



Lance Cherry

Truth of Investing LLC

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

Telephone: 603-662-0331

January 2, 2019

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Lance Cherry that supplements the Truth of Investing LLC brochure. You should have received a copy of that brochure. Contact us at 603-244-8490 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 Lance Cherry (CRD # 5274747) is available on the SEC's website at adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Lance Cherry

Year of Birth: 1978

Formal Education After High School:

- Murray State University, Murray, KY - BA

Professional Designations:

- Certified Fund Specialist (CFS)

The CFS is the oldest designation in the mutual fund industry. Training is provided by the Institute of Business & Finance (IBF) in the form of a 60-hour study program. Course topics include, but are not limited to, portfolio theory, dollar-cost averaging, annuities and fund management.

Business Experience:

- Caitlin John Private Wealth Management, Investment Advisor Representative 10/2016-08/2018
- Jackson National Life Distributors, LLC, Internal Wholesaler 11/2006-10/2016
- Series 65 License holder, previously held Series 6 & 63 licenses

Lance has been in the financial services industry since November 2006.

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. Lance Cherry has no required disclosures under this item.

Item 4 Other Business Activities

Lance Cherry is separately 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. Cherry for insurance related activities. This presents a conflict of interest because Mr. Cherry 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. Cherry'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 and Chief Compliance Officer of Truth of Investing LLC, Anthony Cloutier supervises the advisory activities of our firm and each of its Investment Advisors including Lance Cherry. Anthony Cloutier can be reached at 603-244-8490.