

## **Firm Brochure**

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of T.T.G. Financial, Inc. If you have any questions about the contents of this brochure, please contact us at: 330-491-2220, or by email at: [jevans@teamttg.com](mailto:jevans@teamttg.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about T.T.G. Financial, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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**NOTE: Our registration as a "Registered Investment Advisor" does not imply a certain level of skill or training.**

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12/31/2023

## Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Our Fee schedule has changed for new clients. Schedule is detailed in each new client's contract.

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### **Full Brochure Available**

If you would like to receive a complete copy of our most recent Firm Brochure, please contact us by telephone at: 330-491-2220 or by email at: [jevans@teamttg.com](mailto:jevans@teamttg.com).

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## Advisory Business

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### Firm Description

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T.T.G. Financial, Inc., ("TTG") was founded in 2006.

TTG provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

TTG is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted.

Investment advice is an integral part of financial planning. In addition, TTG advises clients regarding cash flow, college planning, retirement planning, tax planning, estate planning and business planning.

Except for collecting fees quarterly TTG does not act as a custodian of client assets. The client always maintains asset control. TTG places trades for clients under a limited power of attorney.

Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone or video conference, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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### Principal Owners

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James Kotagides is a 50% stockholder. James L. Evans is a 50% stockholder.

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**Types of Advisory Services**

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TTG provides investment supervisory services, also known as asset management services; furnishes investment advice through consultations.

On more than an occasional basis, TTG furnishes advice to clients on matters not involving securities, such as financial and business planning matters, taxation issues, and trust services that often include estate planning.

As of 12/31/2023, TTG manages approximately \$ 158 million in assets for approximately 185 clients. Approximately \$158 million is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

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**Tailored Relationships**

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Assets are managed based on one of seven risk groups detailed in our Investment policy statement. Clients are interviewed and complete the TTG Rick Profile to determine the risk group appropriate to them. Client portfolios with similar investment objectives and asset allocation goals may own different securities and investments. The client's portfolio size, tax sensitivity, desire for simplicity, income needs, long-term wealth transfer objectives, time horizon are all factors that influence TTG's investment recommendations.

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**Types of Agreements**

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The following agreements define the typical client relationships. Agreements may not be assigned without client consent.

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**Hourly Planning Engagements**

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TTG provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200.

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**Asset Management**

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Stocks and bonds are purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. TTG does not receive any compensation, in any form, from brokerage or fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

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**Termination of Agreement**

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A Client may terminate any of the aforementioned agreements at any time by notifying TTG in writing. If the client made an advance payment, TTG will refund any unearned portion of the advance payment. TTG does not typically charge fees in advance.

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## **Fees and Compensation**

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**Description**

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The annual Asset Management Agreement fee is based on a percentage of the investable assets. Our fees range between 0% and 2% annually.

Fee arrangements may vary depending on a variety of factors including the scope of work. For instance, cash management only and 401(k) accounts with TPA services may operate under different fee arrangements.

TTG reserves the right to change the fee schedule at any time after written notice has been provided to our clients.

TTG bases its fees on a percentage of assets under management, hourly charges and fixed fees. Your specific fee will be discussed with your IAR and written into your contract for services with TTG.

Financial and Business plans are priced according to the degree of complexity associated with the client's situation.

We generally group all household related client accounts together for the purpose of determining fees for those related accounts. We may also group certain family accounts for billing purposes at your request and at our discretion.

The specific annual fee schedule for a client is contained in the Investment Advisory Agreement between TTG and each client. There is no minimum account size or minimum fee.

TTG determines fees on a client-by-client basis, therefore fees can and will vary among clients, even if they are under the same risk profile. The factors involved in such variability include but are not limited to: the size of the client's relationship, the level of servicing required by the client, the client's anticipated levels of transaction activity, and TTG's practice with respect to discounts. TTG does discount or waive fees in certain situations at our sole discretion. Alternative payment arrangements may be negotiated dependent on these same factors. TTG reserves the right to waive any minimum annual fees under certain circumstances.



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## **Fee Billing**

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Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Fees are calculated based on the value of your assets under management at the end of each quarter including any cash balance. New accounts are pro-rated for the number of days they are managed during their first quarter under TTG's management. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account for billing purposes.

Hourly fees are billed in arrears. Occasionally at our discretion we may require a retainer before beginning work on a case or project.

TTG reserves the right to change the fee schedule at any time after written notice has been provided to our clients.

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## **Other Fees**

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Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

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## **Expense Ratios**

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Mutual funds and Exchange Traded Funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% per year for their services. These fees are in addition to the fees paid by you to TTG.

Mutual funds often offer different share classes. TTG will generally select the least expensive share class. In many cases the least expensive share class also includes a ticket charge or transaction fee. In these cases, TTG will make an effort to choose the best share class for the client when taking both the fees and the expense charge into account.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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## **Past Due Accounts and Termination of Agreement**

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TTG reserves the right to stop work on any account that is more than 30 days overdue. In addition, TTG reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to

provide pertinent information about financial situations when necessary and appropriate, in TTG's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded as soon as practicable. TTG does not typically charge fees in advance.

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**Performance Based Fees**

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TTG does not charge or accept performance based fees.

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**Pro Bono Work and Fee waivers**

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TTG may, in its sole discretion, waive fees in certain situations. Said waivers may be permanent or temporary.

## Types of Clients

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**Description**

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TTG generally provides investment advice to individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations and corporations or business entities.

Client relationships vary in scope and length of service.

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**IRA Rollovers**

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TTG accepts rollovers from qualified plans and from other advisors. TTG provides our clients with a disclosure checklist and narrative in an effort to help our clients reach an informed decision in regard to their retirement rollover. Clients are encouraged to review the checklist and narrative thoroughly before making the decision to roll their retirement account under TTG's management.

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**Account Minimums**

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The minimum account size is \$500,000 of assets under management, which equates to an annual fee of \$5000.

TTG has the discretion to waive the account minimum. Accounts of less than \$500,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. TTG may make other exceptions at its sole discretion.

TTG does not have a minimum fee.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## Methods of Analysis

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Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by ourselves and others, corporate rating services, timing techniques, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

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## Environmental, Social and Governance (ESG)

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TTG does not believe that ESG issues represent good parameters upon which to make an investment decision. It may well be that some of our investment holdings will be considered “good” ESG holdings. If so, it will be coincidental to our other analysis.

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## Investment Strategies

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Our investment strategy is detailed in our Investment Policy Statement. The IPS is provided to each new client.

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## Risk of Loss

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All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security’s particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Note: The list above is intended to represent some of the main risks involved with investing. It should not be considered a comprehensive.

## **Disciplinary Information**

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### **Legal and Disciplinary**

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The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

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TTG has withdrawn its' registration as Commodity Trading Advisor as of May 2017.

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### Affiliations

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TTG is an independent Registered Investment Advisor.

## Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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### Code of Ethics

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Each employee signs off on the following Code of Ethics:

- 1) As an employee of TTG Financial, Inc. you pledge at all times to put the clients' interests ahead of your own interests or the interests of the firm.
- 2) You pledge to treat clients in the same manner that you wish to be treated.

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### Participation or Interest in Client Transactions

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TTG and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the TTG *Compliance Manual*.

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### Personal Trading

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The Chief Compliance Officer of TTG is Jim Evans. He reviews all employee trades periodically. His trades are reviewed by Jim Kotagides. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small, the trades do not affect the securities markets.

## Brokerage Practices

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### Selecting Brokerage Firms

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TTG does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. TTG recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

TTG recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co.

TTG does not receive fees or commissions from any of these arrangements.

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**Best Execution**

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TTG reviews the execution of trades at each custodian periodically. Trading fees charged by the custodians are reviewed on a periodic basis. TTG does not receive any portion of the trading fees.

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**Soft Dollars**

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Various firms whom we use for trade executions may from time to time provide us with research, however, we believe the research we receive is generally available to the public and does not present an actual valuable consideration.

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**Order Aggregation**

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Bond and equity trades are often aggregated and then allocated to individual client accounts. Particularly for fixed income transactions, aggregation may help us find better execution.

## Review of Accounts

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**Periodic Reviews**

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Account reviews are performed quarterly by advisors Jim Kotagides, President and Jim Evans, Vice president. Account reviews are performed more frequently when market conditions dictate.

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**Review Triggers**

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Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

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Investment Management Clients receive periodic communications on at least a quarterly basis. The written updates may include a portfolio statement with a performance update and market commentary.

## Client Referrals and Other Compensation

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### Incoming Referrals

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TTG compensates certain parties known as ‘Solicitors’ for referrals. If a ‘Solicitor’ is involved with a client then the client is presented a Solicitor Disclosure Statement detailing the relationship with the Solicitor and the compensation involved.

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### Referrals Out

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TTG does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Custody

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### Account Statements

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All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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### Performance Reports

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Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by TTG.

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## Implied Custody

Regulatory authorities deem certain activities to be de facto Custody. Among the deemed activities is debiting client accounts for fees. If our Custody is limited to debiting fees only and we meet certain exceptions set forth by the regulators then TTG may avoid costly annual audits.

It is TTG’s intent to limit its’ Custody to the debiting of fees only and to further comply with all the Regulator exceptions in order to avoid the necessity of an Annual audit.

In order to comply with these exceptions TTG will not enter into a standing agreement to move moneys from a client account to a third party unless the client signs documents authorizing said money movement and said agreement complies with certain SEC exceptions allowing TTG to maintain its limited custody role.

## Investment Discretion

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### Discretionary Authority for Trading

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TTG accepts discretionary authority to manage securities accounts on behalf of clients. TTG has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. TTG does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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### Limited Power of Attorney

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A limited power of attorney is a trading authorization that allows us to trade your account on a discretionary basis.. You sign a limited power of attorney so that we may execute the trades and manage your account per our agreement with you.

## Voting Client Securities

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### Proxy Votes

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TTG would vote all shares as directed by the Boards of Directors. If there were disagreement with the recommendations of the Boards, or the direction the company were taking, TTG would sell off the position in all portfolios.

## Financial Information

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### Financial Condition

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TTG does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because TTG does not serve as a custodian (except for debiting client accounts for fees) for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

TTG does not have any debt.



# Business Continuity Plan

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## General

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TTG has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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## Disasters

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The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite. Our communications service is virtual and may be forwarded to any location we desire.

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## Alternate Offices

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Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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## Loss of Key Personnel

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Jim Kotagides and Jim Evans have an agreement to continue servicing all clients if one or the other should become unable to provide said service. If both parties become unavailable Charles Schwab may service your account.

# Information Security Program

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## Information Security

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TTG maintains an information and cyber security program to reduce the risk that your personal and confidential information may be breached.

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## Privacy Notice

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TTG is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver the following *Privacy Notice* to you annually, in writing:

*All TTG employees will endeavor to protect all client information from being revealed to parties' other than those authorized by the client. To this end:*

- 1) TTG employees are prohibited from discussing client information with anyone other than authorized personnel (i.e. brokers, bankers).*
- 2) TTG employees will not include sensitive information via mailings which could be lost or stolen. Sensitive information includes Social Security numbers, passwords, user ids and birthdates.*
- 3) TTG employees are prohibited from sharing their passwords or allowing unauthorized personnel to access our IT systems. All sensitive data is password protected and security measures have been taken to insure our client's data cannot be accessed by anyone other than TTG employees.*

## **Brochure Supplement (Part 2B of Form ADV) James Kotagides 12/31/2023**

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**This brochure supplement provides information about James Kotagides that supplements TTG Financials' brochure. You should have received a copy of that brochure or a copy is attached to this supplement. Please contact Nina Shreve at 330-491-2220 if you did not receive TTG Financials' brochure or if you have any other questions about the contents of this supplement.**

**Additional information about Jim Kotagides may be found on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**TTG Financial & Jim Kotagides contact info**

**4051 Whipple Ave NW, Suite 110**

**Canton, OH 44718**

**330-491-2220**

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**Education and Business Standards**

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TTG requires that its advisors have or are working toward a professional designation, i.e. MRFC, RFC, CFP, ChFC, QKA, or QPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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**Professional Certifications**

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Jim Kotagides has earned certifications and credentials that are required to be explained in further detail.

Master Registered Financial Consultant (MRFC): Master Registered Financial Consultants are licensed by the IARFC Board to use the MRFC mark. MRFC requirements include:

- Bachelor's degree or equivalent work experience.
- Successful completion of the MRFC Certification Exam.
- Four-year qualifying full-time work experience.

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**Disciplinary Information**

No legal or disciplinary actions have been taken against Jim Kotagides

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**Other Business Activities**

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Jim Kotagides has no outside business activities

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**Additional Compensation**

Jim Kotagides does not receive any additional compensation.

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**Supervision**

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Jim Evans is the CCO located at 4051 Whipple Ave NW, ste 110, Canton, Ohio 44718 and directly supervises the activities of Jim Kotagides. He may be contacted at 330-491-2220. Supervision includes monitoring of communications with clients and monitoring all trading, including trading for his own account. He reviews Jim's work through frequent office interactions as well as remote interactions.

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**Requirements for Ohio Registered Advisors**

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No awards have been found against Jim Kotagides. Jim Kotagides has not been found liable for any damages nor has he ever been sued for damages. Jim Kotagides has never been or declared bankrupt.

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**James Kotagides Bio**

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James Kotagides has been in the financial services business for 27 years. From June 1996 to December 2003 he traded his own capital using various methods of technical analysis. He joined The Guardian/Park Avenue Securities as an agent/stock broker in December 2003. His duties included sales, asset allocation and client management. In October 2006, he co-founded TTG Financial. He has served as a principal for TTG Financial from October 2006 to the present. His broad responsibilities include equity and bond research and trading of the same. He also tracks a variety of technical indicators and executes entry and exit points for all TTG holdings. He obtained his Investment Advisor Representative license (Series 66) in October 2004. He obtained his bachelor's degree in economics from Ohio State University in 1974 and his MBA from the University of Michigan in 1976. He has obtained the Professional Designations; Registered Financial Consultant in June 2007 and Master Registered Financial Consultant in 2018.

## Brochure Supplement (Part 2B of Form ADV) James Evans 12/31/2023

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TTG requires that its advisors have or are working toward a professional designation, i.e. MRFC, RFC, CFP, ChFC. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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## **Professional Certifications**

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Jim Evans has earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree or equivalent work experience.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Qualified Pension Administrator & Qualified 401(k) Administrator (QPA, QKA):

QPAs and QKAs are licensed by the American Society of Pension Professionals and Actuaries to use the QPA and QKA mark. QPA and QKA certification requirements:

- Completion of the education requirements set by the ASPPA.
- Successful completion of a series of exams.

Chartered Special Needs Consultant (ChSNC):

ChSNCs are licenses by the American College to use the ChSNC mark. ChSNC certification requirements:

- Completion of the education requirements set by the American College.
- Successful completion of a series of exams.

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## **Disciplinary Information**

No legal or disciplinary actions have been taken against Jim Evans.

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**Other Business Activities**

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Jim Evans has no outside business activities.

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**Additional Compensation**

Jim Evans does not receive any additional compensation.

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**Supervision**

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Jim Kotagides is the President located at 4051 Whipple Ave NW, ste 110, Canton, Ohio 44718 and directly supervises the activities of Jim Evans. He may be contacted at 330-491-2220. Supervision includes monitoring of communications with clients and monitoring all trading, including trading for his own account. He reviews Jim's work through frequent office interactions as well as remote interactions.

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**Requirements for Ohio Registered Advisors**

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No awards have been found against Jim Evans. Jim Evans has not been found liable for any damages nor has he ever been sued for damages. Jim Evans has never been or declared bankrupt.

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**James L. Evans Bio**

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James L. Evans has been in the financial services business for 39 years. He began his career with Northwestern Mutual/Robert W. Baird in 1985 where he served as life agent and stock broker. From December 1989 to September 2006 he was a stock broker and branch manager for Park Avenue Securities in Canton, Ohio. His responsibilities included compliance, asset allocation strategy, marketing and accounting. Simultaneously from December 1989 to September 2004 he founded and was president of Western Reserve Pension Services, Inc. His duties included managing pension assets, discrimination testing, feasibility studies and general operations. He sold Western Reserve in September 2004, but continued his duties for Park Avenue Securities. In October 2006, he co-founded TTG Financial. He has served as a principal for TTG Financial from October 2006 to the present. His broad responsibilities including compliance, accounting, trading and asset allocation modeling. He obtained his Investment Advisor Representative license (Series 65) in August of 2003. He has four Professional Designations; Qualified Pension Administrator in May 1992 and Qualified 401(k) Administrator in July 2002 issued by the American Society of Pension Professionals and Actuaries, the Certified Financial Planner designation



issued by the Board of Certified Financial Planners in October 2005 and the Chartered Special Needs Consultant designation from the American College in May of 2022.

## Brochure Supplement (Part 2B of Form ADV) Morgan Hood 12/31/2023

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**This brochure supplement provides information about Morgan Hood that supplements TTG Financials' brochure. You should have received a copy of that brochure or a copy is attached to this supplement. Please contact Nina Shreve at 330-491-2220 if you did not receive TTG Financials' brochure or if you have any other questions about the contents of this supplement.**

**Additional information about Morgan Hood maybe found on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**TTG Financial & Morgan Hood contact info**

**4051 Whipple Ave. NW, Suite 110**

**Canton, OH 44718**

**330-491-2220**

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## **Education and Business Standards**

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TTG requires that its advisors have or are working toward a professional designation, i.e. MRFC, RFC, CFP, ChFC. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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## **Professional Certifications**

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Morgan Hood has earned certifications and credentials that are required to be explained in further detail.

### Qualified Pension Administrator & Qualified 401(k) Administrator (QPA, QKA):

QPAs and QKAs are licensed by the American Society of Pension Professionals and Actuaries to use the QPA and QKA mark. QPA and QKA certification requirements:

- Completion of the education requirements set by the ASPPA.
- Successful completion of a series of exams.

### Registered Financial Associate

RFAs are licensed by The International Association of Registered Financial Consultants to use the RFA mark. RFA certification requirements:

- Fulfill association requirements, which includes testing, continuing education and practice standards.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by IARFC..

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## **Disciplinary Information**

No legal or disciplinary actions have been taken against Jim Evans.

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## **Other Business Activities**

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Morgan Hood has no outside business activities.

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## **Additional Compensation**

Morgan Hood does not receive any additional compensation.

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**Supervision**

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Jim Evans is the CCO located at 4051 Whipple Ave NW, Ste 110, Canton, Ohio 44718 and directly supervises the activities of Morgan Hood. He may be contacted at 330-491-2220. Supervision includes monitoring of communications with clients and monitoring all trading, including trading for his own account. He reviews Morgan's work through frequent office interactions as well as remote interactions.

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**Requirements for Ohio Registered Advisors**

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No awards have been found against Morgan Hood. Morgan Hood has not been found liable for any damages nor has she ever been sued for damages. Morgan Hood has never been or declared bankrupt.

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**Morgan Hood Bio**

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Morgan Hood has been in the financial services business since June of 2021. She started her career at TTG as an Investment Advisor assistant. She obtained her Investment Advisor Representative license in September of 2021 and was promoted to the position of Investment Advisor Representative. Her duties included managing pension assets, discrimination testing, feasibility studies, trading and asset allocation. Morgan received her Bachelor's degree in Actuarial Mathematics from Kent St University in May of 2020 and her Qualified 401k Administrator designation in December of 2022.