



Anthony Cloutier

Truth of Investing LLC

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

Telephone: 603-662-0331

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Anthony Cloutier that supplements the Truth of Investing LLC brochure. You should have received a copy of that brochure. Contact us at 603-662-0331 if you did not receive Truth of Investing LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony Cloutier (CRD # 5410425) is also made available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Anthony Cloutier

Year of Birth: 1971

Formal Education After High School:

- Charter Oak State College, BS General Studies, 5/2006

Business Background:

- Truth of Investing LLC, Chief Executive Officer, 2/2016 - Present
- The Cloutier Group's Estate & Financial Strategies, Owner, 8/2007 - Present
- Lakeview NeuroRehabilitation Inc., Special Education Teacher, 8/2005 - 8/2007

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. Anthony Cloutier has no required disclosures under this item.

Item 4 Other Business Activities

Anthony Cloutier's business, the Cloutier Group's Estate & Financial Strategies (EFS) operates as an insurance marketing organization, and makes available contracts for various annuity, life insurance, and long-term care products to independent licensed insurance agents.

Anthony Cloutier is licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Cloutier for insurance related activities. This presents a conflict of interest because Mr. Cloutier may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Cloutier'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 firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the Chief Executive Officer of Truth of Investing LLC, Anthony Cloutier supervises the advisory activities of our firm. Anthony Cloutier can be reached at 603-662-0331.