



Digital ACG Program Brochure

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September 4, 2018

Item 1 – Cover Page

This Brochure provides information about the qualifications and business practices of Digital ACG ("**Digital ACG**"), a division of ACG Wealth, Inc. ("**ACG**"), a registered investment adviser. Registration does not imply a certain level of skill or training but only indicates that ACG has registered its business with state and federal regulatory authorities, including the United States Securities and Exchange Commission. The oral and written communications of an investment adviser provide clients and prospective clients with information with which they can decide whether to hire or retain an adviser. We encourage you to review this brochure carefully prior to becoming a client, and if you are already a client, to review all future updates or notices of changes to this brochure as they occur. If you have any questions about the contents of this Brochure, please contact us at digitalsupport@acgwealth.com or at (866) 893-4103. 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 ACG is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Within 120 days of the close of ACG Wealth's fiscal year (December 31st), we will deliver either:

1. A copy of the most up-to-date disclosure brochure that includes or is accompanied by the summary of material changes, or
2. A summary of material changes that includes an offer to provide a copy of the current up-to-date brochure.

We may also provide other ongoing disclosure information throughout the year about material and non-material changes. Some of the updates we provide you may not be included in a brochure, but rather may be in letters, notices, reports, emails or other forms of correspondence. You may obtain a copy of the Digital ACG Program Brochure at any time without charge by contacting us at the number listed on the cover page.

As part of our commitment to providing the best possible service, we ask that if you are an existing client you notify us if there have been any changes to your financial situation or your investment objectives, or if you would like to place or modify any reasonable restrictions on the management of your account.

Initial Filing

This is ACG Wealth's initial filing of its Digital ACG program brochure dated September 4, 2018.

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Item 4 – Advisory Business

General Information

ACG Wealth Inc. (“ACG”) was established in 2009 and approved as a Registered Investment Adviser by the U.S. Securities & Exchange Commission (“SEC”) in June of 2009. ACG is a privately held company headquartered in Atlanta, Georgia. David Millican, Jeffrey T. Shaver and Joseph Young are co-founders, Principals and Managing Partners with 33.33% ownership each.

ACG offers Clients (“Clients”) automated financial planning and portfolio management services through Digital ACG. Digital ACG was officially launched in September 2018, and is made available via brokerage accounts that Digital ACG Clients open at TD Ameritrade, Inc. (“TD Ameritrade”) and that ACG manages pursuant to discretionary investment authority granted by its Clients.

If you have questions regarding the material contained herein, please contact ACG at compliance@acgwealth.com or at (404) 893-4100. We encourage you to visit our website www.digitalACG.com (the “Digital ACG Website” or the “Website”) for additional information.

General Summary of ACG’s Investment Strategy

ACG uses a variety of proprietary models to determine the appropriate mix of investments for its Clients based upon the investment profile information provided by the Client. ACG segregates its investment decisions into model portfolios, each containing a different mix of investments appropriate for different types of Clients. The models are managed on a periodic basis by, for example, rotating assets in and out of various asset classes based on our perception of the risks and rewards of investing in different sectors of the market, along with the Clients perceived risk tolerance profile. Our investment committee meets periodically to discuss current market conditions, portfolio positions and to make new investment decisions.

Our investment philosophy is driven by time in the market versus timing the market. That is, we seek to meet a client’s objectives through a consistency of return through risk controls driven by a research intensive process. We consider all asset classes and geographies when creating an appropriate asset allocation. We utilize a blend of top down macroeconomic analysis and bottom up fundamental analysis.

Our portfolio construction process is defined by a) strategic ranges to asset classes which are required to achieve risk/return parameters of our various strategies and b) smaller tactical ranges where we can be more opportunistic based on our analysis.

Each taxable Account or IRA Account is invested in a model portfolio designed by ACG that ACG determines is consistent with the Client’s investment objectives and risk tolerances. ACG creates an investment plan (the “Investment Plan”) and manages a Client’s Account by seeking to identify: 1) the optimal asset classes in which to invest, 2) the most efficient mutual funds, exchange traded funds (“ETFs”) or other investments to represent each of those asset classes, 3) the ideal mix of asset classes based on the Client’s specific risk tolerance, and 4) the most appropriate time to rebalance the Client’s portfolio to maintain intended risk tolerance and optimal return for the Client’s risk level.

Digital ACG Service

Clients who receive the Digital ACG service should be aware that Digital ACG’s relationship with Clients is likely to be different from the “traditional” investment advisor relationship in several aspects:

Digital ACG is a software based financial advisor, which means each Client must acknowledge its ability and willingness to conduct its relationship with Digital ACG on an electronic basis. Digital ACG Clients are required to open an account (the “Account”) at TD Ameritrade in order to receive the service. Under the terms of the Digital ACG Client Account Agreement (the “Account Agreement”) and the TD Ameritrade Customer Brokerage and Custody Agreement (the “Brokerage Agreement”), each Digital ACG Client agrees to receive all Account information and Account documents (including this Brochure), and any updates or changes to same, through his or her access to the Digital ACG Website and Digital ACG’s electronic communications. Unless noted otherwise on the Digital ACG Website or within this Brochure, Digital ACG’s advisory service, TD Ameritrade’s brokerage services, the signatures for the Account Agreement and the Brokerage Agreement, and all documentation related to the advisory services are managed electronically.

ACG makes personnel available by email and chat session to respond to administrative questions from Digital ACG Clients. ACG does not generally provide phone support to Digital ACG Clients, and in particular does not provide investment or financial planning advice by phone.

To provide its advisory services and tailor its investment decisions to each Client's specific needs, Digital ACG collects information from each Client, including specific information about her investing profile such as financial situation, investment experience, and investment objectives. Digital ACG maintains this information in strict confidence subject to its Privacy Policy, which is included in this brochure and on the Website. When customizing its investment solutions, Digital ACG relies upon the information received from a Client. Although Digital ACG contacts its Clients periodically as described further in "*Item 13 – Review of Accounts*" below, a Client must promptly notify Digital ACG of any change in her financial situation or investment objectives that might require a review or revision of his or her portfolio.

Digital ACG includes preselected ETFs, mutual funds or equity securities for each asset class within the Investment Plan that Digital ACG determines is appropriate for a Client based on the information provided by the Client. Digital ACG does not allow Clients to select their own ETFs, mutual funds or equity securities because each ETF, mutual fund and equity security is considered to be part of the overall Investment Plan. However, Digital ACG does allow Clients to restrict Digital ACG from investing in the stock of a public company that employs the Client.

Digital ACG Clients may not place orders to purchase or sell securities on a self-directed basis.

Types of Digital ACG Accounts

ACG presently offers the following types of investment advisory services to its Digital ACG Clients: (I) Basic Digital Service; and (II) Active Digital Service.

Under each of the account types, ACG will:

- Collect information as to the Client's risk profile, investment objectives and time horizon through the Digital ACG Website;
- Determine an Investment Plan for the Client;
- Invest the Client's Account in a portfolio of preselected securities appropriate for the Investment Plan recommended for the Client, which will be diversified among asset classes and styles;
- Contact Clients periodically to determine whether their financial situation or risk profile have changed, or if they want to modify their Account. See "*Item 13 – Review of Accounts*" herein.
- Rebalance the Client's Account as deemed necessary by ACG;
- Report the current status of Client investments on a periodic basis; and
- Report and review investment results from time to time, which will be provided through the Digital ACG Website.

The reviews, determinations and recommendations described above may be made by a computer algorithm of Digital ACG, an investment adviser representative of ACG, or a combination of both methods, and will take into account the type of account, goals, overall financial condition, income, assets, risk tolerance, and other factors unique to the individual Client's situation. Digital ACG's determinations and recommendations will not take into account any assets or liabilities of the Client that are not included in the Account managed by ACG.

I. Basic Digital Service

Clients of the Basic Digital Service receive ACG discretionary advisory services over the internet. Under the Basic Digital Service, ACG invests the Client's Account in a portfolio of mutual funds and/or ETF's consistent with the Investment Plan recommended for the Client, which is based upon the goals and risk profile indicated by the Client from the information provided by the Client.

II. Active Digital Service

Clients of the Active Digital Service also receive ACG discretionary advisory services over the internet. However, unlike the Basic Digital Service, ACG invests the Client's Account in part or in whole in portfolios of equity securities ("**Equity Portfolios**"). Any portion of the Account that is not invested in equity securities is invested in a portfolio of mutual funds and/or ETF's. In each case, the mix of assets in the Account will be consistent with the Investment Plan recommended for the Client, which is based upon the goals and risk profile indicated by the Client from the information provided by the client.

ACG Wealth also offers wrap fee programs. In these wrap fee programs ACG Wealth is compensated for its advisory services by charging a 'wrap' fee based on the market value of a Client's Account. Under a wrap program the client pays a single fee that covers the investment advice provided by ACG Wealth and the execution of transactions by the Custodian or broker-dealer. Clients should understand that a wrap fee may cost the client more than purchasing the program services separately, for example, paying fees for the advisory services of the program plus transaction charges for each transaction in the account. Factors that bear upon the cost of the account in relation to the cost of the same services purchased separately include:

- account size
- anticipated trading frequency
- anticipated securities to be traded
- investment management style
- long term investment goals
- client's preference for a singular "wrap" fee for transactions versus transaction charges per each trade
- number and range of supplementary services provided to the client

ACG Wealth typically manages accounts in the Digital ACG program differently than wrap fee programs that it sponsors due to the different nature of the services provided as described within the separate wrap fee program brochure. You may obtain a copy of the *ACG Wealth Wrap Program* brochures at any time without charge by contacting us at the number listed on the cover page.

Assets Under Management

As of September 4, 2018, ACG held \$1,181,081,554 in regulatory assets under management on a discretionary basis and \$14,179,667 on a non-discretionary basis.

Item 5 – Fees and Compensation

Advisory Fees

Digital ACG is compensated for its advisory services by charging a fee (the "**Advisory Fee**") based on the on the market value of a Client's Account. The specific manner in which fees are charged by Digital ACG is established in a Client's Account Agreement. All Digital ACG Accounts are held at TD Ameritrade. The market value of the assets will be based on information provided by TD Ameritrade. ACG reserves the right, in its sole discretion, to reduce or waive the Advisory Fee for some or all Client Accounts for any period of time determined solely by ACG. In addition, ACG may reduce or waive its fees for the Accounts of some Clients without notice to, or fee adjustment for, other Clients.

Fees for Digital ACG Accounts are billed quarterly in advance based on the market value of the Client's Account as of the close of the last business day of the prior quarter. The Account value is calculated as the market value of all long and short securities positions in the Account and will not be reduced by any margin or other indebtedness of the Client with respect to such securities or other investments. Fees will not be adjusted or pro-rated for additions to or withdrawals from the Account during the calendar quarter, other than a complete withdrawal in connection with a termination of the Account Agreement. If a Client closes the Account, withdraws the entire balance of the Account, or otherwise terminates the Account Agreement on any date other than the last business day of a quarter, ACG shall refund any Advisory Fees on a pro rata basis based on the number of days in the quarter and the number of days remaining between the effective date of the termination and the end of the quarter.

Advisory fees are automatically deducted from the Account pursuant to the Account Agreement and not billed separately to Clients. Clients must maintain or deposit sufficient funds in the Account to cover payment of all fees authorized by the contract, and either ACG or TD Ameritrade will debit the Account balances or redeem money market fund shares in the amount equal to the fee that is due. If there are not sufficient funds to cover the fees, then ACG is authorized to liquidate assets in the Account to cover fees.

ACG reserves the right to increase the Advisory Fee at any time, provided that any increase in the Advisory Fee will be effective for the Account starting in the next quarter that begins at least thirty (30) days after ACG notifies Client of the increase. ACG reserves the right, in its sole and absolute discretion, to reduce or waive the Advisory Fee for certain Client Accounts for any period of time determined by ACG. In addition, Client agrees that ACG may waive its fees for the Accounts of Clients other than

Client, without notice to Client and without waiving its fees for Client. In exercise of its sole and absolute discretion ACG may amend or terminate any reduction or waiver of the Advisory Fee. ACG will promptly notify Client of any increase or decrease in the reduction or waiver of the Advisory Fee. A change in the waiver or reduction of the Advisory Fee will be effective for the Account starting in the next quarter that begins at least thirty (30) days after ACG notifies Client of such change.

The Advisory Fees charged by ACG for the Digital ACG services are non-negotiable, and are as follows:

I. Basic Digital Service

Basic Digital Service Clients receive ACG's software-based financial services for the following annualized fee:

Net Market Value	Annual Fee
Less than \$500,000	0.50%
\$500,001 or more	0.35%

II. Active Digital Service

Active Digital Service Clients receive ACG's software-based financial services, including exposure to Equity Portfolios, for the following annualized fee:

Net Market Value	Annual Fee
\$500,000 - \$999,999	0.85%
\$1,000,000 or more	0.65%

Other Account Fees

In addition to the Advisory Fee, Accounts will be assessed transaction charges for trades other than mutual fund trades, such as equities, ETF's or bonds. These transaction charges may be higher or lower than transaction charges or commissions charged by other broker-dealers.

ACG's Advisory Fee also does not cover fees and charges in connection with: debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law.

The issuers of some of the securities or products we purchase for Clients, such as mutual funds, ETFs or other similar financial products, may charge product fees that affect Clients, including contingent deferred sales loads, 12(b)-1 and other distribution fees. ACG does not charge these fees to Clients and does not benefit directly or indirectly from any such fees. An ETF or mutual fund typically includes embedded fees and expenses that will reduce the EFT's or mutual fund's net asset value, and therefore directly affect the ETF or mutual fund's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Such mutual fund or ETF expenses may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. Mutual fund or ETF fees and expenses may change from time to time at the sole discretion of the issuer. The fees charged by such funds or managers are disclosed in each fund's prospectus. Mutual funds, ETFs and other securities available through this Program are also available directly pursuant to the terms of their prospectuses and subject to applicable commissions or transaction charges without paying the Advisory Fee. Further, to the extent that cash used for investment comes from redemptions of a client's mutual fund or other investments outside of the Program, there may be tax consequences or additional cost from sales charges previously paid and redemption fees incurred. Such redemption fees would be in addition to the Advisory Fee. Certain mutual funds used in the Program may charge a redemption fee if shares are redeemed within a specified period of time. Clients may incur redemption fees in the event that a sell is executed or model update is implemented. Redemption fees vary by fund and are described in each fund's prospectus. Please see Item 12: Brokerage Practices for additional information on mutual fund share classes.

Certain securities, such as over-the-counter stocks are traded primarily in "dealer" markets. In such markets, securities are directly purchased from, or sold to, a financial institution acting as a dealer or market-maker. Dealers executing principal trades typically include a "mark-up", "mark-down", and/or spread in the net price at which transactions are executed.

Digital ACG Accounts will not utilize margin or leverage.

Account Termination

Either the Client or ACG can terminate an Account Agreement at any time by sending written notice to the other party, which

will be deemed to be effective the day that it is received by the other party. A full refund of any Advisory Fees charged the Client will be provided if the Client terminates the Account Agreement within five (5) business days of the date it is executed by all parties, provided that any expenses, losses or charges, other than the Advisory Fee, properly chargeable to the Account shall be borne by the Account and Client. For the purposes of this provision, a contract is considered entered into when all parties to the Account Agreement have signed it.

If the Account Agreement is terminated, whether by Client or ACG, ACG shall thereafter perform no functions whatsoever with respect to the managing of the Account, any further management of the Account shall be the sole responsibility of Client, and ACG shall not be responsible for the performance of any security in the Account or the costs or consequences of liquidation of any securities in the Account. In addition, all custodial termination and transfer fees, if any, assessed by TD Ameritrade will be the responsibility of Client.

Other Capacities

Most ACG Wealth's investment adviser representatives are also registered broker-dealer representatives of an affiliate, Arkadios Capital LLC ("Arkadios"). As registered representatives of Arkadios, Arkadios may share a portion of payments received from a mutual fund or in connection with an initial public offering, a secondary offering, and/or a private placement with these investment adviser representatives only when acting as broker-dealer representatives. When acting in these separate capacities, these investment adviser representatives may also receive compensation, such as 12(b)-1 or services fees, in connection with the sale of funds. Therefore, the investment adviser representative has an incentive to recommend implementing recommendations made through Arkadios. This conflict of interest is heightened when the investment adviser representative recommends securities where Arkadios is a member of the selling syndicate because the investment adviser representative typically receives more compensation in connection with these securities than in connection with other types of securities. Clients have the option to purchase investment products that ACG Wealth recommends through other investment advisers, brokers or agents that are not affiliated with ACG Wealth or Arkadios. Similarly, if the client decides to implement a portion of the recommendations through a brokerage account at Arkadios, the client will pay commissions to Arkadios for the brokerage account and separately, fees to ACG Wealth for the advisory account. The fee that a client pays to ACG Wealth will not be reduced if fees are paid to Arkadios, or its affiliates, for other services.

ACG Wealth has policies and procedures in place to prevent conflicts of interest from influencing recommendations made by our representatives in their separate capacities as broker-dealer representatives and to assure that recommendations are consistent with our duties to clients. Digital ACG is a software-based investment advisory program and as a result will primarily offer advisory services discussed in Item 4: Advisory Business. Conflicts of interests are also discussed below in the section titled "Other Financial Industry Activities or Affiliations". Clients and prospective clients are encouraged to review these sections carefully and to ask any questions that arise.

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

ACG does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a Client).

Item 7 – Types of Clients

Under its Digital ACG service, ACG provides portfolio management services to individuals, corporations and business entities, charitable institutions, foundations, endowments, estates and trusts. The minimum account size is \$500. As a result of the automation associated with offering its services online, Digital ACG makes it possible for retail investors, as well as individual retirement accounts (other than ERISA accounts) and trusts, to access its service with much lower account minimums than are normally available in the industry. Clients have access to their Accounts through the Digital ACG Website, www.digitalacg.com, as well as through TD Ameritrade's website, www.tdameritrade.com. ACG has the discretion to waive the account minimum.

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

Our investment strategy begins with an understanding of a Client's financial goals. ACG uses demographic and financial information provided by the Client to assess the Client's risk profile and investment objective(s) in determining an appropriate Investment Plan for the Client's assets. Investment strategies ordinarily include long- or short-term purchases of equities, mutual funds, ETFs and fixed income securities.

Investment recommendations are drawn from research and analysis. Security analysis methods typically include the following:

- Fundamental analysis: We attempt to measure the intrinsic value of a security by looking at economic and financial factors to determine if the company is underpriced or overpriced. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.
- Technical analysis and charting: We attempt to determine the trend of a security by studying past market data, including price and volume. This presents a potential risk, as the price of a security can change directions at any time and past performance is not a guarantee of future performance.
- Cyclical analysis: We attempt to identify the industry cycle of a company to determine whether the company is in a market introduction phase, growth phase or maturity phase. Generally projected revenues, growth potential and business risk may fluctuate based on the company's cycle stage.

Information for this analysis may be drawn from financial newspapers and magazines, research materials prepared by others, annual reports, corporate filings, prospectuses, company press releases and corporate ratings services.

ACG adheres to a long-term, buy-and-hold investment philosophy. While ACG reserves the right to act otherwise if it feels that it is the best interests of its Clients, ACG does not try to time the market and in general, ACG intentionally does not react to market movements in managing Client Accounts other than through rebalancing and tax-loss harvesting of managed assets. Clients should also consider the transaction costs and/or tax consequences that might result from rebalancing. Rebalancing involves restoring your original asset allocation by shifting your funds among investment categories to regain ratios that may have been decided initially upon designing your portfolio or decided during the course of your relationship with ACG. Frequent rebalancing may incur additional costs and or tax consequences compared to less frequent rebalancing.

It is important to note that investing in securities involves certain risks that Clients must be prepared to bear. Though the goal of the firm is to find quality investments and proper allocation strategies, there is no guarantee that the goal will be met, and/or that the value of investor portfolios will not decline in value during any given time period. For any risks associated with mutual funds and ETFs, please refer to their prospectuses for additional details about these risks. Our investment approach constantly keeps the risk of loss in mind. These risks include, but are not limited to:

- Interest-rate Risk: Fluctuations in interest rates 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 an equity, bond, ETF or mutual fund can 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 reactions.
- Advisory Risk: There is no guarantee that ACG's judgment or investment decisions about particular securities or asset classes will necessarily produce the intended results. It is possible that Clients or ACG itself may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to ACG's software based financial advisory service. ACG and its representatives are not responsible to any Client for losses unless caused by ACG breaching its fiduciary duty.
- Software Risk: ACG delivers its Digital ACG advisory services entirely through the internet and software. ACG licenses certain third-party software to provide the interface with Digital ACG Clients and to manage the Accounts at TD Ameritrade. ACG tests the software internally before use and monitors the behavior of such software after its deployment. ACG also requires warranties and certifications from its software vendors regarding functionality and security of their software. Notwithstanding ACG's testing and monitoring, it is possible that such software may not always perform exactly as intended or as disclosed on the Digital ACG Website or other ACG disclosure documents, especially in certain combinations of unusual circumstances. ACG continuously strives to monitor, detect and replace any software that does not perform as expected or as disclosed.
- Volatility and Correlation Risk: ACG's security selection process is based in part on an evaluation of past price performance and volatility to evaluate future probabilities. It is possible that different or unrelated asset classes may exhibit similar price changes in similar directions which may adversely affect a Client's Account and may become more acute in times of market upheaval or high volatility. Past performance is no guarantee of future results, and any

historical returns, expected returns, or probability projections may not reflect actual future performance.

- **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.
- **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.
- **Legislative and Tax Risk:** Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment adviser / financial advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations (particularly for ETF securities dealing in natural resources). ACG does not engage in tax planning, and in certain circumstances a Client may incur taxable income on his or her investments without a cash distribution to pay the tax due.
- **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 could result in bankruptcy and/or a declining market value.
- **Foreign Investing and Emerging Markets Risk:** Foreign investing involves risks not typically associated with U.S. investments, and the risks may be exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social and economic developments affecting one or more foreign countries. In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.
- **ETF Risks, including Net Asset Valuations and Tracking Error:** ETF performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by the applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations may be limited or inaccurate.
- **ETF and Mutual Fund Expenses:** Clients should be aware that to the extent they invest in ETF or mutual fund securities they will pay two levels of advisory compensation – Advisory Fees charged by ACG plus any management fees charged by the issuer of the mutual fund or ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF or mutual fund directly, or purchased the

underlying securities owned by the ETF or mutual fund directly. An ETF or mutual fund typically includes embedded expenses that may reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the fund may include ETF or mutual fund management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF or mutual fund expenses may change from time to time at the sole discretion of the ETF or mutual fund issuer. ACG provides a link to the disclosure documents for each ETF or mutual fund on the Website, from which Clients may ascertain the amount of fees and expenses charged by the ETF or mutual fund.

Described below are some risks associated with specific types of investments that an investment adviser representative may recommend. Many of these investments are usually sold by use of a prospectus or other offering document. Clients should review those documents carefully for more detailed information regarding risk.

- **Closed-End Funds:** Closed-end funds are illiquid and may not be readily marketable. In an effort to provide investor liquidity, the funds may offer to repurchase a certain percentage of shares from time to time. Thus, clients may be unable to liquidate all or a portion of their shares in these types of funds when they desire to do so.
- **Exchange-Traded Funds ("ETFs"):** ETFs are typically investment companies that are legally classified as open end mutual funds or unit investment trusts. However, they differ from traditional mutual funds in that ETF shares are listed on a securities exchange. Shares can be bought and sold throughout the trading day like shares of other publicly-traded companies. ETF shares may trade at a discount or premium to their net asset value. This difference between the bid price and the ask price is often referred to as the "spread." The spread varies over time based on the ETF's trading volume and market liquidity, and is generally lower if the ETF has high trading volume and high market liquidity. Conversely, the spread is generally higher if the ETF has low trading volume and low market liquidity. ETFs may be closed and liquidated at the discretion of the issuing company.
- **Exchange-Traded Notes ("ETNs"):** An ETN is a senior unsecured debt obligation designed to track the total return of a particular company, sector, market index or other benchmark. ETNs may be linked to a variety of assets, such as commodity futures, foreign currency and equities. ETNs are similar to ETFs in that they are listed on an exchange and can typically be bought or sold throughout the trading day. An ETN is not a mutual fund and does not have a net asset value. Rather, the ETN trades at the prevailing market price. Some of the more common risks of an ETN are: 1) the repayment of the principal, interest (if any) and the payment of any returns at maturity or upon redemption are dependent upon the ETN issuer's ability to pay; or 2) the trading price of the ETN in the secondary market may be adversely impacted if the issuer's credit rating is downgraded. The asset or asset class to which the ETN is linked may carry specific risks not associated with a particular index or sector. ETNs may be closed and liquidated at the discretion of the issuing company.
- **Leveraged and Inverse ETFs, ETNs and Mutual Funds:** Leveraged ETFs, ETNs and mutual funds are designed to provide a multiple of the return of an underlying index, typically on a daily basis. Some of these products are not diversified and can be based on commodities or currencies. Inverse ETFs, ETNs and mutual funds are designed to provide the opposite of the return of the underlying index, typically on a daily basis. These products are different from, and are generally riskier than traditional ETFs, ETNs and mutual funds. Although these products are designed to provide returns that generally correspond to the underlying index, they do not exactly replicate the performance of the index because of fund expenses and other factors. Continual daily resetting of returns within the product may add to the underlying costs and increase disparity. As a result, this may prevent these products from achieving their investment objective. In addition, compounding of the returns can produce a divergence from the underlying index over time, in particular for leveraged products. In highly volatile markets with large positive and negative swings, return distortions are magnified over time. Because of these distortions, these products should be actively monitored, as frequently as daily, and may not be appropriate as an intermediate or long-term holding. To accomplish their objectives, these products use a range of strategies, including swaps, futures contracts and other derivatives. These products may have higher expense ratios and may be less tax-efficient than more traditional ETFs, ETNs and mutual funds.

A Client must notify ACG of specific securities in which the Client is prohibited from investing. If a Client instructs ACG not to purchase certain securities, ACG will select an alternate security to purchase on the Client's behalf or if ACG deems no other

security as appropriate, not invest in an alternate security. The Client shall notify ACG immediately if you consider any investments recommended or made for the Account to violate such restrictions.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a Client's evaluation of ACG or the integrity of ACG's management. ACG does not have any material legal, financial, regulatory, or other "disciplinary" item to report to any Client.

Item 10 – Other Financial Industry Activities and Affiliations

ACG is affiliated through common ownership with Arkadios Capital, LLC ("**Arkadios Capital**"), a registered broker dealer. ACG's management, and most of its investment adviser representatives, are also registered representatives of Arkadios Capital. Other than conflicts listed elsewhere in this brochure, ACG does not believe its relationship with Arkadios Capital presents a conflict of interest for Digital ACG Clients because all Digital ACG Client Accounts are maintained at, and all securities transactions are effected by, TD Ameritrade, an unaffiliated broker dealer. However, where appropriate and in their separate capacities as registered representatives of Arkadios Capital, investment adviser representatives may recommend the sale of securities to all clients outside of the Digital ACG Service.

ACG is affiliated through common ownership with ACG Investment Management, LLC ("**ACG IM**"), a Georgia registered investment advisor and manager of the OG Ao Fund, LLC, a private investment fund. ACG does not believe its relationship with ACG IM presents a conflict of interest for Digital ACG Clients because Digital ACG Client Accounts are not offered the opportunity to invest in OG Ao Fund, LLC.

ACG is also affiliated through common ownership with Arkadios Wealth Advisors, LLC ("**AWA**"), an SEC registered investment advisor. ACG does not believe its relationship with AWA presents a conflict of interest for Digital ACG Clients because AWA will not be performing any services for Digital ACG Clients and because none of ACG's investment adviser representatives are dual registered with AWA.

Certain investment advisory representatives of ACG are separately licensed as insurance agents/brokers for various independent insurance companies. These individuals spend as much as 5% of their time with these aforementioned non-advisory activities. ACG does not allow its investment adviser representatives to offer insurance products to Digital ACG Clients.

Neither ACG nor its management are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of any of the foregoing entities. ACG does not recommend or select other investment advisers for its Clients and receive compensation, directly or indirectly, from any such advisers.

Item 12 includes additional details regarding brokerage practices and related disclosures.

Item 11 – Code of Ethics

ACG has adopted a Code of Ethics for all officers, employees, investment adviser representatives and certain other persons associated with ACG (collectively, "**Covered Persons**") describing its high standard of business conduct, and fiduciary duty to its Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, restrictions on political donations, and personal securities trading procedures, among other things. All Covered Persons at ACG must acknowledge the terms of the Code of Ethics annually, or as amended.

ACG's Covered Persons are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, Covered Persons and their affiliates may trade for their own accounts in securities which are recommended to and/or purchased for ACG's Clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of Covered Persons will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing Covered Persons to invest for their own accounts. Under the Code of Ethics, certain classes of securities and transactions have been designated as exempt from the reporting requirements pursuant to SEC Rule 204A-1, which reflects the SEC's view that certain types of securities and transactions do not present the potential for abuse by investment advisers. The Code of Ethics restricts trading in close proximity to Client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit Covered Persons to invest in the same securities as Clients, there is a possibility that Covered Persons might benefit from market activity by a Client. However, when practical, Covered Person trades are aggregated with Client trades. Covered Person trading is continually monitored under the Code of Ethics to reasonably

prevent conflicts of interest between ACG and its Clients.

Certain affiliated accounts trade in the same securities with Client Accounts on an aggregated basis when consistent with ACG's obligation of best execution. In such circumstances, the affiliated and Client Accounts will share commission costs equally and receive securities at a total average price. ACG retains records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders are allocated as specified in the initial trade order. Partially filled orders are allocated on a pro rata basis. Any exceptions are explained on the order.

A copy of the firm's Code of Ethics may be requested by contacting the Compliance Department at our main number.

Item 12 – Brokerage Practices

Selection and Recommendation

ACG seeks to recommend a custodian/broker who will hold Client assets and execute transactions on terms that, overall, are most advantageous when compared to other available providers and their services. A number of factors affect custodial choice and in seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, safety of customer funds, execution capability, commission rates and responsiveness. Accordingly, although ACG will seek competitive rates, to the benefit of all clients, it may not necessarily obtain the lowest possible commission rates for specific client account transactions. ACG considers a wide range of factors in selecting a custodian/broker including, among others, the following:

- Quality of overall execution services provided
- Timeliness of execution
- Clearance and settlement capabilities
- Ability to place trades in difficult market environments
- Timeliness and accuracy of trade confirmations
- Quality of account statements
- Research, execution facilitation, record keeping, custody and other "value-added" services provided
- Frequency and correction of trading errors
- Financial condition and willingness to commit capital
- Business reputation, creditworthiness, and integrity
- Custodian's technology offering & technology integrations
- Commission or transaction rates charged to clients
- Product specialty and availability (types of securities)
- Banking, charitable & trust services offered
- Client account protection & security
- ACG's prior experience with the custodian/broker

To this end, ACG has established a brokerage and custodian relationship with TD Ameritrade Institutional ("TD Ameritrade") for its Digital ACG service. ACG is not affiliated with TD Ameritrade. TD Ameritrade will hold Digital ACG Client assets in a brokerage account and buy and sell securities only when ACG instructs. ACG places all trade orders for securities transactions on behalf of Digital ACG Client Accounts solely with TD Ameritrade. Digital ACG Clients must open a brokerage account with TD Ameritrade in order to utilize the service.

Research and Other Soft Dollar Benefits

Digital ACG does not currently receive "soft dollars" benefits from TD Ameritrade in connection with client securities transactions that it would consider a primary factor in utilizing TD Ameritrade as custodian/broker. "Soft dollar" benefits refer to an arrangement under which a brokerage firm provides research or other products or services to an investment advisory firm which maintains Client accounts at the brokerage firm. These soft dollar benefits benefit the investment advisor by reducing its expenses because the advisor would not need to produce or pay for these services; however, the amount of the fee paid to the investment advisor by the Client would not be reduced by the value of such soft dollar benefits.

Clients should be aware, however, that the receipt of certain benefits by ACG in and of itself creates a potential conflict of interest and may influence ACG's choice of custodian for custody and brokerage services. These benefits do not depend on the amount of brokerage transactions directed to TD Ameritrade. TD Ameritrade makes available certain services and products, such as fundamental research reports, technical and portfolio analyses, pricing services, trade desk access, block trading, economic forecasting and general market information. TD Ameritrade provides ACG with technology platforms or other software to access TD Ameritrade's brokerage system. These systems aid ACG in providing services to its clients, their accounts, which includes software that makes available client's account data, facilitates trade execution, cashiering functions,

allocates aggregated trade orders, facilitates payment of fees from client accounts, and assists with back office functions, such as recordkeeping and client reporting. TD Ameritrade may also assist ACG with investment adviser representatives joining the TD Ameritrade platform, and in some cases, pay account transfer fees or other charges the client may have to pay when changing custodians or service providers. The agreement for services described above may be better or worse than the terms offered to other advisors and may depend on the type or amount of business ACG and its client conduct with TD Ameritrade. Other factors may be considered as well, including the amount of assets in accounts with TD Ameritrade within a certain timeframe. ACG may be motivated by these factors when recommending TD Ameritrade accounts to clients. TD Ameritrade will establish pricing on commissions, account transactions, and other service fees for accounts in which TD Ameritrade is the custodian. This pricing will be agreed upon based on the current and expected type and amount of business ACG plans to do with TD Ameritrade. TD Ameritrade may also sponsor conferences, meetings or educational events relating to custody or brokerage services generally to further develop ACG's business enterprise. These services may also include professional, compliance, legal and business consulting publications, roundtables and webinars on practice management, information technology, regulatory topics, business succession and marketing.

Brokerage for Client Referrals

ACG does not receive Client referrals from TD Ameritrade in consideration for selecting TD Ameritrade as the custodian/broker for Digital ACG Client Accounts.

Directed Brokerage

ACG requires that Clients open an account at TD Ameritrade in order to utilize its Digital ACG service and does not permit Digital ACG Clients to direct the use of an alternative brokerage firm. This arrangement is designed to maximize efficiency and to be cost effective for Digital ACG Clients. Not all advisers require that their Clients utilize a specific brokerage firm. By directing brokerage to TD Ameritrade, we may not be able to achieve most favorable execution of Digital ACG Client transactions, which could result in higher costs to Digital ACG Clients.

Order Aggregation

ACG may, at times, aggregate the sale and purchase orders of securities for different advisory accounts, as well as with accounts of ACG's management or investment adviser representatives. ACG believes this practice is reasonably likely to result in better purchase or sale execution prices, lower commission expenses or beneficial timing of transactions or a combination of these and other factors. Aggregate orders are allocated to Client Accounts in a systematic, non-preferential manner. Allocations of aggregated orders may also be rounded up or rounded down to avoid odd lot or small holdings in any client account. ACG may determine not to aggregate transactions, for example, based on the size of the trades, number of client accounts, the timing of the trades and the liquidity of the securities. If the firm does not aggregate orders, some clients purchasing securities around the same time may receive a less favorable price than other clients. This means that this practice of not aggregating at all times may cost clients more money.

ACG maintains a record of any trading errors that occur in connection with investment activities of its Clients. Both gains and losses that result from a trading error made by ACG will be borne or realized by ACG.

Mutual Fund Share Class Selection

Mutual funds typically offer multiple share classes available for investment based upon certain eligibility and/or purchase requirements. For instance, in addition to the more commonly offered retail mutual fund share classes (typically, Class A, B and C shares), mutual funds may also offer institutional or advisor share classes or other share classes that are designed for purchase in an account enrolled in an investment advisory program. Clients may be invested in share classes with higher internal expense ratios ("higher expense") when no lower expense ratio ("lower expense") share class for a particular fund is available at the custodian or the client is not eligible for the lower expense share classes due to the inability of the client to meet the investment minimums or any other requirements or restrictions imposed by the custodian.

Certain mutual fund share classes are available for purchase or sale without a transaction charge; these mutual funds are typically available in the higher expense ratio share classes that pay 12b-1, shareholder servicing and distribution fees to our custodian. Mutual Fund share classes which have a transaction charge typically do not participate in programs which make these fee payments to the custodian. ACG's decision to use the higher expense share classes versus the lower expense share classes is based on the anticipated level of trading activity in the selected mutual fund, the dollar amount of the mutual fund transaction, client's preference of paying transaction charges per each transaction and the anticipated holding period.

Generally, prolonged holding periods of the higher expense share classes may result in higher underlying expenses to the client than if a lower expense ratio share class were chosen with a transaction charge. Please contact us for more information about share class eligibility. Clients may find additional information relating to Mutual Fund share classes by visiting https://www.sec.gov/oiea/investor-alerts-bulletins/ib_mutualfundclasses.html.

Item 13 – Review of Accounts

Periodic Reviews

On a quarterly basis, Digital ACG contacts each Client to remind him or her to review and update the Client's profile information. Digital ACG also requests that Clients reconfirm their profile information on an annual basis. These notifications and confirmations include a link to the Client's current information. Currently, the Digital ACG team members whose tasks include supervising, arranging and responding to these notifications, confirmations and reviews are the members of the Investment Committee.

Factors that are considered during such reviews include, but are not limited to, the following: investment objectives, targeted allocation, current allocation, suitability, performance, monthly distributions, concentrated positions, diversification, and outside holdings. Examples of situations that may impact an Account include the following: performance that is not in line with the Client's "downside risk tolerance," change in investment objective, the Client makes a significant addition of capital or withdrawal of capital from the Account, rebalancing of the portfolio if current allocation and targeted allocation are not consistent, concentrated position that could lead to volatility, etc. If reallocation of investments is necessary, Digital ACG sells existing certain investments and buys new investments that it believes are more appropriate for the Client's investment goals and objectives.

Intermittent Review Factors

Digital ACG reviews each Client's Account when it is opened and, using computer software, continuously monitors and periodically rebalances each Client's portfolio to seek to maintain a Client's targeted risk tolerance and optimal return for the Client's risk level, as determined by the risk profile completed and updated from time to time by the Client. Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or changes in the Client's investment profile (such as retirement, termination of employment, relocation, inheritance, etc.). Clients are advised to notify Digital ACG promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to place restrictions on their Account. Digital ACG considers tax implications in taxable Accounts and the volatility associated with each of its chosen asset classes when deciding when and how to rebalance, but does not consider tax issues of the Client that are unrelated to the assets which are managed by Digital ACG.

Reports

Clients may receive confirmations of purchases and sales in their Accounts and will receive, at least quarterly, statements containing Account information such as Account value, transactions, and other relevant information. Confirmations and statements are prepared and delivered by TD Ameritrade. The Digital ACG service provides clients with ability to generate additional account review reports, we recommend comparing account statements received directly from TD Ameritrade with these reports. You should immediately inform us of any material discrepancies noted between the Digital ACG reports and your TD Ameritrade statement.

Information in reports generated via the Digital ACG service may be provided by third-parties. ACG does not independently verify information provided by TD Ameritrade, clients or third party, nor does ACG guarantee the accuracy or validity of such information. ACG is not liable in connection with its use of any information provided by a client, a custodian, or other third-party in the reports.

Item 14 – Client Referrals and Other Compensation

Digital ACG expects from time to time to run promotional campaigns to attract Clients to open Digital ACG Accounts. These promotions may include additional account services offered on a limited basis to select Clients, more favorable fee arrangements, and/or reduced or waived management fees for Clients.

These arrangements may create an incentive for a third-party or existing Client to refer prospective Clients to Digital ACG, even if the third-party would otherwise not make the referral. These arrangements may also create a conflict of interest for a Client to maintain a certain level of assets managed through Digital ACG if doing so would result in eligibility to receive an incentive,

bonus or additional compensation.

Digital ACG may also pay pre-determined fees to third-parties for directing new users to the Digital ACG Website, which may be in the form of so-called CPM, CPC or CPA arrangements (respectively, impressions, clicks or acquisition through other websites). For example, Digital ACG may advertise on various social media and other websites, including sites on which bloggers may write articles about Digital ACG and its services, and pays an advertising fee based upon the potential Client leads (but not new Client account openings) generated by those advertisements. Digital ACG exercises no editorial control over such sites.

While it is not a common practice, ACG from time to time has engaged solicitors whom it pays for Client referrals. ACG discloses this practice in writing to the affected Clients and complies with the requirements of Rule 206(4)-3 under the Investment Advisers Act of 1940, as amended, to the extent required by applicable law.

Item 15 – Custody

The assets of Digital ACG Clients are held in custody with TD Ameritrade. Each Digital ACG Client receives Account information, including trade confirmations and/or monthly Account statements, directly from TD Ameritrade. Digital ACG Clients should review the Account statements from TD Ameritrade carefully when they are evaluating Account performance, securities holdings, and transactions.

Digital ACG Clients should review the statements and reports they receive from Digital ACG carefully and compare them with the information they receive from TD Ameritrade. A Client may experience differences between its Digital ACG statements and TD Ameritrade's statement due to pending transactions, reporting dates, dividends, corporate actions, cash movements or withdrawals, or other activity. Only TD Ameritrade's trading confirmations and statements represent the official records of a Digital ACG Client's Account.

Each Digital ACG Client may also review its Account and transactions online through the ACG Digital Website or through TD Ameritrade's website.

Item 16 – Investment Discretion

ACG requires that Digital ACG Clients execute an Account Agreement that gives ACG full discretionary authority to select the identity and amount of securities to be bought or sold. This authority is for the purpose of making and implementing investment decisions without the Client's prior consultation. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular Client Account. When selecting securities and determining amounts, ACG observes the investment policies, limitations and restrictions of the Clients for which it advises. Investment guidelines and restrictions must be provided to ACG in writing.

A Client should understand that, subject only to ACG's fiduciary duties, ACG's full discretionary trading and investment authority over the Client's assets held with TD Ameritrade means that the timing, size, and identity of securities to buy and sell for trades for Client Accounts is completely within ACG's discretionary authority, and while ACG seeks to respond to Client deposits, Client changes in risk profiles, Client withdrawal requests and other reasonable Client requests in a timely and reasonable manner, ACG does not represent or guarantee that ACG will respond to any such Client actions or requests immediately or in accordance with a set time schedule. Further, ACG is not responsible to Client for any failures, delays and/or interruptions in the timely or proper execution of trades or any other trading instructions placed by ACG on behalf of Client through TD Ameritrade due to any reason or no reason, including without limitation any or all of the following, which are likely to happen from time to time: (i) any kind of interruption of the services provided by TD Ameritrade or its clearing or executing broker-dealers; (ii) any kind of interruption in ACG's ability to communicate with TD Ameritrade or its clearing or executing broker-dealers; (iii) hardware or software malfunction, failure or unavailability; (iv) TD Ameritrade system outages; (v) internet service failure or unavailability; (vi) the actions of any governmental, judicial or regulatory body; and/or (vii) force majeure.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, ACG does not vote proxies on behalf of advisory Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in Client portfolios. ACG will provide advice to Clients regarding the Clients' voting of proxies if requested. Clients will receive their proxies or other solicitations directly from TD Ameritrade or the issuer's transfer agent. Furthermore, from time to time securities held in client portfolios may be the subject of class action litigation. The decision regarding whether to file a proof of claim in a class action, to opt in or opt out of

a settlement, or other similar questions involve legal judgment. We do not instruct or give advice to clients on whether or not to participate as a member of class action lawsuits, and we will not file claims on your behalf. If you request additional assistance, we will provide any transaction information pertaining to your account that may be helpful and/or needed in order for you or your custodian to file a proof of claim or take other action with respect to a class action.

Item 18 – Financial Information

This Item is not applicable because ACG does not require or solicit the prepayment of any Advisory Fees more than six months in advance, and does not have any adverse financial condition that is reasonably likely to impair its ability to continuously meet its contractual commitments to its Clients.

Digital ACG's Privacy Policy

We value your privacy. We do not collect personal information about you, when you use the "Site" or the services on the Site (the "Services") unless you choose to provide that information to us.

We do not sell any personal information that we collect about you. We do not disclose any personal information about our users to others, except as permitted by contract or law and subject to confidentiality obligations that apply in certain jurisdictions. This online privacy policy applies to our privacy practices for handling information relating to your use of the Site and our Services on the Site.

Information Collected Automatically

When you use the Site and Services, our servers automatically record anonymous information about your use. Similar to other web services, we record information such as account activity, data displayed or clicked on (such as UI elements, ads, and links), and other information (such as browser type, IP address, date and time of access, cookie ID, and referrer URL). We use this information, in the aggregate, to make our Site more useful to users and improve its overall security.

Information That You Voluntarily Provide

We do not collect personally identifiable information e.g., name, email address, picture, contact or similar information unless you choose to provide it to us. If you voluntarily provide us with personal information, for example by creating an account with your email address, we use that information to protect your account from unauthorized access.

How Information is Used

The information we collect is used for a variety of purposes in order to provide you with content on the Site and Services including without limitation formatting and displaying your information, delivering related content, sharing community information such as message board posts and investment-related information. We do not share the information except when compelled as described in the data sharing section.

We may store, process and maintain data related to your account. We destroy the information we collect when the purpose for which it was provided has been fulfilled, unless we are required to keep it longer by statute, policy or contract.

Security of Information

For Site security purposes and to ensure our Services remain available to all users, we monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage. If such monitoring reveals evidence of possible abuse or criminal activity, such evidence may be provided to appropriate law enforcement officials. Additionally, we carefully restrict access to your non-public personal information to only those who require that information in order to maintain and operate the Site and provide Services to its users.

Cookies and Tracking

In order to provide a more streamlined navigational experience and to track aggregate usage information, by default, this Site stores small amounts of data on your computer known as cookies. This information is not retained by the Site and is automatically destroyed by your browser after a specified period of time. Along with cookies, we may also use third-party tracking technology to record similar information regarding you and your activity on the Site.

Children's Privacy

We recognize the need to provide particular privacy protections with respect to personal information that may be collected from children. This Site and Services are not aimed at or intended for children.

Your Choices and Preferences

You may delete your account by emailing digitalsupport@acgwealth.com and providing us with enough information to identify your account and prove that you are the owner of the identified account. We will endeavor to act on these deletion requests as

soon as reasonably practicable. Deletions take effect when we act on them. Residual information related to your account may remain for some time on our servers.

You may decline to provide personal information, except where such information is necessary to enable a feature of the Site or our Services. In cases where such personal information is necessary, you may not use that feature if you decline to provide the necessary personal information.

If you decide at any time that you no longer wish to receive marketing communications from us, please follow the "unsubscribe" instructions provided in the communications.

Third Party Website & Data Sharing Practices

We encourage users to collaborate with and engage with others by discussing financial and investment opinions, information and experience. You understand and agree that any such information that you provide through the Site or otherwise, including, for instance, as part of your profile or while interacting with other users, will be publicly available, and that other users may use and reproduce such information. We have no control over the use by other users of the information that you voluntarily disclose to the public.

We may access information about you from third-party sources and platforms (such as service providers, agents, social networking sites, databases, online marketing firms, and ad targeting firms).

We do not sell, rent, or otherwise share your personal information with any third parties except: to persons assessing our compliance with industry standards; our attorneys, accountants, and auditors; and as permitted or required by law and contract (such as when we reasonably believe it is necessary or appropriate to investigate, prevent, or take action regarding illegal activities or violations of our Terms and Conditions).

We are permitted to disclose the non-public personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative, archiving, marketing or other services on our behalf). These third parties are prohibited from using or sharing the information for any other purpose.

Effective date and policy changes

Each time you use this Site, the current version of the Privacy Policy will apply. When you use this Site, you should check the date of this Privacy Policy and review any changes since the last version. This policy is subject to change from time to time. Unless stated otherwise, our current Privacy Policy applies to all information that we have about you.

How to Contact Us

If you have questions or comments about this Privacy Policy, or about how your data is processed, please email us at digitalsupport@acqwealth.com.