



Item 1 - Brochure Cover Page

FINANCIAL SERVICE GROUP, INC.

FORM ADV – PART 2A INFORMATION
January 1, 2024

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This Brochure provides information about the qualifications and business practices of Financial Service Group, Inc. ("FSG"). If you have any questions about the contents of this Brochure, please contact us at (262) 554-4500. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Registration as an Investment Advisor does not imply a certain level of skill or training.

Additional information about FSG, is available on the SEC's website at www.adviserinfo.sec.gov. The firm's CRD number is 107893.



Item 2 - Material Changes To This Brochure Since Its Last Annual Update

None

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Item 4 - Advisory Business

Financial Services Group, Inc. ("FSG") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). FSG has been offering advisory services since 1992. FSG offers investment supervision and financial planning services to their clients on a fee-only basis. FSG is owned by Michael Haubrich and Justus Morgan. FSG does not control any other firm.

The advisory services consist of preparing financial plans and providing evaluation services to clients based on their current and anticipated financial situations, needs and investment objectives and goals. FSG also provides advisory consulting services to clients with regard to specific situations and problems. FSG offers advice on the following investments: equity securities including exchange listed securities, over the counter and foreign issuers, corporate debt securities, United States government securities, investment company securities including mutual fund shares, variable annuities and variable life insurance and partnership interests investing in real estate.

Relationship & Foundations Program Services offered:

Financial Planning Review(s) - At least annually, FSG will meet with clients to review clients' existing goals and objectives, monitor progress towards achieving goals and discuss changes that may have occurred to clients' financial circumstances necessitating revisions to those goals and objectives. Additional meetings may be scheduled throughout the year to discuss career planning, charitable gift planning, education planning, estate planning, insurance planning, long term care planning, real estate planning, and/or retirement planning in the scope designated by the client. It is the clients' responsibility to be certain that FSG has current and accurate information.

Portfolio Management Services - At least annually, FSG will meet with clients to review investment account performance, current investment objectives, constraints and time horizons to determine if changes are necessary. FSG will monitor and review accounts on an ongoing basis during the year, place investment and sale orders when it deems it appropriate to do so, and provide clients with reports or arrange for clients' account custodian to do so, at least quarterly.

Tax Services - FSG will contact clients for year-end tax planning to discuss tax minimizing strategies. FSG may also prepare clients' personal income tax return.

Elder Life Planning Services offered:

After the initial meeting to determine the scope of services, FSG will provide specific late-life/end-of-life preparation including long-term care planning, housing and care options/placement, end-of-life directives, beneficiary confirmations, and legacy gifting. The services are led by Michael Haubrich, a CERTIFIED FINANCIAL PLANNER™ professional and Certified Senior Advisor (CSA)™.

Limited Relationship Services offered:

Financial Planning Review - At least annually, FSG will meet with clients to review investment objectives, constraints and time horizons to determine if changes are



necessary. FSG will also review the clients' goals & objectives and discuss any changes that may have occurred necessitating revisions to those goals and objectives. Additional meetings for other services will incur separate fees.

Tax Services – At the clients' discretion, FSG will prepare the clients' personal income tax return for a separate fee.

This service is typically available only to legacy clients.

All planning is based on information provided by the clients. It is the clients' responsibility to be certain FSG has current and accurate information to enable FSG to prepare the initial plan, and it is the clients' responsibility to inform the Representative of material changes affecting the investments and planning strategies implemented so the Representative has them for future reference.

Retirement Rollovers-No Obligation/Conflict of Interest: A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in his former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) roll over to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

FSG may recommend an investor roll over plan assets to an IRA managed by FSG. There are various factors that FSG may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of FSG, iv) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by FSG.

Since FSG's Relationship & Foundations fees are based on the client's overall net worth and annual income, whether a client decides to transfer an account will not affect the fees paid to FSG.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);



- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

As of December 31, 2023, FSG manages approximately \$284,211,519 in assets on a discretionary basis. No assets are non-discretionary.

Item 5 - Fees and Compensation

Fees paid to FSG are for FSG advisory services only. In addition to FSG's fees, account custodians and investment companies may charge their own management and distribution fees and transaction expenses. See Item 12 for information about custodian relationships. Occasionally, Third Party Service Providers (example: attorneys, realtors, or insurance agents) are used to assist with the implementation of recommendations. The expenses for these services are separate from fees charged by FSG.

Thirty (30) days advance written notice will be provided to client prior to any change in applicable fees by FSG. Clients will receive a statement with a calculation showing how FSG arrived at the fee prior to fees being deducted. Clients have the ability to select whether fees will be deducted from their assets or billed directly. Fees are payable calendar-quarterly, after services are provided.

The fee for the first quarter shall be prorated from the date the contract is signed to the end of the first quarter. If this Agreement terminates, fees will be billed through the end of the quarter billing period to cover the cost of transferring accounts and addressing outstanding items.

Relationship Service Fees

The annual Relationship Fee is based on the following formula:

\$1,800 + 0.60% of Net Worth up to \$2.5 million (0.30% on amounts over \$2.5 million)
+ 1% of AGI

A. Net Worth equals Assets minus Liabilities

- (i) Assets include all non-personal property such as investments, retirement accounts, cash accounts, real estate, majority-owned businesses, etc.



- (ii) Liabilities include all debts such as mortgages, student loans, consumer debt, etc.

- B.** Adjusted Gross Income (AGI) equals the amount reported on the most recent income tax return

The fee is fixed for at least 24 months and billed in quarterly installments. It will then be recalculated based on the above components. (For relationships established prior to 4/1/2022, the maximum increase is 15% every 24 months).

The minimum annual fee is \$6,000 (or \$4,800 for relationships established prior to 4/1/2022). The fee is negotiable at the discretion of FSG.

Foundations Program Service Fees

The Foundations Program Fee is based on the same formula as the Relationship Fee above but may be billed as a monthly installment. It is recalculated every 24 months without the maximum increase of 15% limitation. The minimum monthly fee is \$200.

This service is only available to clients in the accumulation phase at the discretion of FSG.

Elder Life Planning Service Fees

The Elder Life Planning Service Fees are billed at an hourly rate of \$250 or at a day rate of \$2,000 depending on the specific needs of the participating client or client family member. These fees are separate from the Relationship Service Fees and require a separate written agreement.

Limited Relationship Service Fees

The annual fee for the Limited Relationship is \$1,500. An additional fee of 1.00% will be charged for portfolios greater than \$150,000. Additional fees for more than one meeting per year and tax preparation services may also apply. The fee for tax preparation ranges from \$100-\$150. This service model is for legacy clients only and is not available to new clients.

Item 6 - Performance Based Fees and Side-by-Side Management

FSG does not charge any performance-based fees. All fees are disclosed above.

Item 7 - Types of Clients/Minimum Account Size

FSG makes its' advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

FSG does not impose a minimum dollar value of assets or other conditions for starting or maintaining an account. FSG does impose a minimum annual fee for Relationship Fee Services of \$6,000. The minimum monthly fee for the Foundations Program is \$200.

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

FSG's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance) and a tactical asset allocation strategy using passive (indexing) portfolios to implement investment policy statements. This is accomplished by making long and short term purchases, short selling and margin transactions.

FSG's main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, public filings and company press releases.

FSG does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by FSG. Clients should be prepared to bear the potential risk of loss. FSG 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. FSG 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 FSG of any changes in financial condition, goals or other factors that may affect this analysis.

FSG primarily employs investment strategies that do not involve any significant or unusual risk other than domestic equity and international market risks. FSG will work with each client to determine their tolerance for risk as part of the portfolio construction process.

FSG generally purchases mutual fund shares for which the client pays a transaction charge. Although there may be similar mutual funds available with no transaction fees ("NTF funds"), FSG believes that the overall costs associated with NTF fund shares are higher over the long term than the transaction charge paid initially by the client. Included in this philosophy is FSG's use of mutual funds within the Dimensional Funds group, which are not NTF funds.

Item 9 - Disciplinary Information

FSG does not have any disciplinary information to report regarding itself or any of its representatives or other related persons.

Item 10 - Other Financial Industry Activities and Affiliations

FSG prepares tax returns for selected clients in addition to financial and investment advice. The client is under no obligation to utilize this service.



FSG is not registered and does not have an application pending as a securities broker dealer, a futures commission merchant, commodity pool operator, or commodity trading adviser.

FSG does not have arrangements that are material to its advisory business or its clients with a related person who is a broker dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or any entity that creates or packages limited partnerships.

Neither FSG nor any related persons are general partners in any partnership in which clients are solicited to invest.

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

Representatives of FSG buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. FSG has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts.

Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such as "access persons" to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

Item 12 - Brokerage Practices

Although they generally do not exercise discretion to select brokerage firms, FSG recommends that clients establish brokerage accounts with the Schwab Institutional® division of Charles Schwab & Co., Inc. (Schwab), member FINRA/SIPC, or other custodians, to maintain custody of clients' assets and to effect trades for their accounts (collectively known as Custodian). Although FSG recommends that clients establish accounts at Custodian, it is the client's decision to custody assets with Custodian. FSG is independently owned and operated and not affiliated with Custodian.

Custodian provides FSG with access to its institutional trading and custody services, which are typically not available to Custodian's retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not contingent upon FSG committing to Custodian any specific amount of business (assets in custody or trading commissions). Custodian's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available



only to institutional investors or would require a significantly higher minimum initial investment.

For FSG client accounts maintained in its custody, Custodian generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Custodian or that settle into Custodian accounts.

Custodian also may make available to FSG other products and services that benefit FSG but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of FSG accounts, including accounts not maintained at Custodian.

Custodian's products and services that assist FSG in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of FSG fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Custodian also offers other services intended to help FSG manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Custodian may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to FSG. Custodian may also provide other benefits such as educational events or occasional business entertainment of FSG personnel. In evaluating whether to recommend or require that clients custody their assets at Custodian, FSG may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Custodian, which may create a potential conflict of interest.

FSG may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates an average execution price to all shares in the block order, which FSG then allocates to each customer's account position on a pro-rata basis. Should a block order only be partially filled, available shares are distributed in a manner fair to all accounts.

If a client directs FSG to effect transactions through a particular broker/dealer, FSG will do so. However, such an instruction may have implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting FSG to particular broker/dealers may limit FSG's ability to include a client account order within block orders to obtain the best price or execution. In addition, if FSG is effecting transactions in a security for clients by



means of a block order, as well as an order in the same security for a client who has directed FSG to use a particular broker/dealer, FSG will effect the block order immediately prior to effecting the directed brokerage trade. Thus, clients directing FSG to use a particular broker/dealer may not receive the same average price for securities bought or sold that would be received if the order was part of a block order.

Item 13 - Review of Accounts and Reports

Investment Adviser Representatives supervise the review of accounts *at least* quarterly for Relationship Fee clients. The accounts are reviewed to make sure that the investment allocations in the account match the investment objectives of the client. Accounts are also reviewed at client meetings. If a client's objectives have changed or if market conditions have materially changed the weightings of class allocation, adjustments will be implemented to fulfill client's goals. Clients that are receiving regular distributions are reviewed monthly to ensure there is sufficient cash available to cover the distributions.

FSG provides Relationship Fee clients with written reports on their accounts on a quarterly basis, at meetings, and as requested by clients. Clients also receive statements directly from the custodians of their funds or mutual fund companies at least quarterly.

Item 14 - Client Referrals and Other Compensation

FSG does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party, including Custodian, in return for client referrals.

FSG utilizes a Charity Referral Program which provides donations to charities when a client or other individual refers someone to FSG for a complimentary initial consultation.

Item 15 - Custody

FSG does not take custody of client funds or securities. These safekeeping services are typically provided to managed accounts only by the qualified custodian processing the securities transactions ordered by FSG.

With a client's consent, FSG is provided with the authority to seek deduction of FSG's fees from a client's accounts; this process generally is more efficient for both the client and the investment adviser. The account custodian does not verify the accuracy of FSG's advisory fee calculation.

All clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets. The client should carefully review these account statements, and compare them to any other reports provided by FSG. We urge all of our clients to compare statements in order to ensure that all account transactions, including deductions to pay advisory fees, remain proper, and to contact us with any questions. If you are not receiving at least quarterly custodial account statements, please contact us at (262) 554-4500.



Item 16 - Investment Discretion

FSG has discretionary power from clients with respect to the clients' purchases or sales of securities. This means clients authorize FSG to complete transactions on their behalf without prior authorization from the client. Securities purchased or sold are only done within the context of the Investment Plan and objectives of the client. FSG will recommend custody and clearing firms for clients' accounts based on the objectives of client as to costs and services provided. The ultimate choice resides with the client.

Clients should be aware that Representatives may make different recommendations and effect different trades with respect to the same securities to different advisory clients. Commissions and execution of securities transactions implemented through the custodian/broker dealer recommended by FSG may not be better than the commissions or execution available if the client used another brokerage firm. However, FSG believes that the overall level of services and support provided to the client by custodians and broker-dealers whom FSG recommends outweighs the potentially lower costs that may be available from other brokerage service providers.

In those instances where an order error occurs by FSG, it is FSG's policy to reverse the order to make the client's account whole.

Item 17 - Voting Client Securities

FSG and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian.

FSG also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. However, FSG is available to answer questions regarding such notices.

Item 18 - Financial Information

FSG does not require or solicit fees of more than \$1,200 six months or more in advance, thus no financial statement for FSG is attached.

FSG does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.



Schedule 2B – Brochure Supplement - Michael Haubrich

SCHEDULE 2B - BROCHURE SUPPLEMENT

Michael P. Haubrich, CFP®, CSA®

January 1, 2024

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This Brochure Supplement provides information about Michael P. Haubrich that supplements the Financial Service Group, Inc. ("FSG") brochure. You should have received a copy of that brochure. Please contact Justus Morgan if you did not receive FSG's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael P. Haubrich is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Haubrich's CRD number is 1092140.



Item 2 - Educational Background and Business Experience

Mr. Haubrich was born in 1956. He graduated high honors with a Bachelor of Science Degree in Business Management/Finance from the University of Wisconsin-Parkside. Mr. Haubrich has held the professional designation of Certified Financial Planner™ since 1986. He is an Investment Adviser Representative and Founder of Financial Service Group, Inc.

The CFP® certification is granted by Certified Financial Planners Board of Standards, Inc. The certification is voluntary; 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 73,000 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 multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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 interest 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.

Certified Senior Advisor (CSA®)

- Certified Senior Advisors (CSA®) have demonstrated advanced knowledge in the multiple processes of aging. CSAs understand how to build effective relationships with older adults because they have a broad-based knowledge of the health, social and financial issues that are important to older adults. Through certification, Certified Senior Advisors agree to uphold the highest ethical standards for the benefit and protection of the health and welfare of older adults. They must meet the following requirements: Complete a candidate information profile
- Complete a disclosure questionnaire
- Pass a criminal background check
- Pass the Roles, Rules, and Responsibilities Ethics Exam
- Complete and submit the signed Certified Senior Advisors Application for Certification, which includes agreeing to the CSA Terms of awarding and maintaining certification

Item 3 - Disciplinary Information

Mr. Haubrich does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Haubrich is not actively engaged in any other investment-related business activities.



Item 5 - Additional Compensation

Mr. Haubrich does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Item 6 - Supervision

Mr. Haubrich is supervised by Justus Morgan, FSG's President. Mr. Morgan's contact information is available on the cover page of this Schedule 2B supplemental brochure.

Mr. Morgan and other individuals as he designates, regularly review the accounts for which Mr. Haubrich provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.



Schedule 2B – Brochure Supplement – Justus Morgan

SCHEDULE 2B - BROCHURE SUPPLEMENT

Justus B. Morgan, CFP®, EA, MBA, RICP®

January 1, 2024

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This Brochure Supplement provides information about Justus B. Morgan that supplements the Financial Service Group, Inc. ("FSG") brochure. You should have received a copy of that brochure. Please contact Justus Morgan if you did not receive FSG's brochure or if you have any questions about the contents of this supplement.

Additional information about Justus B. Morgan is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Morgan's CRD number is 4697511.

Item 2 - Educational Background and Business Experience

Mr. Morgan was born in 1978. He graduated with a Bachelor of Arts Degree and a Masters in Business Administration from Marquette University, Milwaukee, WI. Mr. Morgan holds the professional designations of Certified Financial Planner™, Enrolled Agent with the Internal Revenue Service, and Retirement Income Certified Professional®. He is registered as an Investment Adviser Representative of FSG. He is also the President of FSG and has been with the firm since 2003.

Certified Financial Planner™ (CFP®) The CFP® certification is granted by Certified Financial Planners Board of Standards, Inc. The certification is voluntary; 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 73,000 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 multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- **Experience** - Complete at least three years of full-time financial planning-related experience (or 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 interest 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.

Enrolled Agent (EA)

Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. The following are the EA enrollment requirements as of January 1, 2015 and may not be the qualifications in place when the credential was obtained.

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.
- EA renewal requires completion of 72 hours of continuing education every three years, including two hours of Ethics each year

Retirement Income Certified Professional® (RICP®)

Retirement Income Certified Professionals® must complete a minimum of three college-level courses through The American College Bryn Mawr, PA and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education program.

Item 3 - Disciplinary Information

Mr. Morgan does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Morgan is not actively engaged in any other investment-related business activities.



Item 5 - Additional Compensation

Mr. Morgan does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Item 6 - Supervision

Mr. Morgan is supervised by Terri D'Alie, FSG's Chief Operations Officer. His contact information can be found on the cover page of this supplemental brochure.

Ms. D'Alie and other individuals as she designates, regularly review the accounts for which Mr. Morgan provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.



SCHEDULE 2B - BROCHURE SUPPLEMENT

Vincent Tortorici, CFP®, MBA

January 1, 2024

FINANCIAL SERVICE GROUP, INC.

4812 Northwestern Avenue

Mount Pleasant, WI 53406

Phone (262) 554-4500 Fax (262) 554-1907

www.toyourwealth.com

This Brochure Supplement provides information about Vincent Tortorici that supplements the Financial Service Group, Inc. ("FSG") brochure. You should have received a copy of that brochure. Please contact Justus Morgan if you did not receive FSG's brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Tortorici is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Tortorici's CRD number is 6371966.

Item 2 - Educational Background and Business Experience

Mr. Tortorici was born in 1989. He graduated with a Bachelor's of Business Administration from the University of Illinois at Urbana-Champaign. He also has a Master of Business Administration from Wilmington University. Mr. Tortorici holds the professional designation of Certified Financial Planner™. He is an Investment Adviser Representative of Financial Service Group, Inc. since 2019.

Certified Financial Planner™ (CFP®) The CFP® certification is granted by Certified Financial Planners Board of Standards, Inc. The certification is voluntary; 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 73,000 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 multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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 interest 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

Mr. Tortorici does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Tortorici is not actively engaged in any other investment-related business activities.

Item 5 - Additional Compensation

Mr. Tortorici does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Item 6 - Supervision

Mr. Tortorici is supervised by Justus Morgan, FSG's President. Mr. Morgan's contact information is available on the cover page of this Schedule 2B supplemental brochure.

Mr. Morgan and other individuals as he designates, regularly review the accounts for which Mr. Tortorici provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.



SCHEDULE 2B - BROCHURE SUPPLEMENT

Thomas Kiernan

January 1, 2024

FINANCIAL SERVICE GROUP, INC.

4812 Northwestern Avenue

Mount Pleasant, WI 53406

Phone (262) 554-4500 Fax (262) 554-1907

www.toyourwealth.com

This Brochure Supplement provides information about Thomas Kiernan that supplements the Financial Service Group, Inc. ("FSG") brochure. You should have received a copy of that brochure. Please contact Justus Morgan if you did not receive FSG's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Kiernan is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Kiernan's CRD number is 6745121.



Item 2 - Educational Background and Business Experience

Mr. Kiernan was born in 1984. He graduated with a Bachelor's of Aeronautics from the University of North Dakota. He attended Spokane Falls Community College June 2002 through August 2005 after which time he transferred to University of North Dakota. He is an Investment Adviser Representative of Financial Service Group, Inc. since 2024.

Item 3 - Disciplinary Information

Mr. Kiernan does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Kiernan is not actively engaged in any other investment-related business activities. However, he does maintain an insurance licenses with several companies.

Item 5 - Additional Compensation

Mr. Kiernan does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Item 6 - Supervision

Mr. Kiernan is supervised by Justus Morgan, FSG's President. Mr. Morgan's contact information is available on the cover page of this Schedule 2B supplemental brochure.

Mr. Morgan and other individuals as he designates, regularly review the accounts for which Mr. Tortorici provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.