

**Singularity Financial Services LLC
also dba Jason Young and Associates**

Form ADV Part 2A – Disclosure Brochure

Effective: November 13, 2019

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Singularity Financial Services LLC also doing business as Jason Young and Associates (“Singularity” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (770) 363-7323.

Singularity is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Singularity to assist you in determining whether to retain the Advisor.

Additional information about Singularity and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with our firm name or with our CRD# 306151.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Singularity.

Singularity believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Singularity encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Change

Singularity is a new registered investment advisor. This is the initial filing of the Disclosure Brochure.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Singularity.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or with our CRD #306151. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (770) 363-7323 .

Item 3 – Table of Contents

Item 1 – Cover Page	1
Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Services.....	4
A. Firm Information	4
B. Advisory Services Offered	4
C. Client Account Management	5
D. Wrap Fee Programs	6
E. Assets Under Management	6
Item 5 – Fees and Compensation	6
A. Fees for Advisory Services	6
B. Fee Billing.....	7
C. Other Fees and Expenses	7
D. Advance Payment of Fees and Termination	7
E. Compensation for Sales of Securities	8
Item 6 – Performance-Based Fees and Side-By-Side Management	8
Item 7 – Types of Clients	8
B. Advisory Services Offered	8
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	8
A. Methods of Analysis	8
B. Risk of Loss	9
Item 9 – Disciplinary Information.....	10
Item 10 – Other Financial Industry Activities and Affiliations	10
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	10
A. Code of Ethics	10
B. Personal Trading with Material Interest	11
C. Personal Trading in Same Securities as Clients	11
D. Personal Trading at Same Time as Client.....	11
Item 12 – Brokerage Practices	11
A. Recommendation of Custodian[s]	11
B. Aggregating and Allocating Trades	12
Item 13 – Review of Accounts.....	12
A. Frequency of Reviews	12
B. Causes for Reviews.....	12
C. Review Reports	12
Item 14 – Client Referrals and Other Compensation	13
A. Compensation Received by Singularity	13
B. Client Referrals from Solicitors	13
Item 15 – Custody	13
Item 16 – Investment Discretion	13
Item 17 – Voting Client Securities	13
Item 18 – Financial Information	13
Appendix 1 - Wrap Fee Program.....	14
Form ADV 2B - Brochure Supplements	26
Privacy Policy	26

Item 4 – Advisory Services

A. Firm Information

Singularity Financial Services LLC also doing business as Jason Young and Associates (herein “Singularity” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Singularity which is organized as a limited liability company under the laws of the State of Georgia in October 2019. Singularity is owned and operated by Jason G. Young (Principal / Financial Advisor). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Singularity.

B. Advisory Services Offered

Singularity offers investment advisory services designed to meet the needs of individuals, high net worth individuals, trusts, estates, and businesses (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Our fiduciary commitment is further described in our Code of Ethics. For more information regarding our Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Investment Management Services

Singularity provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Singularity works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an investment strategy. Singularity will then design an investment strategy that may include the Advisor’s internal investment management and/or the use of independent managers.

Internal Management – Singularity will construct Client portfolios utilizing mutual funds, exchange-traded funds (“ETFs”), individual equities and individual bonds. The Advisor also includes alternative investment vehicles as part of its investment process. The Advisor may also utilize other types of investments, as appropriate, to meet the needs of certain Clients. Singularity will may retain the Client’s legacy investments based on portfolio fit, tax implications and/or other factors.

Singularity’s investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate investments that have been held less than one year to meet the objectives of the Client or due to market conditions. Singularity will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Singularity evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Singularity may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Singularity may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Singularity may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Singularity accept or maintain custody of a Client’s funds or securities, except for the limited authority as detailed in Item 15 - Custody. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client investment advisory agreement.

Use of Independent Managers – Singularity may recommend that a Client utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) in connection with a Client’s investment strategies. In such instances, the Client may be required to authorize and enter into an advisory agreement with the Independent Manager[s] that defines the terms in which the Independent Manager[s] will provide investment management and related services. The Advisor will assist in the development of investment policy recommendations and managing the ongoing Client relationship. The Advisor will perform initial and ongoing oversight and due diligence over the selected Independent Manager[s] to ensure the Independent Managers’ strategies and target allocations remain aligned with the Clients’ investment objectives and overall best interests.

Financial Planning Services

Singularity will typically provide a variety of financial planning services to Clients, pursuant to an agreement between the Advisor and the Client or included in an overall wealth management engagement. The Advisor, at its sole discretion, may waive its financial planning fee. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, estate planning, personal savings, education savings, insurance needs, and other areas of a Client’s financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Singularity may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

C. Client Account Management

Prior to engaging Singularity to provide investment advisory services, each Client is required to enter into one or more advisory agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Singularity, in connection with the Client, will develop an investment strategy targeted to achieve the Client’s investment goals and objectives.
- Asset Allocation – Singularity will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Singularity will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Singularity will provide investment management and ongoing oversight of the Client’s portfolio.

D. Wrap Fee Programs

Singularity may include securities transaction fees together with its investment advisory fees. Including these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its investment management services for its Clients. The Advisor sponsors the Singularity Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Further, the recommended Custodian typically does not charge transaction fees for equity securities and ETFs. Other securities are typically subject to securities transactions costs. Please see Appendix 1 – Wrap Fee Program Brochure, which is always included as a supplement to this Disclosure Brochure..

E. Assets Under Management

Singularity is a newly established advisor and will be reporting assets under management in a subsequent filing of this Disclosure Brochure. Clients may request current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of Singularity and the Client.

A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range from 0.70% to 1.50% based on several factors, including, but not limited to: the services offered to the Client, the complexity of the services to be provided, the level of Client assets managed by the Advisor, and/or the overall relationship with the Advisor.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Singularity will be independently valued by the designated Custodian. Singularity will not have the authority or responsibility to value portfolio securities.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Singularity's right to terminate an account. Additions may be in cash or securities provided that Singularity reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Singularity, subject to the usual and customary securities settlement procedures. However, Singularity designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. Singularity may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

Use of Independent Managers

For Client account[s] implemented through an Independent Manager, the Client's overall fees typically includes Singularity's investment advisory fee (as noted above) plus advisory fees and/or platform fees charged by the Independent Manager[s], as applicable.

Financial Planning Services

Singularity typically includes financial planning services as part of a wealth management engagement and fee. The Advisor may also offer its services separately at an hourly rate of up to \$500. Fees may be negotiable at the sole discretion of the Advisor. An estimate for total hours and costs will be provided to the Client prior to engaging for these services.

B. Fee Billing

Investment Management Services

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Singularity at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Singularity to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Use of Independent Managers

Client account[s] implemented through Independent Manager[s] will be billed in accordance to the separate agreement[s] with the respective parties. These parties will typically add Singularity's investment advisory fee and deduct the overall fee from the Client's account[s].

Financial Planning Services

Financial planning engagements may require an advance payment of fees up to 50% of the expected total cost of the engagement. Upon completion of the engagement deliverable[s], the remaining balance of the engagement fees shall be invoiced by the Advisor and are due upon receipt of the invoice. Upon completion of the engagement deliverable[s], the remaining balance of the engagement fees shall be invoiced by the Advisor and are due upon receipt of the invoice. The Advisor does not collect advance fees of \$1,200 or more for any services that will be completed six (6) months or more in the future.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s], such as securities transaction fees, wire transfer fees, fees for trades executed away from the Custodian (if applicable) and other fees.

In addition, all fees paid to Singularity for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Singularity, but would not receive the services provided by Singularity which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Singularity to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Investment Management Services

Singularity is compensated for its services in advance of the quarter in which investment advisory services are rendered. Either party may request to terminate the investment advisory agreement with Singularity, at any time, by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, the Advisor will promptly refund any unearned, prepaid advisory fees. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

In the event that a Client should wish to terminate their relationship with an Independent Manager, the terms for termination will be set forth in the respective agreements between the Client and those third parties. Singularity will assist the Client with the termination and transition as appropriate.

Financial Planning Services

Singularity may or may not charge for its financial planning services, at the sole discretion of the Advisor.

Singularity may be partially compensated for its financial planning services in advance of providing services. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be responsible for planning fees based on the number of hours worked by the Advisor. Upon termination, the Advisor will refund any unearned, prepaid fees, if applicable. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Singularity does not buy or sell securities to earn securities transaction fees and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

On an interim basis, Advisory Persons remain registered as Financial Advisors (investment advisor representatives and registered representatives of Raymond James & Associates, Inc. ("RJA"), a registered broker-dealer and member FINRA and SIPC. In one's separate capacity as an investment advisor representative of RJA, the Advisory Person will typically receive advisory fee revenue for Clients managed through RJA's registered investment advisor. In one's separate capacity as a registered representative of RJA. Please see Item 10 below.

Advisory Persons are also licensed as independent insurance professionals. As an independent insurance professional, one may earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by an Advisory Person are separate and in addition to the advisory fees charged by Singularity. This practice presents a conflict of interest as an Advisory Person may have an incentive to recommend insurance products to the Client for the purpose of generating commissions rather than solely based on the Client's needs. However, the Client is under no obligation, contractually or otherwise, to purchase insurance products through the Advisory Person. Please see Item 10 below.

Item 6 – Performance-Based Fees and Side-By-Side Management

Singularity does not charge performance-based fees for its investment advisory services. The fees charged by Singularity are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

Singularity does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

B. Advisory Services Offered

Singularity offers investment advisory services designed to meet the needs of individuals, high net worth individuals, trusts, estates, and businesses. Singularity does not impose a minimum account or relationship size.

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

A. Methods of Analysis

Singularity primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Singularity are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being

analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Singularity will be able to accurately predict such a reoccurrence.

As noted above, Singularity generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Singularity will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Singularity may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Singularity will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing a Client's account[s]. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Following are some of the risks associated with the Advisor's strategies:

Market Risks – The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks – The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if an ETF is traded actively and a liquidity risk if the ETF has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Bond ETFs – Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be

reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as desired if there is no readily available market for the bond.

Mutual Fund Risks – The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily; therefore, a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Singularity or its owner. We value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or with our CRD# 306151.

Item 10 – Other Financial Industry Activities and Affiliations

Investment Advisor and Broker-Dealer Affiliation

On an interim basis, Advisory Persons remain registered as Financial Advisors (investment advisor representatives and registered representatives of Raymond James & Associates, Inc. ("RJA"), a registered broker-dealer and member FINRA and SIPC. In one's separate capacity as an investment advisor representative of RJA, the Advisory Person will typically receive advisory fee revenue for Clients managed through RJA's registered investment advisor.

In one's separate capacity as a registered representative of RJA, an Advisory Person will typically receive commissions for the implementation of recommendations for commissionable transactions.

Clients are not obligated to implement any recommendation provided by Advisory Persons. Neither the Advisor nor its Advisory will earn ongoing investment advisory fees through the Advisor in connection with any products or services implemented in one's separate capacities with RJA.

Insurance Agency Affiliations

Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Singularity. As an insurance professional, an Advisory Person may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Singularity has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Singularity (our "Supervised Persons"). The Code of Ethics was

developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Singularity and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Singularity Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (770) 363-7323 .

B. Personal Trading with Material Interest

Singularity allows its Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Singularity does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Singularity does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Singularity allows the purchase or sale of the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of Singularity may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Singularity requiring reporting of personal securities trades by its employees for review by the Chief Compliance Officer ("CCO"). We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Singularity allows the purchase or sale of the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will Singularity transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Singularity typically does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize Singularity to direct trades to this Custodian as agreed in the investment advisory agreement. Further, Singularity does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis. For certain Clients, the Advisor may be granted the discretion to select the broker-dealer for the purchase or sale of fixed income instruments traded away from the Advisor's Custodian.

Where Singularity does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients. Singularity may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its overall reputation. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a Custodian not recommended by Singularity. However, if the recommended Custodian is not engaged, Singularity may be limited in the services it can provide comparable to other clients. Singularity will generally recommend that Clients establish their account[s] at Raymond James Financial, Inc. ("Raymond James"), a FINRA-registered broker-dealer and member SIPC. Raymond James will serve as the Client's "qualified custodian". Singularity maintains an institutional relationship with Raymond James, whereby the Advisor receives economic benefits from Raymond James (Please see Item 14 – Client Referrals and Other Compensation below).

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Singularity does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor does receive certain economic benefits from Raymond James. Please see Item 14 below.

2. Brokerage Referrals - Singularity does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where Singularity will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). In selecting the Custodian, Singularity will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Singularity will execute its transactions through an unaffiliated broker-dealer selected by the Client. Singularity may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Investments in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Singularity under the supervision of the CCO. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Singularity if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client’s account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by Singularity

Participation in Institutional Advisor Platform

Singularity has established an institutional relationship with Raymond James to assist the Advisor in managing Client account[s]. Access to the Raymond James platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Raymond James. The software and related systems support may benefit the Advisor, but not its Clients directly. In addition, Raymond James has provided the Advisor with financial support in establishing the Advisor in exchange for transitioning assets to the Raymond James' platform. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

B. Client Referrals from Solicitors

Singularity does not engage paid solicitors for Client referrals.

Item 15 – Custody

Singularity does not accept or maintain custody of any Client accounts, except for the authorized deduction of the advisor's fee. All Clients must place their assets with a "qualified custodian". Clients are required to select their own Custodian to retain their funds and securities and direct Singularity to utilize that Custodian for the Client's security transactions. Singularity encourages Clients to review statements provided by the account Custodian. For more information about Custodians and brokerage practices, see "Item 12 - Brokerage Practices".

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

Item 16 – Investment Discretion

Singularity generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Singularity. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Singularity will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Singularity does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Singularity, nor its management, have any adverse financial situations that would reasonably impair the ability of Singularity to meet all obligations to its Clients. Neither Singularity, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Singularity is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

**Singularity Financial Services LLC
also dba Jason Young and Associates**

**Form ADV Part 2A – Appendix 1
("Wrap Fee Program Brochure")**

Effective: November 13, 2019

This Form ADV2A – Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Singularity Financial Services LLC also doing business as Jason Young and Associates ("Singularity" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Singularity Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Singularity Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Singularity Disclosure Brochure, please contact us at (770) 363-7323 .

Singularity is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Singularity to assist you in determining whether to retain the Advisor.

Additional information about Singularity and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with our firm name or with our CRD# 306151.

Item 2 – Material Changes

Form ADV 2 – Appendix 1 provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses wrap fee programs offering by the Advisor.

Material Changes

Singularity is a newly formed registered investment advisor. This is the initial filing of the Wrap Fee Program Brochure.

Future Changes

From time to time, we may amend this Wrap Fee Program Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Singularity Disclosure Brochure) or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Singularity.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 306151. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (770) 363-7323 .

Item 3 – Table of Contents

Item 1 – Cover Page	14
Item 2 – Material Changes	15
Item 3 – Table of Contents	15
Item 4 – Services Fees and Compensation	15
Item 5 – Account Requirements and Types of Clients	17
Item 6 – Portfolio Manager Selection and Evaluation.....	17
Item 7 – Client Information Provided to Portfolio Managers.....	18
Item 8 – Client Contact with Portfolio Managers.....	18
Item 9 – Additional Information	18

Item 4 – Services Fees and Compensation

A. Services

Singularity Financial Services LLC also doing business as Jason Young and Associates (“Singularity” or the “Advisor”) provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Singularity Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Singularity as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, Singularity includes normal securities transaction fees as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor sponsors the Singularity Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees into the single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the Singularity Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Singularity’s investment philosophy and related services.**

B. Program Costs

Advisory services provided by Singularity are offered in a wrap fee structure whereby normal securities transaction costs are included in the overall investment advisory fee paid to Singularity. As the level of trading in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the transactions costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity in the Client’s account[s]. However, the recommended Custodian typically does not charge transaction fees for equity securities and ETFs. Other securities are typically subject to securities transactions costs. A Wrap Fee structure has a potential conflict of interest as the Advisor may have an incentive to limit the number of trades placed in the Client’s account[s]. **Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

C. Fees

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range from 0.70% to 1.50% based on several factors, including, but not limited to: the services offered to the Client, the complexity of the services to be provided, the level of Client assets managed by the Advisor, and/or the overall relationship with the Advisor.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Singularity will be independently valued by the designated Custodian. Singularity will not have the authority or responsibility to value portfolio securities.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Singularity’s right to terminate an account. Additions may be in cash or securities provided that Singularity reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client’s account[s]. Clients may withdraw account assets on notice to Singularity, subject to the usual and customary securities settlement procedures. However, Singularity designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client’s investment objectives. Singularity may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

For Client account[s] implemented through an Independent Manager, the Client’s overall fees may include Singularity’s investment advisory fee (as noted above) plus advisory fees and/or platform fees charged by the

Singularity Financial Services LLC
3355 Lenox Road NE, Suite 750, Atlanta, GA 30326
Phone: (770) 363-7323

Independent Manager[s], as applicable. The Independent Manager may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s]. In such instances, Singularity will not charge its fee separately on those assets.

As noted above, the Wrap Fee Program includes normal securities trading costs incurred in connection with the discretionary investment management services provided by Singularity. Securities transaction fees for Client-directed trades may be charged back to the Client. The recommended Custodian typically does not charge transaction fees for equity securities and ETFs. Other securities are typically subject to securities transactions costs.

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Under this Wrap Fee Program, Singularity includes securities transactions costs as part of its overall investment advisory fee.

In addition, all fees paid to Singularity for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client may also incur other costs assessed by the Custodian or other parties for account related activity fees, such as wire transfer fees, fees for trades executed away from the Custodian (if applicable) and other fees. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by Singularity to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

D. Compensation

Singularity is the sponsor and portfolio manager of this Wrap Fee Program. Singularity receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Custodian for the costs associated with the normal trading activity in the Client's account[s].

Item 5 – Account Requirements and Types of Clients

Singularity provides investment advisory services to high net worth individuals, families, trusts, estates and businesses. Singularity does not impose a minimum account or relationship size; however, its services are typically designed to meet the needs of high net worth Clients. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

Item 6 – Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

Singularity serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

Related Persons

Singularity's Advisory Persons serve as portfolio managers for this Wrap Fee Program. Singularity does not serve as a portfolio manager for any third-party wrap fee programs.

Performance-Based Fees

Singularity does not charge performance-based fees.

Supervised Persons

Singularity Advisory Persons serve as portfolio managers for Client accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Singularity will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account[s]. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.

Proxy Voting

Singularity does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 7 – Client Information Provided to Portfolio Managers

Singularity is the sponsor and sole portfolio manager for the Program. Please also see the Singularity Privacy Policy (included after this Wrap Fee Program Brochure).

Item 8 – Client Contact with Portfolio Managers

Singularity is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Singularity.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Singularity values the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 306151. Please see Item 9 of the Singularity Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

Other Financial Activities and Affiliations

Neither Singularity nor its Advisory Persons are involved in other business endeavors, except as noted below. Singularity does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

Advisor and Broker-Dealer Affiliation – On an interim basis, Advisory Persons remain registered as Financial Advisers (investment advisor representatives and registered representatives of Raymond James & Associates,

Singularity Financial Services LLC
3355 Lenox Road NE, Suite 750, Atlanta, GA 30326
Phone: (770) 363-7323

Inc. ("RJA"), a registered broker-dealer and member FINRA and SIPC. In one's separate capacity as an investment advisor representative of RJA, the Advisory Person will typically receive advisory fee revenue for Clients managed through RJA's registered investment advisor. In one's separate capacity as a registered representative of RJA, an Advisory Person will typically receive commissions for the implementation of recommendations for commissionable transactions.

Clients are not obligated to implement any recommendation provided by Advisory Persons. Neither the Advisor nor its Advisory will earn ongoing investment advisory fees through the Advisor in connection with any products or services implemented in one's separate capacities with RJA.

Insurance Agency Affiliations – Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Singularity. As an insurance professional, an Advisory Person may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

Singularity has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Singularity's compliance program (our "Supervised Persons"). Complete details on the Singularity Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

Review of Accounts

Investments in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Singularity under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

Other Compensation

Participation in Institutional Advisor Platform - Singularity will generally recommend that Clients establish their account[s] at Raymond James Financial, Inc. ("Raymond James"), a FINRA-registered broker-dealer and member SIPC. Raymond James will serve as the Client's "qualified custodian". Singularity maintains an institutional relationship with Raymond James, whereby the Advisor receives economic benefits from Raymond James. Singularity has established an institutional relationship with Raymond James to assist the Advisor in managing Client account[s]. Access to the Raymond James platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Raymond James. The software and related systems support may benefit the Advisor, but not its Clients directly. In addition, Raymond James has provided the Advisor with financial support in establishing the Advisor in exchange for transitioning assets to the Raymond James' platform. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

Client Referrals from Solicitors

Singularity does not engage paid solicitors for Client referrals.

Financial Information

Neither Singularity, nor its management has any adverse financial situations that would reasonably impair the ability of Singularity to meet all obligations to its Clients. Neither Singularity, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Singularity is not required to deliver a balance sheet along with this Disclosure Brochure, as the firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Please see Item 18 of the Form ADV Part 2A – Disclosure Brochure.

Form ADV Part 2B – Brochure Supplement

for

Jason G. Young
Principal / Financial Advisor
Chief Compliance Officer

Effective: November 13, 2019

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jason G. Young (CRD# 5036930) in addition to the information contained in the Singularity Financial Services LLC also doing business as Jason Young and Associates (“Singularity” or the “Advisor”, CRD# 306151) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Singularity Disclosure Brochure or this Brochure Supplement, please contact us at (770) 363-7323.

Additional information about Mr. Young is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5036930.

Item 2 – Educational Background and Business Experience

Jason G. Young, born in 1972, is dedicated to advising Clients of Singularity as its Principal, Financial Advisor and Chief Compliance Officer. Mr. Young earned his bachelor's in mechanical engineering from Virginia Tech and is active in his community in leadership roles for the Washington, D.C. Estate Planning Council, the Southern Capital Forum, and the RAISE Forum at Emory University. Additional information regarding Mr. Young's employment history is included below.

Employment History:

Principal / Financial Advisor / Chief Compliance Officer, Singularity Financial Services LLC	11/2019 to Present
Owner, Agility Power Systems, LLC	05/2017 to Present
Financial Advisor, Raymond James & Associates, Inc.	09/2016 to Present
Client Advisor, Deutsche Bank Securities, Inc.	08/2012 to 09/2016
Financial Advisor, Alliance Bernstein, L.P.	01/2006 to 08/2012

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Young. Mr. Young has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Young.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Young.***

However, we do encourage you to independently view the background of Mr. Young on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5036930.

Item 4 – Other Business Activities

Investment Advisor and Broker-Dealer Affiliation

On an interim basis, Mr. Young remains registered as Financial Advisor (investment advisor representative and registered representative of Raymond James & Associates, Inc. ("RJA"), a registered broker-dealer and member FINRA and SIPC. In Mr. Young's separate capacity as an investment advisor representative of RJA, Mr. Young will typically receive advisory fee revenue for Clients managed through RJA's registered investment advisor.

In Mr. Young's separate capacity as a registered representative of RJA, Mr. Young will typically receive commissions for the implementation of recommendations for commissionable transactions.

Clients are not obligated to implement any recommendation provided by Mr. Young. Neither the Advisor nor Mr. Young will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Young's separate capacities with RJA.

Insurance Agency Affiliations

Mr. Young is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Young's role with Singularity. As an insurance professional, Mr. Young may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Young is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Young or the Advisor. Mr. Young spends less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Young has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Young serves as the Principal, Financial Advisor and Chief Compliance Officer of Singularity. Mr. Young can be reached at (770) 363-7323.

Singularity has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Singularity. Further, Singularity is subject to regulatory oversight by various agencies. These agencies require registration by Singularity and its Supervised Persons. As a registered entity, Singularity is subject to examinations by regulators, which may be announced or unannounced. Singularity is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Jennifer J. Thigpen, CFP®
Senior Client Associate**

Effective: November 13, 2019

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jennifer J. Thigpen (CRD# 4230164) in addition to the information contained in the Singularity Financial Services LLC also doing business as Jason Young and Associates ("Singularity" or the "Advisor", CRD# 306151) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Singularity Disclosure Brochure or this Brochure Supplement, please contact us at (770) 363-7323.

Additional information about Mrs. Thigpen is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4230164.

Item 2 – Educational Background and Business Experience

Jennifer J. Thigpen, born in 1978, is dedicated to advising Clients of Singularity as a Senior Client Associate. Mrs. Thigpen earned a B.S. in Finance from University of Georgia in 2000. Additional information regarding Mrs. Thigpen's employment history is included below.

Employment History:

Senior Client Associate, Singularity Financial Services LLC	01/2020 to Present
Senior Registered Client Relationship Associate, Raymond James and Associates	09/2016 to Present
Registered Sales Assistant - AVP, Deutsche Asset and Wealth Management	07/2011 to 09/2016
Registered Sales Assistant, Merrill Lynch, Pierce, Fenner & Smith, Incorporated	10/2009 to 07/2011
Registered Sales Assistant, Banc of America Investment Services	05/2005 to 10/2009

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Thigpen. Mrs. Thigpen has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Thigpen.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Thigpen.***

However, we do encourage you to independently view the background of Mrs. Thigpen on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4230164.

Item 4 – Other Business Activities

Investment Advisor and Broker-Dealer Affiliation

On an interim basis, Mrs. Thigpen remains registered as Financial Advisor (investment advisor representative and registered representative of Raymond James & Associates, Inc. (“RJA”), a registered broker-dealer and member FINRA and SIPC. In Mrs. Thigpen’s separate capacity as an investment advisor representative of RJA, Mrs. Thigpen will typically receive advisory fee revenue for Clients managed through RJA’s registered investment advisor.

In Mrs. Thigpen’s separate capacity as a registered representative of RJA, Mrs. Thigpen will typically receive commissions for the implementation of recommendations for commissionable transactions.

Clients are not obligated to implement any recommendation provided by Mrs. Thigpen. Neither the Advisor nor Mrs. Thigpen will earn ongoing investment advisory fees in connection with any products or services implemented in Mrs. Thigpen’s separate capacities with RJA.

Insurance Agency Affiliations

Mrs. Thigpen is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Thigpen’s role with Singularity. As an insurance professional, Mrs. Thigpen may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Thigpen is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Thigpen or the Advisor. Mrs. Thigpen spends less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mrs. Thigpen has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mrs. Thigpen serves as a] Senior Client Associate of Singularity and is supervised by Jason Young, the Chief Compliance Officer. Mr. Young can be reached at (770) 363-7323.

Singularity has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Singularity. Further, Singularity is subject to regulatory oversight by various agencies. These agencies require registration by Singularity and its Supervised Persons. As a registered entity, Singularity is subject to examinations by regulators, which may be announced or unannounced. Singularity is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Singularity Financial Services LLC
3355 Lenox Road NE, Suite 750, Atlanta, GA 30326
Phone: (770) 363-7323

Privacy Policy

Effective Date: November 13, 2019

Our Commitment to You

Singularity Financial Services LLC also doing business as Jason Young and Associates (“Singularity” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Singularity (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Singularity does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Singularity does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Singularity or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients Singularity does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised Privacy Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (770) 363-7323 .