAs)
- Investment Companies (Mutual Fund, ETF)

- Wealth Managers
- Certified Financial Planners (CFPs)
- Wrap Fee Program Sponsors
- Consultants

Licensing Engagements

There is no minimum enforced for licensing. Freeman Capital Advisors generally provides the service to the following Types of Clients:

- Banks
- Trusts
- Credit Unions
- RIAs
- Broker/Dealers
- Software Companies
- Digital Wealth Managers
- Family Offices

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

Freeman Capital Advisors services are provided exclusively online, via the FreemanAdvisors.co website. Clients provide a high level of detail to the Freeman Capital Advisors platform, through their account information, their financial goals, and the planning process. Freeman Capital Advisors provides information, via the Application, regarding their accounts, including performance and how well plans are being achieved. Should a Client have an issue, they are encouraged to communicate with Freeman Capital Advisors through the support@FreemanAdvisors.co email. All inquiries will be received and responded to.

Because Freeman Capital Advisors is an AI based online advisor, adjustments to the client's risk profile or financial condition are updated automatically, causing the investment Portfolio to be changed as needed, as client's investments grow and evolve. Advisor will use the information gathered from the FreemanAdvisors.co application, as provided or authorized by the client, to ensure that the investments selected for client's portfolio continue to meet client's requirements. If the client's circumstances or goals change, client is responsible for contacting Advisor, via the FreemanAdvisors.co App and updating to reflect as necessary so that Advisor can receive an updated Financial Plan and consequently reevaluate and adjust the investment strategy for the client's account appropriately.

Freeman Capital Advisors directly manages the portfolios of Retail Clients pursuant to each client's Advisory Agreement.

Summary of Freeman Capital Advisors' Advisory Services

Clients should carefully consider Freeman Capital Advisors' services before determining whether to engage Freeman Capital Advisors. To use Freeman Capital Advisors' investment

services, clients and/or their Advisors inform Freeman Capital Advisors of a client's financial goals and personal information through Freeman Capital Advisors' online applications, and Freeman Capital Advisors' algorithm then recommends and builds a portfolio of exchange traded funds ("ETFs," or the "Funds") and individual assets for each of the client's financial goals and account types. Each portfolio is associated with a target allocation (the "Allocation") of investment types and/or asset classes.

Investment Strategies

Freeman Capital Advisors manages different investment strategies which employ a variety of investment methods relying on technical and fundamental analysis and leveraging the many proprietary pieces of investment technology that we have built. **Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.** Please find detailed descriptions of each strategy below:

- o **Freeman Capital Advisors All-Strategy Conservative** - Freeman Capital Advisors All-Strategy Conservative is an absolute return allocation made up of a rotating mix of Freeman Capital Advisors strategies across Equity, Income, Diversified, and Alternative asset classes. Strategy holdings change at the discretion of Freeman Capital Advisors' Investment Management Team, depending on global asset class strength. It is the most conservative of the Freeman Capital Advisors All-Strategy allocations.
- o **Freeman Capital Advisors All-Strategy Moderate** - Freeman Capital Advisors All-Strategy Moderate is an absolute return allocation made up of a rotating mix of Freeman Capital Advisors strategies across Equity, Income, Diversified, and Alternative asset classes. Strategy holdings change at the discretion of Freeman Capital Advisors' Investment Management Team, depending on global asset class strength. It takes on a moderate amount of risk.

Investing in securities involves risk of loss that clients should be prepared to bear.

For some financial goals and portfolios, Freeman Capital Advisors' recommendations to clients will shift over time, with the recommended Allocation gradually shifting as the term of the goal approaches.

When clients deposit to or withdraw money from their Freeman Capital Advisors account, they are requesting that Freeman Capital Advisors purchase or sell available assets within their account in amounts that reflect their desired Allocation. Similarly, when clients and/or their Advisors adjust a client's Allocation, Freeman Capital Advisors will buy and sell Funds to approach the desired Allocation.

Portfolio Rebalancing

Freeman Capital Advisors periodically rebalances the client's portfolio to make sure that the optimized portfolios stay at the clients determined risk level and adjusts if that risk level changes. It attempts to do this in a tax-efficient fashion while seeking to ensure that the multiple objectives of the client remain feasible. The Rebalance algorithm including when

and how much should be rebalanced will be determined by Freeman Capital Advisors' AI Investment Advisor and Investment Services

Freeman Capital Advisors uses algorithms to advise clients and manage their accounts. These algorithms are developed, overseen, and monitored by Freeman Capital Advisors' investment advisory personnel. When clients sign up for a Freeman Capital Advisors account, an algorithm, developed by Freeman Capital Advisors' investment advisory personnel, determines Freeman Capital Advisors' recommended Allocation based on inputs from the client. Algorithms also generate advice regarding other investment decisions, including but not limited to Allocation selection, savings and withdrawal rates, automatic rebalancing, account type selection, and the amount of cash Freeman Capital Advisors recommends that Retail maintain in the bank account they have linked to their Freeman Capital Advisors account. When clients make deposits or withdrawals from their accounts or donate shares, an algorithm determines the specific securities to trade based on a client's Allocation and other directions that they have provided to Freeman Capital Advisors. Further details on each of these services, including the operation of the underlying algorithms, are available on Freeman Capital Advisors' website. These algorithms and the artificial intelligence financial planning platform may not perform as intended for a variety of reasons, including but not limited to incorrect assumptions, changes in the market, and/or changes to data inputs. Freeman Capital Advisors may modify periodically these algorithms, or a computer system's code or underlying assumptions, and these changes may have unintended consequences. Additional information regarding relevant considerations for Clients considering an automated digital investment advisory program (sometimes referred to as a "robo advisor") is contained in the Investor Bulletin from the Securities and Exchange Commission available at https://www.sec.gov/oiea/investor-alerts-bulletins/ib_robo-advisers.html.

Clients should be aware that, when Freeman Capital Advisors makes changes to its online applications, not all Clients may see such changes at the same time. This may be because Freeman Capital Advisors is testing particular changes or because Freeman Capital Advisors has determined that it would be prudent to roll out a particular feature on a more gradual basis. Clients should also be aware that there will typically be different services and tools available to them depending on the means by which they are interacting with Freeman Capital Advisors over the internet. For example, the services available on a mobile phone (or a particular mobile phone operating system) will be different than the services and tools available via a web-based interface.

Third-Party and Custom Portfolios

As described above, Freeman Capital Advisors may offer certain portfolios designed and/or managed by third-parties to its Retail. Freeman Capital Advisors also offers a range of third-party model portfolios, as well as certain advisor-designed "custom portfolios" in order to provide Advisors on the Freeman Capital Advisors for Advisors platform and in the Advisor Network with greater flexibility in serving their clients.

Third-party portfolios are likely to include exchange-traded funds sponsored by such third party or an affiliate thereof, and therefore such third party is subject to a potential conflict of interest in that it may be incentivized to include such affiliated exchange-traded funds in constructing such

portfolios. Furthermore, to the extent any third-party portfolio is updated by the applicable third-party provider, such updates may be delivered to Freeman Capital Advisors and updated after such updates are delivered to other users of such third-party portfolio (including affiliates of the relevant provider). Clients should also understand that certain of Freeman Capital Advisors' services will be more limited or operate differently for clients who are in a third -party portfolio or custom portfolio and should consult their Advisory Agreement for additional details.

Material Risks

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Stock Market Risk

The value of the stocks and other securities owned in a Strategy will fluctuate depending on the performance of the companies that issued them, general market and economic conditions, and investor confidence. The market also may fail to recognize the intrinsic worth of an investment or Freeman Capital Advisors may misgauge that worth.

Strategy Turnover

The Strategies do not have any limitations regarding portfolio turnover and may have turnover rates in excess of 100%. A portfolio turnover rate of 100% is equivalent to a portfolio buying and selling all of the securities in its portfolio once during the course of a year. The turnover rates of the Strategies may be higher than other Strategies with the same investment objectives. Higher strategy turnover rates may increase the brokerage costs and may adversely affect its performance.

Company Risk

The stocks in the Strategies may not perform as expected. Common factors that can negatively affect a particular stock's price include poor earnings reports by the issuer, a restatement of earnings by the issuer, loss of major customers or management team members, major litigation against the issuer, or changes in government regulations affecting the issuer or its industry.

Opportunity & Strategy Risk

There is the risk of missing out on an investment opportunity because the assets necessary to take advantage of that opportunity are held in other investments. The business of investing in securities is highly competitive and the identification of attractive investment opportunities is difficult and involves a high degree of uncertainty.

Industry and Sector Risk

Companies that have similar lines of business are grouped together in broad categories called industries. Certain industries are grouped together in broader categories called sectors. Freeman

Capital Advisors may overweight specific industries within various sectors in a Strategy. The fact that Freeman Capital Advisors may overweight a Strategy's holdings in a specific industry or industries may cause a Strategy's performance to be more susceptible to the economic, business, or other developments that affect those industries or sectors. This overweighting means a Strategy may be less diverse and more volatile than its benchmark.

Cyclical Analysis

Economic/business cycles may not be predictable and may have many fluctuations between long term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Use of Leverage

Leverage may be used in investment and trading, generally through purchasing inherently leveraged instruments such as exchange-traded funds. The prices of leveraged instruments can be highly volatile, and investments in leveraged instruments may, under certain circumstances, result in losses that exceed the amounts invested.

Institutional Risk

Securities and futures exchanges typically can suspend or limit trading in any instrument traded on the exchange resulting in substantial losses.

Third-Party Data

Freeman Capital Advisors uses third-party data such as exchange-traded security data. While every precaution is used to minimize errors, it may receive or use inaccurate data which exposes the client to additional fees from purchases and sales, tax consequences and/or potential trading losses.

External Modeling

Freeman Capital Advisors also relies on statistical models that are provided by multiple external third-parties, as input to the overall modeling effort. These models are subject to the same set of modeling errors as those developed by Freeman Capital Advisors and are therefore an additional source of risk. In addition, there is the risk that these third parties stop developing these models altogether, causing a change in the Freeman Capital Advisors methodology.

Interest Rate Risk

When interest rates change, the value of a Strategy's fixed-income investments will be affected. Debt securities tend to move inversely with changes in interest rates. For example, when interest rates rise, debt security prices generally fall.

Credit Risk

The value of the debt securities held by a Strategy fluctuates with the credit quality of the issuers of those securities. A Strategy could lose money if the issuer of a security is unable to meet its financial obligations or goes bankrupt. Failure of an issuer to make timely payments of principal and interest or a decline or perception of decline in the credit quality of a debt security can cause the price of the debt security to fall.

Changes in Debt Ratings

If a rating agency gives a debt security a lower rating, the value of the security will decline because investors will demand a higher rate of return.

High-Yield Bond Funds

The investor should note that the funds and sub-accounts that invest in lower-rated debt securities involve additional risks because of the lower credit quality of the securities in the Strategy. The investor should be aware of the possible higher level of volatility and increased risk of default.

Tax-Free Municipal Bond Funds

The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

Bank Loan/Senior Debt Funds

Funds that contain bank loans and senior loans are impacted by risks associated with fixed income in general, including interest rate risk and default risk. Because they often invest in non-investment grade issues, the risk of default is high. These securities are also relatively illiquid. Funds that invest in bank loans or senior debt are often highly leveraged, which will produce a higher than normal level of volatility.

Temporary Defensive Investments

In times of unstable or adverse market or economic conditions, Freeman Capital Advisors may purchase up to 100% of a Strategy's assets in temporary defensive instruments in an effort to enhance liquidity or preserve capital. Temporary defensive investments generally include cash, cash equivalents such as commercial paper, money market instruments, foreign time deposits, short-term debt securities, U.S. government securities, option contracts, ETFs, inverse ETFs, or repurchase agreements. A Strategy could also hold these types of securities pending the investment of proceeds from the sale of securities held in a Strategy. A Strategy may be invested in temporary defensive investments for undetermined periods of time, depending on market or economic conditions. To the extent Freeman Capital Advisors invests defensively in these securities, it might not achieve a Strategy's investment objective.

Small and Mid-Size Company Risk

Freeman Capital Advisors may purchase securities in small or mid-size companies for a Strategy. While small and mid-size companies may offer greater potential for capital appreciation than larger and more established companies, they may also involve greater risk of loss and price fluctuation. The trading markets for securities of small-cap issuers may be less liquid and more volatile than securities of larger companies. This means that Freeman Capital Advisors could have greater difficulty buying or selling a security for the Strategy of a small-cap issuer at an acceptable price, especially in periods of market volatility.

Item 9: Disciplinary Information

Freeman Capital Advisors' Disciplinary History

Freeman Capital Advisors has not been subject to any disciplinary events by regulators nor is it party to any legal events that are material to client evaluation of our advisory business.

Item 10: Other Financial Industry Activities and Affiliations

Freeman Capital Advisors' Financial Industry Activities and Affiliations

Freeman Capital Advisors CEO Calvin Williams is an officer of the Community by Freeman Capital, LLC. An affiliate of Freeman Capital Advisors providing financial education.

Freeman Capital Advisors is a wholly-owned subsidiary of Freeman Capital Management Holdings, Inc., which is also the parent company of Community by Freeman Capital.

Item 11: Freeman Capital Advisors' Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Freeman Capital Advisors maintains a code of ethics that requires all officers and employees to conduct themselves with the highest standards of honest conduct and business ethics in all aspects of their activities concerning Freeman Capital Advisors and Freeman Capital Advisors clients.

Participation in Client Transactions and Potential Conflicts of Interest

Freeman Capital Advisors or individuals associated with Freeman Capital Advisors may buy or sell securities identical to or different than those recommended to clients for their personal accounts. Individuals associated with Freeman Capital Advisors may also be Freeman Capital Advisors clients. In addition, any related person(s) may have an interest or position in certain securities which may also be recommended to a client. In such instances, Freeman Capital Advisors or its related persons may have a financial incentive to buy or sell such securities for client accounts, although this incentive is limited because Freeman Capital Advisors generally

recommends highly liquid assets to its clients and because client activity in such funds is unlikely to materially impact their price.

It is the express policy of Freeman Capital Advisors that no person employed by Freeman Capital Advisors may use material, non-public information obtained during the course of his or her work in deciding whether to purchase or sell any security prior to any pending transaction(s) being executed for an advisory account. This policy is intended to prevent employees from benefiting from transactions placed on behalf of advisory accounts.

Item 12: Brokerage Practices

Under the terms of the investment advisory agreement, clients authorize and instruct Freeman Capital Advisors to direct brokerage transactions for client assets to DriveWealth, LLC ("DriveWealth"), a FINRA registered broker-dealer and member of SIPC, which provides trade execution and clearing services in addition to traditional brokerage and custody services. DriveWealth custodies omnibus with Electronic Transaction Clearing, Inc. ("ETC Clearing"). Order routing is accomplished using a third-party technology platform, Wealth Technologies, Inc., a technological service provider that transmits orders to DriveWealth at Freeman Capital Advisors' direction.

Freeman Capital Advisors executes trades through DriveWealth in recognition of the value of the brokerage and other services that DriveWealth provides, both directly and through DriveWealth's clearing agreement with ETC Clearing. The factors that Freeman Capital Advisors considers in designating DriveWealth as approved broker include but are not limited to: execution capability and available liquidity; timing and size of particular orders; commission rates; responsiveness; trading experience; reputation, integrity and fairness in resolving disputes; quality of application programming interfaces and technology; and other factors.

Clients should understand that not all investment advisers recommend, request, or require their clients to direct brokerage. However, the direction to trade through DriveWealth is part of the overall structure of the Freeman Capital Advisor's platform because DriveWealth provides access to certain capabilities such as the ability to trade fractional shares and facilitate the dollar cash back feature that are integral to the advisory services Freeman Capital Advisors provides. Freeman Capital Advisors also believes that the direction to trade through DriveWealth is reasonable in light of the fact that clients do not pay brokerage execution fees in connection with their relationship to Freeman Capital Advisors.

Brokerage and execution fees are negotiated and paid by Freeman Capital Advisors. In addition, access to Freeman Capital Advisors' professional portfolio management and the associated trading is just one component of a broader membership program designed to enhance clients' credit, financial well-being and financial literacy. As a result, a client's decision to participate in Freeman Capital Advisor's product offerings should be based on the overall services provided under the membership program and the potential impact on the client's financial well-being. Clients acknowledge that the selection of a particular broker-dealer and the amount of the corresponding execution costs are not material to the value they seek to obtain from Freeman Capital Advisors' offering.

Freeman Capital Advisors will monitor the execution quality provided by DriveWealth and will periodically reevaluate the quality and cost of DriveWealth's brokerage services in accordance with Freeman Capital Advisors' overall responsibilities for accounts over which it has investment discretion, but it will not select broker-dealers or evaluate best execution in terms of any particular transaction. Instead, all trades will be placed with DriveWealth. By directing brokerage through DriveWealth, Freeman Capital Advisors will not always be able to obtain the most favorable execution for client transactions and it is possible that clients will pay higher transaction costs or receive less favorable net prices as a result of the decision to direct brokerage to DriveWealth. It is possible that the prices, commissions, other execution costs, and transaction charges for trades directed through DriveWealth will not be as favorable as those that would be obtained if trades were placed through another broker-dealer.

However, as noted above, clients do not pay brokerage execution costs associated with transactions in their accounts. Brokerage and execution fees are negotiated and paid by Freeman Capital Advisors. As a result, Freeman Capital Advisors has an incentive to negotiate favorable brokerage execution costs that will permit Freeman Capital Advisors to continue to offer its clients a competitively priced service. As of the date of this Brochure Freeman Capital Advisors does not engage in any "soft dollar" practices involving the receipt of research or other brokerage services in relation to client commission money, nor does Freeman Capital Advisors receive any research or other products in connection with client transactions.

Freeman Capital Advisors also does not use client commission money to compensate or otherwise reward any brokers for client referrals. **Aggregation & Allocation:** When Freeman Capital Advisors determines that the purchase or sale of a particular ETF security is appropriate for more than one client account, Freeman Capital Advisors will generally (but is not required to) aggregate or combine those client orders ("Block Orders") for execution purposes. Block Orders help to facilitate best execution and reduce market impact. Block Orders also allocate equitably among participating clients the impact of any market fluctuations that might have occurred had such orders been placed independently. Each account that participates in a Block Order will be charged or credited with the average price and, if applicable, a pro-rata share of any commissions or fees for transactions in that particular security on the same trading day. The average price may be more or less favorable than what a client would have received if the orders were not aggregated.

Although Freeman Capital Advisors generally aggregates client orders and sends them to the broker-dealer for execution on a single trading day, there may be occasions on which it is necessary to trade over multiple trading days due to unusual market activity or technological limitations. In the event that Freeman Capital Advisors executes Block Orders over multiple trading days, client allocations will be subject to a randomized selection process designed to ensure that clients are treated on a fair and equitable basis over time. When Freeman Capital Advisors aggregates transactions, allocation of the securities so purchased or sold is made by Freeman Capital Advisors in the manner it considers to be the most equitable and consistent with its fiduciary obligations to such accounts. Freeman Capital Advisors will follow procedures to ensure that allocations do not involve a practice of systematically disadvantaging any client or group of clients over time. Account performance is never a factor in trade allocations.

Freeman Capital Advisors trades in Client accounts for any number of reasons, including in response to Client actions such as asset Allocation changes, deposits, or withdrawals. Freeman Capital Advisors also trades in order to rebalance Client accounts, to change investment options, or otherwise to further the investment objectives that Clients specify via Freeman Capital Advisors' website.

Subject to Freeman Capital Advisors' trading policies, described in this section, Freeman Capital Advisors generally trades on the same business day. However, transactions will be subject to processing delays in certain circumstances. For example, orders initiated on non-business days and after markets close generally will not transact until the next business day. Freeman Capital Advisors continues placing orders associated with deposit and withdrawal requests until market close. Freeman Capital Advisors maintains a general approach of not placing orders around the time of scheduled Federal Reserve interest rate announcements. This time period, during which markets often exhibit instability, is typically fifteen to thirty minutes before and after such announcements. Freeman Capital Advisors may also postpone trades in order to modulate its overall trading volume on a particular business day. Further, account deposits are automatically subject to a processing period that may be up to five business days or longer; deposit-related transactions will not occur until the next business day after this processing period is complete.

In addition, Freeman Capital Advisors reserves the right, at any time and without notice, to delay or manage trading in response to market instability. Freeman Capital Advisors may do so where it determines it is appropriate to respond to extraordinary circumstances of market instability, as evidenced by extreme instances of elevated localized volatility (i.e., minute-to-minute spikes in implied volatility), insufficient or unstable market depth, price dislocation, incomplete execution, fast markets, and rapidly widening bid-ask spreads. In the event Freeman Capital Advisors delays placing orders in response to extraordinary market volatility for greater than sixty consecutive minutes during Freeman Capital Advisors' typical trading hours of 10:00 a.m. to 4:00 p.m., Freeman Capital Advisors will undertake to provide notice of such delay to Clients via email. For the avoidance of doubt, Freeman Capital Advisors does not delay or manage trading based on any view about whether markets are likely to rise or fall.

Clients' access to their funds are generally not affected by Freeman Capital Advisors' trade management practices, including decisions to delay intra-day trading during extraordinary circumstances of market instability. This is because withdrawals from (as well as deposits into) Freeman Capital Advisors accounts are subject to the timing of the ACH network, which functions as a batch process on a 24-hour cycle and is independent of the time of day a trade occurs.

Freeman Capital Advisors places aggregated orders involving multiple Freeman Capital Advisors accounts trading in the same securities. In conducting these transactions no client is favored over any other client and each client that participates in an aggregated transaction will participate at the average share price for transactions in the aggregated order.

There are never any separate fees for any trade execution or custody service.

Item 13: Review of Accounts

Freeman Capital Advisors' investment tools are designed to provide clients with continuous access to account information through Freeman Capital Advisors' online interface. Clients can utilize various tools on the interface to review their account and better understand their holdings and performance information. Clients also receive periodic emails from Freeman Capital Advisors with information about their accounts as well as links to account statements.

As described above in Item 6, and subject to the limitations for custom portfolios and third-party portfolios referenced there, Freeman Capital Advisors' algorithms continuously reviews clients' accounts to ensure their portfolios are within a set range of their Allocation. If a client's portfolio deviates from this range, Freeman Capital Advisors will rebalance such portfolio back to its target Allocation in certain circumstances. Furthermore, Freeman Capital Advisors monitors accounts to determine whether a client is on or off track to meet a particular goal or whether, in Freeman Capital Advisors' judgment, client's chosen Allocation is too aggressive or conservative for a goal and indicates the result of that monitoring through the online interface. Freeman Capital Advisors personnel further conduct limited reviews of accounts when triggered by certain account activity, although Clients should be aware that their individual accounts are generally not actively monitored directly by investment advisory personnel.

Item 14: Client Referrals & Other Compensation

Freeman Capital Advisors offers compensation to current clients, affiliate marketers, solicitors, and other strategic partners who recommend Freeman Capital Advisors and refer new clients. New clients are advised of such compensation prior to opening an account. Freeman Capital Advisors supervises the referral activities of current customers, affiliate marketers (including “bloggers”), solicitors, and other strategic partners. Clients are not charged any fee nor do they incur any additional costs for being referred to Freeman Capital Advisors by a current client, affiliate marketer, solicitor, or other strategic partner. In addition, Freeman Capital Advisors personnel are eligible for variable compensation based on the firm’s growth. This compensation is based on firm-wide targets, individual targets, or both.

Termination of Advisory Relationship

Retail agreements may be canceled at any time, by either party, for any reason upon notice in accordance with the applicable Advisory Agreement. Retirement client agreements may be cancelled by the client at any time and by Freeman Capital Advisors after a specific notice period, in both cases in accordance with the applicable Advisory Agreement. Upon termination of any account any earned, unpaid fees will be due and payable.

Privacy Policy

Freeman Capital Advisors is committed to protecting our clients’ private information. Freeman Capital Advisors and Drive Wealth have instituted policies and procedures to ensure that customer information is kept private and secure. Freeman Capital Advisors does not disclose any non-public personal information about its customers or former customers to any non-affiliated third parties except as required by or permitted by law or agreed to by the client or as otherwise disclosed in Freeman Capital Advisors’ Privacy Policy. In the course of servicing a client account, Freeman Capital Advisors may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and attorneys; with an Advisor in the case of Institutional Clients; and with the employer or plan sponsor in the case of Participants. Freeman Capital Advisors restricts internal access to non-public personal information to those employees who need access to such information in order to provide products or services to a particular client. Freeman Capital Advisors also maintains physical, electronic, and procedural safeguards to protect client information.

Item 15: Custody

We do not have physical custody of any client funds and/or securities. We may directly debit client account(s) for the payment of our advisory fees. Funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. Clients receive account statements from the independent, qualified custodian(s) holding their funds and securities monthly. The account statements from custodian(s) will indicate the amount of our advisory fees deducted from the account(s) each billing period. Clients should carefully review account statements for accuracy.

If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact support@freemanadvisors.co

Item 16: Investment Discretion

Before we can buy or sell securities on your behalf, a client must first sign a discretionary management agreement and/or a power of attorney.

Clients may grant our firm discretion over the selection and amount of securities to be purchased or sold without obtaining consent or approval prior to each transaction. We generally do not accept management of accounts where clients may specify conditions or investment parameters. Please refer to **Item 4. Advisory Business** in this brochure for more information on our discretionary management services.

We may choose to provide our strategies on a non-discretionary basis to financial advisors when they deem them appropriate for their clients.

- a. **Investment Advice** – This is a Fee Service. As part of this Service, the Artificial Intelligence Technology managed by Freeman Capital Advisors, understands the client's Financial Plans and related objectives, their income, savings and spending patterns and their ability to save. It recommends an overall Savings Strategy, including how much debt should be paid down, and the optimal amount to save, including details on how much of those savings should be in liquid investments and what portion of the savings should be in retirement accounts. It also helps the client target a risk level for its portfolio and provides certain long-term return forecasts based on the risk level, and a projection of how the risk level should change based on the liquidity needs, age and other characteristics of the client. The objective of this process is to have the client understand how they can achieve their Financial Plans.

Freeman Capital Advisors is hired to act as a client's Investment Advisor, and as part of this may be directed to perform Portfolio Management Services. Clients grant Freeman Capital Advisors full power to direct, manage, and change the investment and reinvestment of the assets in the account, including any cash proceeds and any additions to the account. Freeman Capital Advisors authority over the client's investments includes:

- 1) discretionary authority to purchase and sell securities for the client's account in accordance with the client's objectives as the client has communicated them to Freeman Capital Advisors via the FreemanAdvisors.co App,
- 2) to submit aggregated trade orders for Client in order to obtain best execution, and
- 3) to give instructions concerning these transactions to the broker-dealer(s) and other custodians and third-party vendors with which client's account(s) are held and operated.

Freeman Capital Advisors is not required to, and will not, first consult with the client before placing any specific order or obtain specific authorization from the client for each specific transaction.

Freeman Capital Advisors will manage the account using AI technology to personalize an investment portfolio for each of Freeman Capital Advisors clients. Advisor's AI algorithms

will monitor client's account on an ongoing basis and provide the client with regular updates via the FreemanAdvisors.co website and via a Freeman Capital Advisors Mobile App, once released. All client interaction will be via the FreemanAdvisors.co website. As client's plans and savings strategies change, Freeman Capital Advisors will receive this information was provided by the Freeman Capital Advisors, Inc. and adjust the client portfolios as appropriate.

Freeman Capital Advisors is acting as a fiduciary regarding its investment advisory services for each client and must put the client's interests above its own in managing the client's account. Freeman Capital Advisors will provide these services to each client in a manner consistent with its fiduciary duty to the client and the provisions of all applicable laws, including the Investment Advisers Act of 1940 (the "Advisers Act").

Freeman Capital Advisors will have no authority to withdraw or transfer assets from client's account except to a destination pre-set by the client and in accordance with client's specific instructions to Advisor via the FreemanAdvisors.co website. All such instructions must be in compliance with government regulations including Anti-Money Laundering, Know-Your-Customer and USA Patriot Act provisions.

Freeman Capital Advisors may in some cases recommend that you do not invest in the markets, and instead pay down debt or save through other channels, to achieve your long-term plans. Clients do not have the ability to engage in self-directed investments with Freeman Capital Advisors.

Clients can access Freeman Capital Advisors by visiting the website www.FreemanAdvisors.co. Information displayed on the FreemanAdvisors.co website, may include assumptions on investment returns, which are generated by Freeman Capital Advisors.

Tailoring of Advisory Services

Freeman Capital Advisors has developed proprietary AI algorithms to match, your overall Financial Plan, with your inputs from a questionnaire to determine if you should invest, the right risk level for your investment portfolio, both today and over time. Based on this, Freeman Capital Advisors provides Portfolio Management Services as below, if you seek to open an Account with us to manage your investments.

Item 17: Voting Client Securities

Freeman Capital Advisors does not vote proxies for its client accounts. Clients will receive their proxies or other correspondence directly from their custodian Drive Wealth.

Item 18: Financial Information

To the best of Freeman Capital Advisors' knowledge, we are not aware of any financial condition that is reasonably likely to impair Freeman Capital Advisors' ability to meet its contractual commitments to its Clients.

ADV PART 2B BROCHURE SUPPLEMENT

Calvin F. Williams, Jr.
Alec James Robinette

FREEMAN CAPITAL ADVISORS, LLC

2015 Ayrsley Town Blvd. Suite 202
Charlotte, NC, 28273

February 12, 2019

This brochure supplement provides information about the principal, Calvin F. Williams Jr. and the financial planner, Alec James Robinette that supplements Wrap Fee Brochure you received above. If you have any questions about the contents of this brochure, please contact us at contact@FreemanAdvisors.co. Additional information about Freeman Capital Advisors is available on the SEC's website at www.adviserinfo.sec.gov.

Calvin Filandus Williams, Jr., CEO

Item 2 - Educational Background and Business Experience

Calvin F. Williams

Born: 1983

Educational Background

- 2006 – Bachelor of Science, North Carolina A&T State University

Business Experience

- 01/2019 – Present, Freeman Capital Advisors, Founder & CEO
- 05/2015 – 07/2018, Freeman Capital Management, Founder & CEO
- 12/2013 – Present, Lincoln Financial Group, Project Management Office
- 08/2011 – 11/2013, ePals, Director Project Management Office & Operations
- 04/2003 – 08/2011, XMG Online, Founder & CTO
- 05/2002 – 07/2006, US Department of Defense, Computer Scientist

Professional Designations, Licensing, & Exams

- Series 3, 34, and 65

Item 3- Disciplinary Information

Calvin Williams has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4- Other Business Activities

The Community by Freeman Capital, LLC

Role: CEO, Financial Education

Address: 2015 Arysley Town Blvd, Suite 202, Charlotte, NC 28273

Lincoln Financial Group

Role: Project Manager

Address: 100 N. Green St., Greensboro, NC 27401

Item 5 - Additional Compensation

The Community by Freeman Capital and Lincoln Financial Group compensates Calvin Williams

Item 6 – Supervision

Calvin F. Williams, Jr. is CEO and chief compliance officer of Freeman Capital Advisors, LLC. He maintains supervision by regularly reviewing client reports, emails, trading tickets as well as personal securities transactions. He may be reached at 336.914.0888 or contact@freemanadvisors.co.

Alec James Robinette, CFP®

Item 2 - Educational Background and Business Experience

Alec Robinette, CFP®

Born: 1979

Educational Background

- 2002 – Bachelor of Arts, University of Michigan

Business Experience

- 06/2017 – Present, Elemental Financial, LLC, Managing Member and CCO
- 08/2016 – 06/2017, Fiscal Fitness Clubs of America, Financial Coach
- 06/2015 – 07/2016, Elemental Financial, LLC, Managing Member and CCO
- 10/2006 – 01/2015, Wells Fargo Advisors, Business Transition Consultant
- 07/2005 – 09/2006, Fidelity Investments, 401k Plan Educational Consultant

Professional Designations, Licensing, & Exams

Professional Designations, Licensing & Exams CFP (Certified Financial Planner)®: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive 6-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Item 3- Disciplinary Information

Alec Robinette has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4- Other Business Activities

Elemental Financial, LLC

Role: Managing Member, Financial Planner

Address: 4120 Hawksmoore Rd Winston-Salem, NC 27106

Item 5 - Additional Compensation

Elemental Financial compensates Alec Robinette as a full-time financial planner.

Item 6 – Supervision

N/A