



Gary R. Morazzano

Truth of Investing LLC

**66 Main St.
Conway, NH 03818**

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Gary R. Morazzano that supplements the Truth of Investing LLC Form ADV Part 2A brochure. As a client or prospective client of Truth of Investing you should have received a copy of that brochure and have ongoing access to it. Contact us at 603-662-0331 if you did not receive Truth of Investing LLC's brochure, would like an updated copy provided or if you have any questions about the contents of that Form ADV Part 2A brochure or this ADV Part 2B brochure supplement.

Additional information about Gary R. Morazzano (CRD # 6195416) is also made available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Gary R. Morazzano

Year of Birth: 1968

Business Background:

- Registered Representative, Foresters Equity Services
- Owner & Independent Agent, American Health Underwriters
- President, Citywide
- Insurance Agent, AAA

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Gary R. Morazzano has no required disclosures under this item.

Item 4 Other Business Activities

Gary R. Morazzano is the owner and an insurance of American Health Underwriters Corporation, a privately held company which provides access to insurance products to individuals and businesses. American Health Underwriters Corporation, is not engaged in investment activity but does make available insurance products including health insurance, life insurance, and annuity products. The sale of such products generates a commission and, in performing work as an Investment Advisor Representative of Truth of Investing, Gary R. Morazzano may recommend the purchase of one or more of such products as part of an asset allocation or through financial planning. This represents a material conflict of interest which is mitigated by firm policy, disclosure herein, disclosure in the firm's Form ADV Part 2A brochure, and the fiduciary obligation owed to each client by the firm and the investment advisor representative. Clients are under no obligation to act on such recommendations or to purchase any such products from the investment advisor representative.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Morazzano's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Truth of Investing LLC's Form ADV Part 2A firm brochure for additional disclosures on this topic and mitigation of such conflicts of interest.

Item 6 Supervision

Gary R. Morazzano is supervised by Anthony Cloutier, Chief Executive Officer and Chief Compliance Officer of Truth of Investing, LLC, who supervises the advisory activities of the firm. Anthony Cloutier can be reached at 603-662-0331.