



The Patten Group, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: February 12, 2024

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of The Patten Group, Inc. (“TPG” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (423) 531-0360.

TPG 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 about TPG to assist you in determining whether to retain the Advisor.

Additional information about TPG and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 168255.

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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 Advisory Persons of TPG.

Transparency and communication are the foundation of TPG’s relationship with Clients. TPG continually strives to provide you with the most complete and up to date information. TPG encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

Since the Firm’s last annual update on March 27, 2023, the following material changes have occurred on Form ADV Part 2A, also referred to as “the Brochure”:

Management fees & calculation of billable assets - TPG changed the method by which it calculates average billable assets for quarterly management fees. The new billable asset value is based on the values for each individual asset, plus accrued income, in the account on the last day of the month. The average billable assets per account are the sum of the month end values for the period and divided by three (number of months in a calendar quarter) and prorated for the number of days in the quarter. TPG continues to invoice clients in arrears after the close of each calendar quarter.

Future Changes

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

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 the Advisor’s firm name or CRD# 168255. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (423) 531-0360.

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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.....	8
D. Wrap Fee Programs.....	8
E. Assets Under Management	8
Item 5 – Fees and Compensation	8
A. Fees for Advisory Services	8
B. Fee Billing.....	10
C. Other Fees and Expenses.....	11
D. Fees and Termination.....	11
E. Compensation for Sales of Securities	12
Item 6 – Performance-Based Fees and Side-By-Side Management.....	12
Item 7 – Types of Clients.....	12
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	12
A. Methods of Analysis	12
B. Investment Strategies.....	13
C. Risk of Loss.....	13
Item 9 – Disciplinary Information.....	16
Item 10 – Other Financial Industry Activities and Affiliations	16
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	16
A. Code of Ethics.....	16
B. Personal Trading with Material Interest.....	16
C. Personal Trading in Same Securities as Clients.....	16
D. Personal Trading at Same Time as Client	17
Item 12 – Brokerage Practices.....	17
A. Recommendation of Custodian[s].....	17
B. Aggregating and Allocating Trades.....	18
Item 13 – Review of Accounts.....	18
A. Frequency of Reviews.....	18
B. Causes for Reviews	19
C. Review Reports.....	19
Item 14 – Client Referrals and Other Compensation	19
A. Compensation Received by TPG.....	19
B. Client Referrals from Promotors	20
Item 15 – Custody	20
Item 16 – Investment Discretion	20
Item 17 – Voting Client Securities	21
Item 18 – Financial Information	21
Privacy Policy.....	22

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Item 4 – Advisory Services

A. Firm Information

The Patten Group, Inc. (“TPG” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a corporation under the laws of the State of Tennessee. TPG was founded in March 2014 and is owned and operated by Ashlee B. Patten (Chief Executive Officer). This Disclosure Brochure provides information regarding the qualifications, business practices and the advisory services provided by TPG.

B. Advisory Services Offered

TPG provides investment advisory services to individuals, high net worth individuals, families, trusts, estates, retirement plans, endowments, foundations, charitable organizations, corporations and small businesses (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, which means the Advisor has a fundamental obligation to act and to provide investment advice in the best interests of Clients. 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. TPG’s fiduciary commitment is further described in the Advisor’s 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.

Wealth Management Services

TPG provides Clients with customized wealth advisory solutions and tailors its advisory services to the individual needs of the Client based on the goals, risk and return objectives, size and complexity of the Client’s financial situation. As part of the Advisor’s comprehensive wealth management solutions, the Advisor may provide financial planning services in addition to investment management services.

Investment Management Services – TPG provides customized investment advisory solutions to its Clients either as a component of wealth management or pursuant to a stand-alone investment management agreement. Typically, Clients engage TPG for investment management services on a discretionary basis. Discretionary management is a form of investment management where decisions to buy and/or sell securities in a Client’s portfolio are made without Client consent for each transaction. On a limited basis, the Advisor may accept investment management relationships on a non-discretionary basis.

TPG seeks to ensure that client portfolios are managed in a manner consistent with their respective investment profiles. TPG consults with the Client at first signing of the investment management agreement during the initial onboarding process as well as on a continuous basis to determine the Client’s specific risk tolerance, time horizon, liquidity constraints and other qualitative factors relevant to the management of the Client’s portfolio. Clients are advised to promptly notify the Advisor if there are any changes in their financial situation or if they wish to place any limitations on the management of their portfolios. Clients may impose reasonable restrictions or mandates on the management of their account[s] if TPG determines, in its sole discretion, the conditions would not materially affect the performance of a management strategy or prove overly burdensome to the Advisor’s management efforts.

TPG typically constructs investment portfolios utilizing individual equity securities, individual fixed

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income securities, mutual funds and exchange traded funds (“ETFs”). TPG may utilize other types of investments as appropriate for a particular Client. In some cases, the Advisor opts to retain certain legacy investments based on portfolio fit and/or tax considerations. Any restrictions or mandates imposed by the Client and accepted by the Advisor will be serviced on a case-by-case basis that may necessitate labeling these as directed holdings (as directed by the Client) or asking the Client to sign an additional non-discretionary agreement for those particular holdings.

In addition, TPG may utilize various investment models for Client portfolios depending on their financial circumstances and investment needs. The models will utilize the same types of securities that are used in constructing custom Client investment portfolios.

TPG advises Clients on certain investments that are not maintained at the primary Custodian, such as assets included in an employer-sponsored retirement plan (i.e. 401k plans and 403(b) plans), qualified tuition plan (i.e. 529 plans), variable life insurance, annuity products and/or certain private placement investments. For these held-away assets TPG directs or recommends the allocation of Client assets among the available investment options. The Advisor will typically have the discretionary authority to place trades, rebalance and allocate contributions within these accounts, with the exception of the private placement investments (where discretion remains with the Client at all times). The Advisor holds Client login credentials for many of these held-away assets. As such, TPG is deemed to have custody of these assets. Please see Item 15 – Custody for additional information.

TPG also provides investment advisory services to some Clients on specified held-away private placement investments. While in many instances TPG did not originally recommend that Clients make these investments, under the Client’s Investment Management Agreement, TPG provides asset allocation recommendations to the Client in relation to these private placements in order to provide such Clients with observations and advice about how these holdings may continue to fit within the Client’s portfolio. TPG is also available for administrative assistance and provides consolidated reporting on these investments. TPG does not have any discretion over, nor is it deemed to have custody of, the held-away private placement investments described in this section.

TPG’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. TPG 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.

TPG evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Trading client portfolios occurs for strategic and/or tactical reasons. Portfolio positions may be rebalanced to more appropriately diversify risk or lower the security concentration of certain positions. Conversely, TPG may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a hedge against market volatility that could adversely affect the portfolio. TPG may recommend selling positions for reasons that include, but are not limited to: (i) harvesting capital gains or losses, (ii) mitigating business or sector risk exposures to a specific security or class of securities, (iii) adjusting overvaluation or overweighting of the position[s] in the portfolio, (iv) accommodating changes in risk tolerance of the Client, (v) generating cash to meet Client needs or (vi) responding to any risk deemed unacceptable for the Client’s risk

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tolerance. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see item 12 – Brokerage Practices.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor serves as a fiduciary by definition of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable. The aforementioned laws govern retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction, and in these instances TPG will seek a Prohibited Transaction Exemption (PTE 2020-02) as appropriate. No Client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Use of Independent Managers - TPG has the ability and maintains the option to recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of a Client’s investment portfolio, based on the Client’s needs and objectives. The Client may be required to authorize and enter into an investment management agreement with the Independent Manager[s] that defines the terms in which the Independent Manager[s] will provide its services. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients’ investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. The Client, prior to entering into an agreement with an Independent Manager, will be provided with the Independent Manager’s Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

Financial Planning and Consulting Services -TPG offers a variety of financial planning services to individuals and families depending on the Client’s financial situation, goals and objectives. Financial planning and consulting services are offered either as a component of wealth management or pursuant to a stand-alone financial planning agreement. Determination of goals and objectives is based on consultation with the Client and the comprehensiveness of the supporting documents provided by the Client. Financial planning may encompass one or more areas of need, including but not limited to: (i) investment planning, (ii) retirement planning, (iii) cash flow planning, (iv) budget development, (v) personal savings, (vi) education savings and (vii) other areas of financial problem solving.

TPG offers a comprehensive range of financial planning and consulting services, which include, but is not limited to:

- Multi-Generational Wealth Transfer
- Estate Planning Review
- Risk Management Review
- Employee Stock Ownership Plans
- College Funding

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- Charitable Giving and Philanthropy
- Advice on Credit Sourcing and/or Debt Paydown & Consolidation

A financial plan or financial consultation prepared for the Client can include either general recommendations for a course of activity, specific actions to be taken by the Client, or both. 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 establish charitable giving programs. TPG 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 report or written summary of Client's financial situation, observations and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Stand-alone plans or consultations are typically completed within six months of the contract date, assuming all information and documents requested are promptly provided.

Financial planning and consulting recommendations pose a conflict of interest between the Advisor and the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of 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.

Reporting-only Services for Purposes of Consolidated Reporting

TPG offers and provides some Clients with reporting-only services. These services include periodic reporting on Client accounts or assets that are not deemed assets under management with TPG. These periodic reports detail the performance, asset allocation and/or holdings mix. TPG receives its information and market values from account custodians, tax accountants, independent managers and other third parties. TPG will consider the asset classes of investments that are not managed by the Advisor for asset allocation purposes and will report the performance of those investments relative to an appropriate benchmark, but will not otherwise provide due diligence or monitoring services on such assets. The inclusion of outside investments in performance reports does not constitute investment advice, a recommendation or an endorsement by TPG. To the extent that erroneous information is provided due to inaccurate data from a third party, the Advisor is not responsible for any inaccuracies that are contained in the report.

Retirement Plan Advisory Services

TPG provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Education & Enrollment Assistance in conjunction with the Plan Administrator
- Investment Policy Statement ("IPS") Preparation
- Discretionary Investment Management (ERISA 3(38))

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- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- Benchmarking

These services are provided by TPG serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of TPG’s fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging TPG to provide investment management services, each Client is required to enter into one or more 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 – TPG, in conjunction with the Client, will develop a strategy that seeks to achieve the Client’s investment goals and objectives.
- Asset Allocation – TPG will develop a strategic asset allocation targeted to meet the investment objectives, time horizon, financial situation and risk tolerance for each Client.
- Portfolio Construction – TPG will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – TPG will provide investment management and ongoing oversight of the Client’s investment portfolio in order to meet the goals and objectives of the Client.

D. Wrap Fee Programs

TPG does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by TPG.

E. Assets Under Management

As of December 31, 2023, TPG manages \$531,271,525 in Client assets, \$528,896,540 of which are managed on a discretionary basis. Clients may request more 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 enter into one or more agreements that detail the responsibilities of TPG and the Client.

A. Fees for Advisory Services

Investment Management Service Fees

Investment management fees are billed quarterly, at the end of each calendar quarter, pursuant to the terms of the investment management agreement. Investment management fees are based on the market value for each individual asset in the account on the last day of the month. The end of the month values

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for the period are summed and then divided by three (number of months in a calendar quarter) and prorated for the number of days in the quarter.

Investment management fees range from 0.25% to 1.50% per annum depending on the size and complexity of the Client relationship and the scope of services to be provided. Fee negotiations are at the sole discretion of the Advisor. The Client's fee will take into consideration the aggregate assets under management with the Advisor or Plan services to be provided.

The investment management fee in the first quarter of service is from the effective date of the Client agreement or the account(s) opening date, whichever is sooner, to the end of the first quarter. Upon the termination of the agreement, the pro-rata amount due to TPG will be deducted from the assets at the custodian[s] or the Client will be invoiced for the amount.

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

The Advisor's management fee is exclusive of, and in addition to, any applicable securities transaction fees, custody fees and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. The Advisor does not receive any portion of these commissions, fees and costs.

Use of Independent Managers - As noted in Item 4, the Advisor maintains the option to implement all or a portion of a Client's investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its investment management fee as described above. Independent Managers typically do not offer any fee discounts but may have a breakpoint schedule that will reduce the fee with an increased level of assets placed under management with an Independent Manager. The terms of such fee arrangements are included in the Independent Manager's disclosure brochure and applicable contract[s] with the Independent Manager. The total blended fee, including the Advisor's fee and the Independent Manager's fee, will not exceed 2.00% annually.

Reporting-Only Services for Consolidated Reporting Fees

For Clients who choose to engage TPG for reporting-only services, a flat fee in addition to the investment advisory or financial planning fee will be negotiated. These reporting-only fees typically range between \$50-\$1000 per annum. Reporting-only service fees are dependent on the reporting platform resources needed for aggregation, number of accounts to be aggregated, custodian and the overall amount of assets. Fees for reporting-only services are paid quarterly, at the end of each calendar quarter, and will be outlined as an additional fee in the investment advisory agreement or financial planning agreement.

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Financial Planning and Consulting Service Fees

TPG offers financial planning or consulting services at an hourly rate ranging from \$75 to \$450, a quarterly flat fee retainer, or as a fixed fee based on the scope of work. Fees are negotiable and determined based on the complexity of services requested, the experience level of the personnel needed to provide such services and the overall relationship with the Advisor. Fixed fee engagements are also derived based on the estimated time and effort to complete the engagement deliverables at the negotiated hourly rate. An estimate for total hours and/or costs will be provided to the Client prior to establishing the advisory relationship. TPG, in its sole discretion, may offset all or a portion of its planning fees if the Client engages the Advisor for investment management services.

Retirement Plan Advisory Service Fees

TPG is compensated for its retirement plan advisory services quarterly, at end of each calendar quarter, pursuant to the terms of the retirement plan advisory agreement. Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.50%. Fees may be negotiable depending on the size and complexity of the Plan and the level of back office administration the Plan Sponsor's request.

B. Fee Billing

Investment Management Services Fee Billing

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The amount due is calculated by applying the average billable assets under management for each calendar quarter times the quarterly rate, as outlined in the investment management agreement. All securities held in accounts managed by TPG will be independently valued by the Custodian. TPG will not have the authority or responsibility to value portfolio securities.

TPG's standard procedure for fee receipt is direct deduction from the Client's account[s] at the Custodian. Payment of investment management fees via check or other method of payment must be pre-approved by the Advisor. The Advisor or its delegate shall send an invoice or upload a management fee file to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date.

Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment management 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 TPG to be paid directly from their accounts held by the Custodian as part of the investment management agreement and separate account forms provided by the Custodian.

Use of Independent Managers – For Client accounts implemented through an Independent Manager, the Client's overall fees may include TPG's investment advisory fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager[s], as applicable. In certain instances, the Independent Manager or the Advisor may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s].

Consolidated Reporting – Fees for consolidated reporting are either invoiced directly to a Client for payment or debited from a Client's taxable account[s] at the Client's direction as outlined in the investment advisory agreement or financial planning agreement.

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Financial Planning and Consulting Service Fee Billing

Financial planning and consulting fees for stand-alone services are based on an hourly rate or fixed-fee scope of work. These fees are invoiced up to fifty percent (50%) upon execution of the agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

For ongoing financial planning engagements, a flat dollar amount retainer fee is invoiced quarterly in arrears pursuant to the financial planning agreement.

Retirement Plan Advisory Services Fee Billing

Fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients could incur certain fees or charges imposed by third parties other than TPG in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian. The fees charged by TPG are separate and distinct from these custody and execution fees. In addition to trade execution fees, the most common third-party fee is the prime brokerage trade-away fee discussed in Item 12 – Prime Brokerage.

TPG management fees are separate and distinct from the expenses charged by mutual funds, ETFs and private placement to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. Within the fund 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 12b-1 distribution fee.

A Client may be able to invest in these products directly without the services of TPG but would not receive the services provided by TPG that 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 TPG to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Fees and Termination

Investment Management Services Termination

Either TPG or the Client may terminate their investment management agreement at any time by providing written notice to the other party. The Client shall be responsible for fees up to and including the effective date of termination. TPG is compensated for its services at the end of the quarter, after investment management services are rendered. If a Client transfers their account[s] prior to deduction of advisory fees, the Advisor will directly invoice the Client. The Client's investment management agreement with the Advisor is non-transferable without the Client's prior consent.

Use of Independent Managers – In the event that the Advisor has determined that an Independent Manager is no longer in the Client's best interest or a Client should wish to terminate their relationship with the Independent Manager, the terms for the termination will be set forth in the respective agreements between the Client or the Advisor and the Independent Manager. TPG will assist the Client with the termination and transition as appropriate.

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Financial Planning and Consulting Services Termination

TPG may require an advance deposit of up to 50% as described in Item 5 - A. Fees for Advisory Services. Either party can terminate the financial planning agreement at any time by providing written notice to the other party. Upon termination the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate, or in the case of a fixed fee engagement, the percentage of the engagement scope completed by the Advisor. Any surplus in the Advisor's possession as the result of collecting a deposit at the time of signing the financial planning agreement will be returned to the Client within ten (10) business days of cancellation on a pro rata basis. The Client's financial planning and consulting agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services Termination

Either party may terminate their retirement plan advisory agreement at any time by providing written notice to the other party. Upon termination, the Client shall be responsible for investment advisory fees up to and including the effective date of termination. TPG is compensated for its retirement plan advisory services at the end of the quarter, after retirement plan advisory services are rendered. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

TPG does not receive any compensation for securities transactions in any Client account other than the investment advisory fees paid directly by Clients and noted above.

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

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

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

Item 7 – Types of Clients

TPG provides investment advisory services to individuals, high net worth individuals, families, trusts, estates, retirement plans, endowments, foundations, charitable organizations, corporations and small businesses. TPG generally requires a minimum annual management fee of \$2,000 per relationship, which may be reduced at the sole discretion of the Advisor. TPG's minimum fee could make TPG's services cost prohibitive for Clients with smaller investment portfolios.

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

A. Methods of Analysis

TPG primarily employs fundamental and technical analysis in developing investment strategies for its Clients.

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Research and analyses are derived from numerous sources, including SEC filings and corporate investor relations documents such as webcasts, annual reports, prospectuses, press releases and company presentations. Third-party sources include financial media companies, industry data sources, sector and company analyst reports and government websites.

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 indicators to determine if adjustments to strategic allocations are appropriate.

Technical analysis involves the examination of past market data rather than specific issuer information in determining the recommendations made to Clients. Technical analysis involves the use of mathematical-based indicators and charts, such as moving averages and price correlations, to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. A substantial risk in relying upon 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 TPG will be able to accurately predict such a reoccurrence.

B. Investment Strategies

TPG employs investment strategies for Clients that are consistent with their financial goals and time horizon. TPG will typically hold all or a portion of a security for more than a year, but may hold a security for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. TPG may also buy and sell positions that are more short-term in nature, depending on tax implications, the goals of the Client, special Client requests and/or the fundamentals of the security, sector or asset class. 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 Client assets. Clients have different financial goals and investment temperaments. Client participation in this process, including full and accurate disclosure of requested information, is essential for the comprehensive analysis of the Client's account[s] and financial situation. 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. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

C. 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. TPG will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. There is no guarantee that a Client will meet their investment goals.

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While the methods of analysis help 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 these methods of analysis can lose value and can 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.

In the capital markets risk and return generally display positive correlation, meaning that assets with higher expected returns have greater perceived risk. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. As part of this assessment process, TPG recommends asset allocations and reviews the risk and return dynamics for each investment category.

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

Market Risks

The value of a Client's holdings can 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.

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 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.

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 comprise the funds. ETFs can lose their cost efficiency if the ETFs are actively traded due to the trading fees imposed by the broker dealer and/or custodian. In addition, liquidity risk exists if the ETFs 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. Unlike mutual funds, 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.

Real Estate Investment Trusts (REITs)

TPG may recommend an investment in, or allocate assets among, various real estate investment trusts ("REITs"). REITs are investment vehicles with portfolios comprised primarily of real estate and mortgage-related holdings. Many REITs hold heavy concentrations of investments tied to commercial and/or residential developments that inherently subject REIT investors to the risks associated with a downturn in the real estate market. Investments linked to certain regions that experience greater volatility in the local real estate market can give rise to large fluctuations in the value of the vehicle's shares. Mortgage-related holdings may give rise to additional concerns pertaining to interest rates, inflation, liquidity and counterparty risk.

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Alternative Investments: Private Placement Limited Partnerships

The risk factors for Alternative Investments often include both the risks associated with publicly traded securities as well as additional risks including: (i) loss of some or all of principal, concentrated positions, pricing volatility or limited availability of accurate pricing; (ii) a limited market for private placement securities and (iii) liquidity risks based on the private placement's terms and/or the character of the underlying securities (which may include additional layers of both public and private placement securities).

Participation in Alternative Investments is usually legally limited to wealthy and/or high income investors who can bear the risk of loss of their entire investment within the Alternative Investment. Clients who invest in Alternatives usually allocate only a minority of their portfolio to such investments in consideration of the additional levels of risks over those of public market investments.

The Advisor is not responsible for independently obtaining current market (or other) valuation for private placement securities, unless expressly agreed to in the advisory agreement as part of the Client's assets under management. The Client and/or authorized third party will be responsible for providing the Advisor with up-to-date, written valuations on which the Advisor will report.

Alternative Investments: Digital Assets

Digital assets generally refer to an asset that is issued and/or transferred using distributed ledger or blockchain technology, including, "virtual currencies (also known as crypto-currencies)," "coins," and "tokens." At the Client's direction, TPG may invest in and/or advise Clients on the purchase or sale of digital assets. TPG may provide advice related to, but will not invest in, actual digital coins/tokens/currencies that are not held at qualified custodians. TPG may provide advice and, at the direction of the Client, may invest in digital asset investment vehicles such as exchange traded funds (ETFs) that are held by qualified custodians, e.g. Pershing or Schwab. The investment characteristics of Digital Assets generally differ from those of traditional securities, currencies and commodities. Digital Assets are not backed by a central bank or a national or international organization, any hard assets, human capital or other form of credit and are relatively new to the marketplace. Rather, Digital Assets are market-based: a Digital Asset's value is determined by (and fluctuates often, according to) supply and demand factors, its adoption in the traditional commerce channels, and/or the value that various market participants place on it through their mutual agreement or transactions. The lack of history to these types of investments entail certain unknown risks, are very speculative and are not appropriate for all investors.

Margin, Non-Purpose Loans & Pledged Asset Lines of Credit

Clients that meet certain custodian criteria can elect to have margin, non-purpose loans or pledged asset lines of credit on their accounts. If a Client's account has one of the aforementioned features, the Client has authorization to borrow money from Schwab or Pershing using their account assets as collateral. Clients who elect to collateralize their accounts are subject to daily and/or compounding interest charges, initial margin and margin maintenance requirements as set forth in the custodian applications and agreements. Should margin be used in an account, The Patten Group will include the entire market value of the margined securities when computing the advisory fee unless otherwise stated in the Client's Investment Management Agreement fee schedule. As a matter of practice, TPG does not buy securities for Client accounts on margin.

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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 nor disciplinary events involving TPG or any of its management persons. TPG values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD #168255.

Item 10 – Other Financial Industry Activities and Affiliations

TPG does not maintain any affiliations with other firms, except as noted below. TPG does contract with other financial service providers to assist with the administration of the Client account[s].

Use of Independent Managers

As noted in Item 4, the Advisor maintains the option to implement all or a portion of a Client's investment portfolio with one or more Independent Managers. The Advisor does not receive any compensation, nor does this present a material conflict of interest. The Advisor will only earn its investment advisory fee as described in Item 5.A.

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

A. Code of Ethics

TPG has implemented a Code of Ethics (the "Code") that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with TPG ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. TPG and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of TPG's Supervised Persons to adhere not only to the specific provisions of the Code but also to the core principles of the Code. The Code covers a range of topics that address Supervised Person ethics and conflicts of interest. To request a copy of TPG's Code, please contact the Advisor at (423) 531-0360.

B. Personal Trading with Material Interest

TPG allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. TPG 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. TPG does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

TPG allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that TPG may recommend (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, TPG must disclose to Clients and mitigate through policies and procedures.

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As noted above, TPG has adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics that addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, TPG Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can 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 TPG requiring reporting of personal securities trades by its Supervised Persons for review by the Supervised Person's supervisor or the Chief Compliance Officer ("CCO"). TPG has also adopted written policies and procedures to detect the misuse of material, non-public information found in our Code of Ethics.

D. Personal Trading at Same Time as Client

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

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

TPG does not act as a "qualified custodian" nor does the Advisor have discretionary authority to select the broker dealer/custodian (herein the "Custodian") to safeguard Client assets. TPG is authorized by the Client to direct trades to the Custodian as agreed upon in the investment management agreement through a limited power of attorney. The Client may also grant the Advisor limited authority to place trades away from the Custodian. Please see Prime Brokerage Authorization below.

While TPG does not exercise discretion over the selection of the Custodian, TPG recommends Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor. TPG will not impose additional fees if the Client uses a custodian not recommended by TPG. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. TPG may recommend the Custodian based on criteria such as, but not limited to: (i) reasonableness of commissions charged to the Client, (ii) services made available to the Client, (iii) its reputation and/or (iv) the location of the Custodian's offices. TPG maintains institutional relationships with Charles Schwab & Co., Inc. ("Schwab") and Pershing, LLC ("Pershing"), each a FINRA-registered broker-dealer and member SIPC. TPG generally recommends that Clients establish their account[s] at Schwab or Pershing. Neither Schwab nor Pershing compensate TPG with research services or other products in a manner that results in the Client paying commissions higher than those obtainable through other Custodians. Due to the institutional relationship with these Custodians, however, TPG receives other economic benefits to include: (i) Custodian platform support, (ii) market research, (iii) reporting tools and (iv) account servicing assistance. For additional information, please see Item 14 – Client Referrals and Other Compensation below.

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

Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an Advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. As noted above, TPG recommends Custodians for which TPG has an

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institutional relationship. TPG selects unaffiliated parties that it believes offer the best overall value in supporting the Client. TPG can receive indirect, economic benefits from these institutional relationships. The Client is not charged higher fees or transaction costs as a result of TPG's institutional relationships nor is TPG required or incented to trade in any Client account[s] to continue to receive benefits. Please see Item 14 – Client Referrals and Other Compensation for additional details.

Brokerage Referrals - TPG does not receive any compensation from any third party in connection with the recommendation for establishing an account.

Directed Brokerage – All Clients are serviced on a “directed brokerage basis,” whereby TPG will place trades within the established account[s] at the Custodian as directed by the Client. Further, all Client securities are traded within their respective 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]). Because of this directed brokerage, TPG 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 Custodian.

Prime Brokerage - The Advisor may execute securities transactions either through the Custodian or through another unaffiliated broker-dealer in connection with a prime brokerage relationship established with the Custodian. Should a Client's account[s] make use of prime brokerage, the Client is required to execute additional agreement[s] with the Custodian authorizing the Advisor to trade-away from and settle to the Client's established account[s] at the Custodian. The Custodian will charge an additional trade-away fee for these transactions in addition to the normal securities transaction costs.

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: (i) price, (ii) size of the order, (iii) difficulty of execution, (iv) confidentiality and (v) skill required of the Custodian. TPG will execute its transactions through the Custodian as directed by the Client, unless otherwise authorized by the Client through a trade-away agreement. TPG may aggregate orders in a block trade when securities are purchased or sold through the same broker-dealer/custodian 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 account[s].

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Ashlee B. Patten (Chief Executive Officer, Chief Investment Officer and Senior Portfolio Manager), James R. Hill (Director of Research and Trading and Portfolio Manager) and/or Chandler A. Thurmon (Investment Advisor Representative). Investment reviews are conducted at least quarterly or more frequently depending on the needs and expectations of the Client.

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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 frequently at the Client's request. Accounts may be reviewed as a result of 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 TPG 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 can 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 also provides Clients with periodic reports regarding their holdings, allocations and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by TPG

TPG receives non-compensated referrals of new Clients from various third parties. Furthermore, TPG is a fee-based advisory firm who is compensated solely by the Client and not from any investment product or third parties. Depending on Client needs and goals, TPG refers Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide ancillary services necessary to meet the goals of its Clients. TPG does not receive commissions or other compensation from product sponsors, broker-dealers or any unrelated third party.

Participation in Institutional Advisor Platform

TPG has established an institutional relationship with the Custodians through the respective institutional advisor divisions. As a registered investment advisor participating on the Custodian platform[s], TPG receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at the Custodians. Services provided by the institutional platform benefit the Advisor and many, but not all, services provided by institutional platform will benefit the Clients. 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 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.

Services that Benefit the Client – The Custodians' institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of Client's funds and securities. Through the Custodians, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – The Custodians provide participating advisors with access to technology, research, continuing education, other services and various discounts. In addition, the

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Advisor receives duplicate statements for Client accounts, the ability to deduct fees, trading tools and back office support services as part of its relationship. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – The Custodians also offer other services and financial support to TPG that may not benefit the Client, including: (i) research, (ii) educational conferences and events, (iii) consulting services and (iv) discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab and Pershing, which results in a conflict of interest. TPG believes, however, that the selected Custodian[s] remains in the best interests of its Clients.

B. Client Referrals from Promoters

TPG does not engage paid promoters for Client referrals.

Item 15 – Custody

Custody is defined as holding, directly or indirectly, Client funds or securities, or having any authority to obtain possession of them. TPG does not accept or maintain custody of any Client accounts as a “qualified custodian,” e.g. Charles Schwab, Pershing, etc. Clients are required to engage a “qualified custodian” to retain their funds and securities and direct TPG to utilize that Custodian for the Client’s security transactions. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Clients should review statements provided by the Custodian and compare to any reports provided by TPG to ensure accuracy, as the Custodian does not perform this review.

While TPG does not serve as a “qualified custodian,” TPG is deemed to have constructive and real custody under the following situations: (i) authorized deduction of the Advisor’s fee; (ii) certain situations where a Supervised Person of TPG serves as Trustee, Power of Attorney, or Conservator to the Client’s account; (iii) where the Advisor has online access/login credentials to a Client’s held-away account and (iv) standing letters of instruction to third parties authorized by the Client. Due to these situations, the Advisor is subject to a surprise annual examination by an independent public accounting firm.

Item 16 – Investment Discretion

TPG 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 are subject to specified investment objectives, guidelines or limitations previously set forth by the Client and agreed to by TPG. The granting of such discretionary authority will be evidenced by the Client’s execution of an investment management agreement containing all applicable limitations to such authority. All discretionary trades made by TPG will be in accordance with each Client’s investment objectives and goals.

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Item 17 – Voting Client Securities

TPG 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 the logistics of proxy filing; however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

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

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Privacy Policy

Effective: February 12, 2024

Our Commitment to You

The Patten Group, Inc. ("TPG" 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. TPG (also referred to as "we," "our" and "us") protects the security and confidentiality of the personal information in our possession 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.

TPG 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 to 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,

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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 and other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: (i) processing transactions, (ii) general account maintenance, (iii) responding to regulators or legal investigations and (iv) credit reporting.	Yes	No
Marketing Purposes TPG 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 TPG 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 and Trusted Contacts Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s]. TPG will not market its services to anyone you designate as an Authorized Agent or Trusted Contact.	Yes	Yes
Information About Former Clients TPG 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 policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of

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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 (423) 531-0360.

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Form ADV Part 2B – Brochure Supplement

for

**Ashlee B. Patten, CFA®
President,
Chief Executive Officer,
Chief Investment Officer &
Senior Portfolio Manager**

Effective: February 12, 2024

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Ashlee B. Patten (CRD# 6208041) in addition to the information contained in The Patten Group (“TPG” or the “Advisor”) (CRD # 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Ms. Patten 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# 6208041.

Item 2 – Educational Background and Business Experience

Ashlee B. Patten, CFA®, born in 1967, is dedicated to advising Clients of TPG in her roles as the President, Chief Executive Officer, Chief Investment Officer and Senior Portfolio Manager. Ms. Patten earned a Bachelor of Arts in History and a certificate in American Studies from Princeton University in 1990 and a Masters in Exercise Science from Smith College in 2000. Additional information regarding Ms. Patten's employment history is included below.

Employment History:

President and Chief Executive Officer, Chief Investment Officer & Senior Portfolio Manager, The Patten Group, Inc.	02/2020 to Present
Chief Investment Officer & Portfolio Manager, The Patten Group, Inc.	03/2014 to 01/2020
Managing Member & Chief Executive Officer, Ashlee Patten Group, LLC	12/2014 to Present
Portfolio Manager and Research Analyst, Patten and Patten, Inc.	01/2001 to 03/2014

Chartered Financial Analyst™ ("CFA®")

The Chartered Financial Analyst™ ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

Item 3 – Disciplinary Information

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

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 Ms. Patten.

However, the Advisor does encourage you to independently view the background of Ms. Patten on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6208041.

Item 4 – Other Business Activities

Ashlee Patten Group, LLC

Ms. Patten, in her individual capacity, is also Managing Member of Ashlee Patten Group, LLC ("APG"), located in Chattanooga, TN. APG conducts agricultural business. Ms. Patten is compensated based on membership income in relation to the sale of goat breeding stock, goat meat, chickens, eggs and the

breeding of Maremma sheepdogs. Ms. Patten spends approximately 8-20 hours per month to conduct farm business.

Tugboat, LLC

Ms. Patten serves as a Managing Member of Tugboat, LLC, located in Signal Mountain, TN. Tugboat, LLC is an agricultural enterprise connected with Laurelwood Farm in Sequatchie County, TN. Ms. Patten manages the kitchen garden and orchard and spends approximately 10-20 hours per month of her time in this capacity.

Volunteer Position

Ms. Patten serves as a Trustee with the University of Chattanooga Foundation. She is currently the Chairperson and serves on the standing committees. Less than 5% of her time is spent on responsibilities with this foundation.

Item 5 – Additional Compensation

Ms. Patten has additional business activities where compensation is received that are detailed in Item 4 above. Ms. Patten also has a real estate investment portfolio, including rental properties in the Chattanooga area.

Item 6 – Supervision

Ms. Patten serves as the President, Chief Executive Officer, Chief Investment Officer and a Senior Portfolio Manager for TPG and is responsible for the supervision of all advisory activities. In the event Ms. Patten is unavailable, Adrienne Zingrich, Chief Compliance Officer and Chief Operating Officer, would be the appropriate contact. Both Ms. Patten and Ms. Zingrich can be reached at (423) 531-0360.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Ms. Patten, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be announced or unannounced. TPG 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

**Adrienne L. Zingrich, CFP®
Chief Compliance Officer,
Chief Operating Officer &
Investment Advisor Representative**

Effective: February 12, 2024

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Adrienne L. Zingrich (CRD# 5364434) in addition to the information contained in The Patten Group, LLC (“TPG” or the “Advisor”) (CRD # 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Ms. Zingrich is available on the SEC’s Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5364434.

Item 2 – Educational Background and Business Experience

Adrienne L. Zingrich, CFP®, born in 1985, is dedicated to advising Clients of TPG in her roles as the Chief Compliance Officer, Chief Operating Officer and Investment Advisor Representative. Ms. Zingrich earned a Bachelor of Arts in Economics and Organizational Management from Agnes Scott College in 2008. Additional information regarding Ms. Zingrich's employment history is included below.

Employment History:

Chief Compliance Officer, Chief Operating Officer & Investment Advisor Representative, The Patten Group, Inc.	01/2016 to Present
Chief Compliance Officer, Chief Operating Officer & Investment Advisor Representative, Ashlee Patten Group, LLC	12/2014 to 03/2020
Investment Advisor Representative, The Patten Group, Inc.	10/2014 to 12/2015
Associate, The Patten Group, Inc.	08/2014 to 10/2014
Portfolio Administrator, Patten and Patten, Inc.	12/2008 to 02/2011

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 87,000 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).
- *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.
- *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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP®.

Item 3 – Disciplinary Information

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

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 Ms. Zingrich.***

However, the Advisor does encourage you to independently view the background of Ms. Zingrich on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5364434.

Item 4 – Other Business Activities

Ms. Zingrich is dedicated to the investment advisory activities of TPG's clients. Ms. Zingrich does not have any other business activities.

Item 5 – Additional Compensation

Ms. Zingrich is dedicated to the investment advisory activities of TPG's clients. Ms. Zingrich does not receive any additional forms of compensation.

Item 6 – Supervision

Ms. Zingrich serves as the Chief Compliance Officer, Chief Operating Officer and an Investment Advisor Representative of TPG and is supervised by Ashlee Patten, the President and Chief Executive Officer. Ms. Patten can be reached at (423) 531-3480.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Ms. Zingrich, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be announced or unannounced. TPG 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

James R. Hill, CFA[®]
Director of Research & Portfolio Manager

Effective: February 12, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of James R. Hill (CRD# 6920616) in addition to the information contained in The Patten Group, Inc. (“TPG” or the “Advisor”, CRD# 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Mr. Hill 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# 6920616.

Item 2 – Educational Background and Business Experience

James R. Hill, CFA®, born in 1976, advises Clients of TPG as the Director of Research and Portfolio Manager. Mr. Hill earned a Bachelor of Science from Clemson University in 2001. Mr. Hill also earned an MBA from University of Georgia in 2009. Additional information regarding Mr. Hill's employment history is included below.

Employment History:

Director of Research & Portfolio Manager, The Patten Group, Inc.	03/2018 to Present
Senior Research Analyst, Ashlee Patten Group, Inc.	03/2018 to 03/2020
Vice President of Financial Structures, EnerG3	08/2016 to 02/2018
Investment Officer, Unum	09/2012 to 05/2016

Chartered Financial Analyst™ ("CFA®")

The Chartered Financial Analyst™ ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Hill. Mr. Hill 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. Hill.

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. Hill.

However, the Advisor does encourage you to independently view the background of Mr. Hill on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6920616.

Item 4 – Other Business Activities

Mr. Hill is dedicated to the investment advisory activities of TPG's clients. Mr. Hill does not have any other business activities.

Item 5 – Additional Compensation

Mr. Hill is dedicated to the investment advisory activities of TPG's clients. Mr. Hill does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Hill serves as the Director of Research and Trading and is a Portfolio Manager of TPG. Mr. Hill is supervised by Ashlee Patten, the President and Chief Executive Officer. Ms. Patten can be reached at (423) 531-0360.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Mr. Hill, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be announced or unannounced. TPG 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

**Chandler A. Thurmon
Research Associate &
Investment Advisor Representative**

Effective: February 12, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Chandler A. Thurmon (CRD# 7208319) in addition to the information contained in The Patten Group, Inc. (“TPG” or the “Advisor”, CRD# 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Mr. Thurmon 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# 7208319.

Item 2 – Educational Background and Business Experience

Chandler A. Thurmon, born in 1997, is dedicated to advising Clients of TPG as a Research Associate & Investment Advisor Representative. Mr. Thurmon earned a Bachelor of Science in Finance, Investments from The University of Tennessee at Chattanooga in 2019. Additional information regarding Mr. Thurmon's employment history is included below.

Employment History:

Research Associate & Investment Advisor Representative, The Patten Group, Inc.	09/2019 to Present
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Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Thurmon. Mr. Thurmon 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. Thurmon.

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. Thurmon.***

However, we do encourage you to independently view the background of Mr. Thurmon on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7208319.

Item 4 – Other Business Activities

Mr. Thurmon, in his individual capacity, is the owner of CAD Properties, LLC. Mr. Thurmon spends approximately 10 hours a month on this activity. Mr. Thurmon draws home layouts for real estate agents to provide to prospective buyers. Mr. Thurmon is compensated on a per square foot basis for initial drafts and then per hour for final drafts.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Thurmon serves as a Research Associate & Investment Advisor Representative of TPG and is supervised by James R. Hill, the Director of Research and Trading. Mr. Hill can be reached at (423) 531-0360.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Mr. Thurmon, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be announced or unannounced. TPG 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

**Kayla A. Coyle
Client Services Associate**

Effective: February 12, 2024

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Kayla A. Coyle (CRD# 6311845) in addition to the information contained in The Patten Group (“TPG” or the “Advisor”) (CRD # 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Ms. Coyle 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# 6311845.

Item 2 – Educational Background and Business Experience

Kayla A. Coyle, born in 1987, is dedicated to serving Clients of TPG in her role as Client Services Associate. Ms. Coyle earned an Associate's Degree in Entrepreneurship from Chattanooga State Community College in 2013. Additional information regarding Ms. Coyle's employment history is included below.

Employment History:

Client Services Associate, The Patten Group, Inc.	06/2023 to Present
Wealth Management Associate, UBS Financial Services, Inc.	03/2014 to 06/2023

Item 3 – Disciplinary Information

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

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 Ms. Coyle.

However, the Advisor does encourage you to independently view the background of Ms. Coyle on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6311845.

Item 4 – Other Business Activities

Ms. Coyle is dedicated to the investment advisory activities of TPG's clients. Ms. Coyle does not have any other business activities.

Item 5 – Additional Compensation

Ms. Coyle is dedicated to the investment advisory activities of TPG's clients. Ms. Coyle does not receive any other forms of compensation.

Item 6 – Supervision

Ms. Coyle serves as Client Services Associate for TPG and is supervised by Adrienne Zingrich, Chief Operating Officer. Ms. Zingrich can be reached at (423) 531-0360.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Ms. Coyle, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be

announced or unannounced. TPG 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

**Torrey Harris
Client Services Assistant**

Effective: February 12, 2024

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Torrey J. Harris (CRD# 7827267) in addition to the information contained in The Patten Group (“TPG” or the “Advisor”) (CRD # 168255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the TPG Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (423) 531-0360.

Additional information about Mr. Harris 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# 7827267.

Item 2 – Educational Background and Business Experience

Torrey Harris, born in 1998, is dedicated to serving Clients of TPG in his role as Client Services Assistant. Mr. Harris is pursuing a Bachelor's Degree in Communications with a minor in Business Administration from the University of Tennessee at Chattanooga. Additional information regarding Mr. Harris' employment history is included below.

Employment History:

Client Services Assistant, The Patten Group, Inc.	12/2022 to Present
Operations Team Leader/Supervisor, VXI Global Solutions, LLC	10/2020 to 10/2022

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Harris. Mr. Harris 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. Harris.

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. Harris.

However, the Advisor does encourage you to independently view the background of Mr. Harris on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or her Individual CRD# 7827267.

Item 4 – Other Business Activities

Mr. Harris is dedicated to the investment advisory activities of TPG's clients. Mr. Harris does not have any other business activities.

Item 5 – Additional Compensation

Mr. Harris is dedicated to the investment advisory activities of TPG's clients. Mr. Harris does not receive any other forms of compensation.

Item 6 – Supervision

Mr. Harris serves as Client Services Assistant for TPG and is supervised by Adrienne Zingrich, Chief Operating Officer. Ms. Zingrich can be reached at (423) 531-0360.

TPG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person, including Mr. Harris, in meeting their fiduciary obligations to Clients of TPG. Further, TPG is subject to regulatory oversight by various agencies. These agencies require registration by TPG and its Supervised Persons. As a registered entity, TPG is subject to examinations by regulators, which may be

announced or unannounced. TPG 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.