

THE ARCHER CONSULTING GROUP, LLC

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This Brochure provides information about the qualifications and business practices of The Archer Consulting Group, LLC (“ACG”). If you have any questions about the contents of this Brochure, you may contact us at (713) 572-1717 or jona@archerconsulting.com to obtain answers and additional information. The Archer Consulting Group, LLC is a registered investment adviser with the states of Texas and Louisiana. Registration of an investment adviser does not imply any level of skill or training. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about The Archer Consulting Group, LLC is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for The Archer Consulting Group, LLC is 156062.

Item 2 – Material Changes

The date of our initial Brochure was November 23, 2011. Since that time we have made significant revision to Item 8 to more fully describe our processes related to investment analysis and investment strategies, and the risks associated with certain types of investments and investing in general.

Material changes since the firm's last filing of Form ADV Part 2A on 03/27/2018 are provided below:

- The Archer Consulting Group, LLC (“ACG”) has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.

Our Brochure is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for The Archer Consulting Group, LLC is 156062. We may provide ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Jona Husbands, Managing Member of ACG at (713) 572-1717 or jona@archerconsulting.com. Our Brochure is provided free of charge.

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Item 4 – Advisory Business

The Archer Consulting Group, LLC (“ACG”) provides personalized investment advisory services which include: (1) Investment Management-Only Services; (2) Qualified Retirement Plan Consulting Services; (3) Limited Scope Financial Planning Services; (4) Holistic Financial Planning Services; and (5) Wealth Management Services (which involves a combination of Investment Management and Holistic Planning). The firm has been in business since 2011 and is located in Houston, Texas. The principal owners are Jona Husbands, Allan Jaster, and Steven C. Rhatigan. Our investment advisory services are driven by and coordinated with each Client’s individual financial goals. We use a scientific approach and a systematic strategy to manage investments. We follow strict fiduciary standards, putting our Clients’ interests before our own and seeking to avoid conflicts of interest with our Clients.

All prospective Clients are provided a complimentary consultation (not to last more than 1 hour) to determine the service most applicable to the Client. Prior to engaging us, Clients are required to enter into a formal advisory agreement setting forth the scope of the relationship, the terms and conditions, and responsibilities of both ACG and Client.

Advice and services provided under an advisory agreement are tailored to the stated objectives of the Client(s). Through personal discussions in which goals and objectives are established, we develop a Client’s personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the Client’s individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a Client’s prior investment history, as well as family composition and background. Under certain agreements, we will also provide Clients with estate planning advice and guidance. This type of guidance may include a review of estate planning documents, general recommendations as well as recommendations relating to Irrevocable Life Insurance Trusts, and assisting Clients with the facilitation of legal document creation with attorneys or other third parties.

Investment Management-Only Services

Clients may engage us to provide Investment Management Services either on a stand-alone basis or as part of our Wealth Management Services (described below). We offer Investment Management Services based on the individual goals, objectives, time horizon, and risk tolerance of each Client.

Investment Management Services are limited to asset management services only and may include, but are not limited to, the following:

- Investment strategy
- Personal Investment Policy Statement
- Asset allocation
- Asset selection
- Regular and/or continuous portfolio monitoring

We request discretionary authority from Clients in order to select securities and execute transactions. Discretionary authority allows us to act on behalf of the Client in most matters necessary or incidental to

the handling of the account, including monitoring certain assets, without the Client's prior approval. Risk tolerance levels will be documented in the Investment Policy Statement (or similar document used to establish Client's objectives and suitability), which will be created and provided to each Client. We act in accordance with the Investment Policy Statement regardless of discretionary authority.

Qualified Retirement Plan Consulting Services

Clients may engage us to provide qualified retirement plan consulting services. Qualified retirement plan consulting services may include development and maintenance of model investment portfolios, recommendations regarding investment selection, and educational presentations to Plan participants. We will have a limited power of attorney to execute transactions on behalf of Clients. We will submit trade instructions to the designated third-party administrator based upon consultation and agreement from the plan trustees. Client funds and assets will be held with a third party broker/dealer that will serve as the Client's qualified custodian.

Holistic Financial Planning

For Clients contracting for this service, we provide financial planning services on a one-time basis. Under this service, we provide advice on a multitude of financial concerns, including, but not limited to: investments, taxes, insurance, retirement and estate planning. We may also provide advice on medical and health insurance planning. For example, we may provide consultation or advice which addresses Medicare and Medicaid eligibility and assist Clients with the application process. ACG and the Client will agree upon the number of topics and specific topics to be covered under this service.

Limited Scope Financial Planning

For Clients contracting for this service, we provide financial planning services on a one-time basis. Under this service, we provide advice on financial concerns, including, but not limited to: investments, taxes, insurance, retirement and estate planning. We may also provide advice on medical and health insurance planning. Typically, Limited Scope Financial Planning services focus on only one specific topic as agreed upon by ACG and the Client. We prepare a written financial plan for all financial planning Clients.

Clients are not obligated to implement financial planning recommendations provided by us through ACG. However, after the plan has been completed, Clients may be provided with an option to sign up for our Proactive Planning Services which involves on-going updates and reviews to the initial Financial Plan and Investment Management Services provided on a discretionary or consultation basis. This service is described below under the Wealth Management Services section. Clients that do not elect our Wealth Management Services can receive our Reactive Planning Services. Under this arrangement, Clients needing additional financial planning services beyond the initial Financial Plan will be required to execute a new advisory agreement

Wealth Management Services

Wealth Management Services may include, but are not limited to, the following:

- Discretionary Investment Management

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- Quarterly portfolio reports
- Annual review of insurance program
- Annual proactive tax planning review
- Review investment asset allocation quarterly
- Annual Investment Policy Statement
- Coordinate with other third parties (accountants, attorneys, insurance agents etc.) on an as needed basis

Our Discretionary Investment Management Services will be provided through accounts maintained at Fidelity or another qualified custodian selected by the Client and approved by us. For Clients selecting Discretionary Investment Management Services, we will be granted trading authorization on the Client's account. We may also provide asset review services on accounts in which trading authorization is not granted. Under this agreement, we will provide ongoing review services of the Client's assets; however, the Client must implement all trades in the account and we will not have direct access to the account.

Discretionary authority means we have the authority to determine, without obtaining specific Client consent, the securities bought or sold and the amount of securities bought or sold. The only restrictions on the above discretionary authority are those set by the Client on a case by case basis. Discretionary authority allows us to act on behalf of the Client in most matters necessary or incidental to the handling of the account, including monitoring certain assets, without the Client's prior approval.

Our investment recommendations generally include mutual funds, exchange-traded funds, and exchange-listed equity securities. We also recommend certificates of deposit, municipal securities, U.S. government securities and money market funds. If Clients want to hold other types of investments, we will advise them on these investments if we think we are qualified to do so. Clients may impose restrictions on investing in certain securities or types of securities. Restrictions are discussed in the preparation of the Investment Policy Statement and can also be discussed when a Client places trades based on our recommendations. See Item 8 for a description of our investment strategy.

We do not participate in or sponsor any wrap-fee programs

As of December 31, 2017, we manage \$111,000,000 in assets on a non-discretionary basis.

Item 5 – Fees and Compensation

Investment Management-Only Services

Our compensation is generally based on a percentage of Assets Under Management (AUM).

Fees are charged quarterly in arrears based upon the market value of the account at the end of the previous quarter. Market value means the value of all assets in the account (not adjusted by any margin debit). For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other readily marketable securities shall be priced using a pricing service or through quotations from one or more dealers.

Management fees are generally not prorated for capital contributions or withdrawals made during the applicable calendar quarter.

New accounts are pro-rated from the time we begin charging a fee to the Client. Fees for partial quarters at the commencement or termination of an agreement will be billed or refunded on a pro-rated basis contingent on the number of days the account was open during the quarter. Advisory management fees are deducted directly from Clients custodial account upon submission of an invoice to the custodian. We will provide a detailed notice to the Client of the fee submitted to the custodian, detailing the amount of the fee, the value of the Client's assets on which the fees are based, and the specific manner in which the fees are calculated. Payment of fees may result in the liquidation of Client's securities if there is insufficient cash in the account. The custodian will send Clients statements at least quarterly reflecting the Client's Account value.

The fee will be calculated as follows:

1. The agreed upon rate per annum
2. Multiplied by the market value of the account
3. Divided by the number of days in the agreed upon year
4. Multiplied by the number of days in the quarter

Our standard fee schedule is:

<u>Account Assets</u>	<u>Annual Fee</u>
First \$1,000,000	1.25%
Next \$2,000,000	0.75%
Over \$3,000,000	0.50%

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We require a minimum investment amount of \$1,000,000 to establish an Investment Management relationship. This amount may be reduced or waived by us if we determine a reduction or waiver is appropriate.

If we manage the portfolio of one or more immediate family members, we will aggregate and bill the portfolio as a family account. When an individual or family account moves upward or downward during the quarter to the next tier, it will be billed that respective tier's percentage fee for the entire quarter.

Either party may terminate an agreement upon thirty days prior written notice to the other party. Refunds, if owing, will be given on a prorated basis, based on the number of days remaining in a quarter at the point of termination.

Qualified Retirement Plan Consulting Services

Fees for qualified retirement plan consulting services will be calculated and billed in arrears at the end of each quarter based on the total market value of the Plan at the close of the quarter. The minimum fee for qualified retirement plan consulting services is negotiable. The maximum fee for qualified retirement plan consulting services is as follows:

<u>Plan Value</u>	<u>Annual percentage</u>
1st \$10,000,000	0.50%
Next \$5,000,000	0.40%
Next \$5,000,000	0.30%
Next \$5,000,000	0.20%
Over \$25,000,000	0.10%

The actual fee charged to a Client will be noted in the Qualified Retirement Plan Consulting Agreement. Fees are generally deducted from the Plan by the custodian upon the custodian's receipt of written authorization to have the fees deducted from the Client's account and paid to us. If agreed to in advance and at the discretion of ACG, we may bill the Client directly rather than have fees automatically deducted from the Plan. For any Clients that ACG bills directly, fees for ACG's qualified retirement plan consulting services are due within 30 days after Client's receipt of the billing notice.

The Plan custodian will send statements to the Plan Sponsor, at least quarterly, showing all disbursements from the Plan, including the amount of the advisory fee paid and when such fee is deducted directly from the Plan. Upon request, we will send the Plan Sponsor a fee billing notice showing the amount of the fee that will be deducted, the manner in which the fee was calculated, any adjustments to the fee and an explanation of such adjustments. Certain expenses incurred by us in order to perform the agreed upon Plan services will be considered outside of the standard fee for services described above and will be billed directly to Client in addition to the agreed upon service

fee indicated. Any outside expenses that Clients may be responsible for will be described in the Qualified Retirement Plan Consulting Agreement.

In addition to ACG's compensation, the Client will also incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses) and charges imposed by the Plan custodian and Third-Party Administrator (if applicable). Brokerage commissions and/or transaction ticket fees charged by the custodian will be billed directly to Client by the custodian. We will not receive any portion of such brokerage commissions or transaction fees from the custodian or Client. Service fees charged by us are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to Clients. A description of these fees and expenses are available in each investment company security's prospectus.

Either Client's authorized representative or ACG may terminate the Qualified Retirement Plan Consulting Agreement with 30 days written notice to the other party. A refund of any unearned fees will be made based on the time expended by us before termination. A full refund of any fees paid will be made if the agreement is terminated within five business days. The Qualified Retirement Plan Consulting Agreement terminates upon failure of the Client to pay service fees pursuant to the terms stated in that agreement.

Holistic Financial Planning

We generally charge a fixed fee for this financial planning service. Fees will be determined by us based on the complexity of the Client's financial situation and the amount and type of topics provided. Planning fees typically range \$3,250 for the initial Plan and \$1,500 for Benefits review. Generally we require 100% of the fee to be paid upfront. In limited circumstances we may agree to allow the Client to pay one-half (1/2) of the fee at the time an agreement is signed with the remaining due upon presentment of the written plan. We provide ninety (90) days of support services after presentment of the plan in order to assist the Client with plan implementation. If additional consulting is requested or required, an hourly rate of \$250 per hour is charged. Clients are sent an invoice for any hourly rate services rendered.

Holistic Financial Planning Services automatically terminate ninety (90) days after presentment of the written plan. However, either party may terminate services sooner by providing notice to the other party. Termination will be effective upon receipt of notification. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees due. If services are terminated after the initial five day period, any pre-paid fees will be pro-rated and refunded to the Client based on the amount of work completed by ACG at its hourly rate of \$250. Clients needing additional planning services beyond the initial financial plan will be required to execute a new agreement and will be charged at an hourly rate of \$250. Additional services will be provided at the direction and request of the Client.

Limited Scope Financial Planning

We charge a fixed fee for this financial planning service. Fees will be determined by us based on the complexity of the Client's financial situation and the topics covered as part of a plan. The maximum

fee charged generally does not exceed \$ 3,250. Before providing any services, we will determine the fixed fee and the time estimated to complete the project. Generally, we require 100% of the fixed fee to be paid upfront. However, under limited circumstances we may agree to allow the Client to pay one-half (1/2) of the fixed fee at the time an agreement is signed, with the remaining due upon presentment of a written plan or completion on the consultation service. Clients are given thirty (90) days to consult with us after presentment of the plan or completion of the consultation meeting.

Financial planning services automatically terminate thirty (90) days after presentment of the written plan or completion of the consultation meeting. However, either party may terminate services sooner by providing notice to the other party. Termination will be effective upon receipt of notification. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees due. If services are terminated after the initial five day period, any pre-paid fees will be pro-rated and refunded to the Client.

Clients needing additional financial planning services beyond the initial project will be required to execute a new agreement and will be charged at an hourly rate of \$250.

Wealth Management Services

We require a minimum investment amount of \$1,000,000 to establish a Discretionary Investment Management relationship. The actual fee charged to each Client is determined by us and takes into account other factors besides net worth. Those factors include the Client's financial situation and circumstances, the amount of assets under management or review, whether we will have trading authorization over the Client's account, and the overall complexity of the services provided. The exact services and fees will be agreed upon and described in the Client agreement prior to services being provided.

The following fee schedule is illustrative of a typical fee schedule charged to Clients contracting for Wealth Management Services involving Discretionary Investment Management.

<u>Account Assets</u>	<u>Annual Fee</u>
First \$1,000,000	1.25%
Next \$2,000,000	0.75%
Over \$3,000,000	0.50%

Our annual fee is reevaluated annually. The fee is calculated annually and divided and paid quarterly in arrears, based on the value of the Client's account(s) as of the end of the previous quarter. Fees are generally deducted directly from the Client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to ACG. Upon fees being deducted from the account, we will provide Clients with a fee notification. The fee notification will show the amount of fees for the quarter, the manner in which the fees were deducted, any adjustments to the fees, and explanations of any adjustments. In our discretion, Clients may pay fees directly to us. For Clients who pay directly, payment is due upon receipt of the billing statement.

The custodian will send Client statements, at least quarterly, showing all disbursements for the account, including the amount of the advisory fee, if deducted directly from the account.

Either party may terminate this agreement upon thirty days written notice to the other party. Refunds will be given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their accounts without penalty, for full refund, within five (5) business days of signing the advisory contract.

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other readily marketable securities and other instruments shall be priced using a pricing service or through quotations from one or more dealers, and all other assets shall be valued at fair value by the ACG whose determination shall be conclusive. We may modify the terms of the agreement prospectively on at least 30 days prior written notice. Our minimum account value is \$1 million, and our minimum annual fee is \$12,500. However, we may reduce or waive these minimum requirements in our discretion.

Limited Consulting Engagements

Occasionally, we may provide Clients with financial planning services only. This service does not involve ongoing investment monitoring, planning, implementation, and follow up services. Hourly services are usually for a one-time consultation. The services could include assisting the Client in defining personal financial planning goals and objectives. Advice may be offered in the areas of business planning, children's education, retirement planning, risk management, estate planning and/or tax planning. We may supply analysis and recommendations as to what financial actions and investment strategies may be appropriate to attain Clients' goals and objectives.

Our compensation for financial planning services will be set at an agreed hourly rate (normally \$250.00 per hour) or a flat fee. The scope and compensation for each project will be set-forth in a separate financial planning agreement. Monthly bills will be submitted as services are performed, and they will be due and payable at that time. A late charge of 1½ percent per month will be charged upon any balance unpaid within one month of the invoice date.

Other Fees and Expenses

Clients pay no commissions or trading fees on any discretionary trades initiated by ACG. However, Clients will be charged up to \$35.00 per security and any mutual fund company imposed fees (e.g. short term redemption fees) for Client directed trades. Some fees may be negotiable under certain circumstances.

In addition to ACG's fee, Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, mutual fund

sales loads, 12(b)-1 fees, surrender charges, variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and other fees and taxes. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Advisory fees charged by ACG are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to Clients. ACG does not share in or receive any portion of such fees. A description of these fees and expenses are available in each investment company security's prospectus.

Client brokerage accounts will be maintained through one of the following platforms, Fidelity Institutional Wealth Services, or through a broker/dealer platform selected by the Client and agreed upon by ACG. Fidelity Institutional Wealth Services, or the Client-directed custodian will maintain constructive custody of all Client funds and securities. Transaction fees charged by the custodian will be billed directly to the Client. ACG will not receive a portion of such fees from the custodian or Client.

Item 12 further describes the factors that ACG considers in selecting or recommending broker-dealers for *Client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Notwithstanding the above, all fees are generally negotiable.

ACG's fee will include any time and activities necessary to work with Client's attorney, accountant, or other third party as necessary to the project. However, ACG's fee is separate and we are not responsible for an attorney, accountant or other third party fee charged to Client as a result of the above activities.

Advisory management fees are paid in arrears. Fees based on hourly rate services will be invoiced to Clients as services occur. Any fixed fee arrangements require one half of the fixed fee payment to be paid in advance, with the balance due upon completion.

Upon termination of any Account, any prepaid but unearned fees will be promptly refunded by ACG. Any fees that have been earned but not yet paid by Client will be due and payable. Whether fees have been earned or unearned will be determined by ACG in our sole discretion.

ACG is licensed as an insurance agency in the State of Texas and Investment Adviser Representatives (IARs) of ACG are also licensed insurance agents. Insurance related business is transacted with advisory Clients, and the firm and its IARs may receive commissions from products sold to Clients. Clients are advised that the fees paid to ACG for investment advisory services are separate and distinct from the commissions earned by the firm or any individual for selling Clients insurance related products.

The receipt of commissions by the firm and/or IARs presents a conflict of interest. As fiduciaries we must act primarily for the benefit of investment advisory Clients. As such, we will only transact insurance related business with Clients when fully disclosed, suitable, and appropriate. Further, we

must determine in good faith that any commissions paid to our representatives are appropriate. Clients are informed that they are under no obligation to use ACG or any individual associated with ACG for insurance services. Clients may use any insurance agent or agency they choose.

If a commission is to be paid for the sale of an insurance product we will disclose the rate of the commission to be paid if requested by a Client. Often times we will not know the actual dollar amount of the payment before it is received, but will disclose the amount received if requested. We cannot rebate commissions received for the sale of a product back to a Client. Nor are we allowed to discount the price of a product to make up for any commission that may be received for its sale.

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

ACG does not charge any performance-based fees for its services. Accordingly, this Item is not applicable to our firm.

Item 7 – Types of Clients

We provide investment advice and portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, municipalities, and trust programs. Because each Client is unique, they must be willing to be involved in the planning and ongoing processes. Such involvement does not have to be time consuming, however we want our Clients to remain informed and have a sense of security about their investments.

Our minimum account requirement is \$1,000,000 for our Discretionary Investment Management Services, which may be provided separately or as a part of our Wealth Management Services. However, this minimum may be waived for a Client by ACG, if a waiver is considered appropriate by the Principal(s) of ACG.

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

Our approach is to recommend broadly diversified portfolios in the worldwide fixed income and equity markets with systematic rebalancing. An investment plan is created for each Client, outlining the investment philosophy, management procedures, and long-term goals for the investor. Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. A Client's restrictions and guidelines may affect the composition of the portfolio.

Types of Investments

We primarily recommend mutual funds, exchange traded funds (ETF), individual equity and debt securities. However, we may recommend other suitable securities (such as variable annuities) based upon a Client's needs and objectives. Each type of security has its own unique set of risks

associated with it, and it would not be possible to disclose all of the specific risks of every type of investment in this Brochure. We strive to keep Clients educated and informed of material risks associated with particular investments. If you have any questions regarding the risks associated with a particular investment, please feel free to contact Jona Husbands.

Mutual funds are a diversified mix of investments. Mutual funds are only traded once per day at the end of the day. Significant movement intraday in a sector cannot be addressed until the mutual fund is sold and priced at the end of the day. Some factors used in selecting appropriate funds include: fund fees, performance, manager longevity, concentration of risk, and sector. Fund prices are periodically monitored and compared against their category and peers. If a fund is showing weakness, alternative funds in the same sector are reviewed and if appropriate, replaced in models established for different risk levels. Changes in market conditions or fund performance may result in a change in the models.

ETFs are an investment fund traded on stock exchanges, much like stocks or equities. An ETF holds assets such as stocks, commodities, or bonds and trades at approximately the same price as the net asset value of its underlying assets over the course of the trading day. Most ETFs track an index, such as the S&P 500. However, some ETFs are fully transparent actively managed funds. Market risk is, perhaps, the most significant risk associated with ETFs. This risk is defined by the day to day fluctuations associated with any exchange traded security, where fluctuations occur in part based on the perception of investors.

Individual equity securities (also often referred to as “equities” or “stock”) are assessed for risk in numerous ways. Price fluctuations and market risk are the most significant risk concerns. As such, the value of your investment can increase or decrease over time. Furthermore, you should understand that stock prices can be affected by many factors including, but not limited to, the overall health of the economy, the health of the market sector or industry of the issuing company, and national and political events. When investing in stock, it is important to focus on the average returns achieved over a given period of time, across a well-diversified portfolio.

Individual debt securities (also often referred to as “bonds”) are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be “called” prior to maturity. When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

Variable annuities can have many complex features and clauses. In particular, annuity values and income may be impacted by fees and expenses to purchase the annuity as well as market volatility or the financial condition of the issuer. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Taxes and insurance company charges may apply if money is withdrawn early. Variable annuities also involve investment risk. A prospectus provides information about a variable annuity's investment options and should be read carefully.

Methods of Analysis

We research and analyze securities using primarily fundamental analysis. However, we also employ methods such as technical and charting analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. This type of analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis involves the analysis of past market data; primarily price and volume. This strategy attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows perceptible patterns, which if identified a prediction can be made. The risk is that markets do not always follow patterns. Relying solely on this method may not work long term.

Charting analysis involves the use of patterns in performance charts. We use this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security. This type of analysis involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Investment Strategies

The primary investment strategies used to implement investment advice given to Clients include long-term and short term purchases.

Long Term Purchases are securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year. A risk in a long-term purchase strategy is that, by holding the security for this length of time, you may miss out on short-term gains that could be more profitable. Further, it is possible that for various reasons a security may decline in value before a decision to sell is made.

Short Term Purchases are securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations. A risk in a short-term purchase strategy is that, should an anticipated price swing not materialize, you may be left with having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss. In addition, this strategy involves more frequent trading than does a longer-term strategy, and will result in increased brokerage and

other transaction-related costs. This strategy also involves less favorable tax treatment of short-term capital gains.

When suitable and appropriate for a Client's account, we may also use trading strategies (in general, selling securities within 30 days of purchasing the same securities) as an investment strategy when managing your account(s). Trading is not a fundamental part of our overall investment strategy, but we may use this strategy occasionally when we determine that it is suitable given your stated investment objectives and tolerance for risk. Like Short Term Purchases, a risk in trading strategy is there is potential for loss. In addition, this strategy will result in increased brokerage and other transaction-related costs and also involves less favorable tax treatment of short-term capital gains.

Sources of Information

The main sources of information we rely upon when researching and analyzing securities include traditional research materials such as financial newspapers and magazines, annual reports, prospectuses, filings with the SEC, as well as research materials prepared by others. We also subscribe to various professional publications deemed to be consistent and supportive of our investment philosophy.

We use our best judgment and good faith efforts in rendering services to Client. However, all investments involve risk of loss that Clients should be prepared to bear. For example, investments are subject to various market, currency, economic, political and business risks. We cannot warrant or guarantee any particular level of account performance, or that account will be profitable over time. Not every investment recommendation we make will be profitable. Clients assume all market risk involved in the investment of account assets.

Except as may otherwise be provided by The Advisers Act of 1940 or other applicable state or federal law, we are not liable to Clients for:

- Any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by us with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use;
- Any loss arising from our adherence to Client's instructions; or
- Any act or failure to act by a third party, including a custodian of the Client's account(s).

It is the responsibility of the Client to give us complete information and to notify us of any changes in financial circumstances or goals.

Item 9 – Disciplinary Information

The Archer Consulting Group, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of our firm, or the integrity of our management. No principal or person associated with ACG has any information to disclose which is applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

As disclosed in Item 5 (above), Jona Husbands, Allan Jaster and Steven Rhatigan are licensed as insurance agents and ACG is licensed as an insurance agency. The conflicts of interest associated with the above arrangements and how these conflicts are addressed are described in Item 5.

ACG has arrangements with unrelated third party providers, including FocusPoint Solutions, Inc. (“FPS”) an Oregon Corporation and SEC registered investment adviser to provide certain services in regards to Client accounts. These services may include, but are not limited to the following:

- Research,
- Due diligence,
- Reporting,
- Portfolio analysis,
- Portfolio management, and
- Back office administration.

FPS generally does not have any direct contact with ACG’s end Clients. FPS provides services directly to ACG who is solely responsible for Client accounts.

Upon entering into an agreement for advisory services with ACG, Clients authorize us to use FPS to service the Client’s account, including billing and the deduction of fees from Client accounts. Clients agree to allow us to share non-public, personal information with FPS for the purpose of administering and managing Client’s account. We require FPS to execute a confidentiality agreement and not share Client information with any unauthorized person or entity.

The use of FPS will not cause Client to incur any additional fees. We pay FPS for services out of the total advisory fee charged to Client. Our fee schedule is disclosed under Item 5 above.

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

ACG has a Code of Ethics which all employees are required to follow. The Code of Ethics outlines our high standard of business conduct, and fiduciary duty to 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, the reporting of certain gifts and business entertainment Items, and personal securities trading procedures, among other things.

A copy of the Code of Ethics is available to any Client or prospective Client upon request. Our Clients or prospective Clients may request a copy of the firm’s Code of Ethics by contacting Jona Husbands at (713) 572-1717 or jona@archerconsulting.com.

We do not own or manage any companies or investments that we advise our Clients to buy.

ACG or individuals associated with ACG may buy and sell some of the same securities for their own account that ACG buys and sells for its Clients. When appropriate the ACG will purchase or sell securities for Clients before purchasing the same for ACG's account or allowing representatives to purchase or sell the same for their own account. In some cases ACG or representatives may buy or sell securities for their own account for reasons not related to the strategies adopted for the ACG's Clients.

ACG's employees and other persons associated with ACG are required to follow the Code of Ethics when making trades for their own accounts in securities which are recommended to and/or purchased for Clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory Clients while at the same time, allowing employees to invest for their own accounts.

ACG will disclose to advisory Clients any material conflict of interest relating to ACG, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

As any advisory situation could present a conflict of interest, we have established the following restrictions to ensure our fiduciary responsibilities:

1. A director, officer, associated person, or employee of ACG shall not buy or sell securities for his personal portfolio where his decision is substantially derived, in whole or in part, by reason of his employment unless the information is also available to the investing public on reasonable inquiry. No person of ACG shall prefer his or her own interest to that of the advisory Client.
2. ACG maintains a list of all securities holdings for itself and for anyone associated with its advisory practice who has access to advisory recommendations. An appropriate officer of ACG reviews these holdings on a regular basis.
3. Any individual not in observance of the above may be subject to termination.

Item 12 – Brokerage Practices

Our Clients' assets are held by independent third-party custodians. Except to the extent that the Client directs otherwise, ACG may use its discretion in selecting or recommending the broker-dealer. The Client is not obligated to effect transactions through any broker-dealer recommended by ACG. In recommending broker-dealers, ACG will generally seek "best execution." In recommending a broker-dealer ACG will comply with its fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934 and will take into account such relevant factors as:

- Price;
- The custodian's facilities, reliability and financial responsibility;
- The ability of the custodian to effect transactions, particularly with regard to such aspects as timing, order size and execution of order;
- The research and related brokerage services provided by such custodian to the ACG, notwithstanding that the account may not be the direct or exclusive beneficiary of such services; and
- Any other factors that we consider to be relevant.

Generally speaking, we will recommend that Clients establish brokerage accounts with the Fidelity Institutional Wealth Services ("Fidelity") so long as Fidelity continues to meet the above criteria. We work with primarily with Fidelity for administrative convenience and also because Fidelity offers a good value to our Clients for the transaction costs and other costs incurred.

Fidelity is a registered broker-dealer and SIPC member. Fidelity provides ACG with access to its institutional trading and operations services, which are typically not available to Fidelity retail investors. Fidelity's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. Fidelity Institutional also makes available to ACG other products and services that benefit ACG but may not directly benefit its Clients' accounts. Some of these other products and services assist ACG in managing and administering Clients' accounts. These include software and other technology that provide access to Client account data (such as trade confirmation and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple Client accounts), provide research, pricing information and other market data, facilitate payment of ACG's fees from its Clients' accounts and assist with back-office support, recordkeeping and Client reporting. Many of these services generally may be used to service all or a substantial number of ACG's accounts, including accounts not maintained at Fidelity Institutional.

Fidelity may also provide ACG with other services intended to help ACG manage and further develop their respective business enterprises. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Fidelity may make available, arrange and/or pay for these types of services to ACG by independent third-parties. Fidelity may discount or waive fees that it would otherwise charge for some of these services, or pay all or a part of the fees charged by a third-party for providing these services to ACG. The availability of the foregoing products and services is not contingent on ACG committing to Fidelity any specific amount of business (assets in custody or trading).

Subject to Section 28(e) of the Securities Exchange Act of 1934, as amended ("Exchange Act"), we may recommend broker-dealers who charge transaction fees that are in excess of the amount of transaction fees charged by other broker-dealers in recognition of their research, seminar and execution services. These benefits are generally considered to be "soft dollar" arrangements. But for soft dollar arrangements, we would have to obtain these types of services and products for cash.

As a result of receiving such products and services for no cost, we have an incentive to recommend broker-dealers to Clients that offer soft dollar arrangements. Because these interests are in conflict with the Clients' interest of obtaining the lowest commission rate available, we are required to periodically evaluate, and has determined in good faith, based on the "best execution" policy stated above that transaction fees are reasonable in relation to the value of the services provided. ACG emphasizes to Clients their unrestricted right to select and choose any broker or dealer they wish.

ACG or FPS (its unrelated third party service provider) may aggregate trades for Clients, in which case the appropriate party will input trades directly into its custodian's trade management system. The allocations of a particular security will be determined by ACG or FPS before the trade is placed with the broker. When practical, Client trades in the same security will be bunched in a single order (a "block") in an effort to obtain best execution at the best security price available. When employing a block trade:

- ACG or FPS will make reasonable efforts to attempt to fill Client orders by day-end.
- If the block order is not filled by day-end, ACG or FPS will allocate shares executed to underlying accounts on a pro rata basis, adjusted as necessary to keep Client transaction costs to a minimum.
- If a block order is filled (full or partial fill) at several prices through multiple trades, an average price and commission will be used for all trades executed;
- All participants receiving securities from the block trade will receive the average price.
- Only trades executed within the block on the single day may be combined for purposes of calculating the average price.

It is expected that this trade aggregation and allocation policy will be applied consistently. However, if application of this policy results in unfair or inequitable treatment to some or all of ACG's Clients, ACG or FPS may deviate from this policy.

Item 13 – Review of Accounts

Accounts are reviewed by either Jona Husbands or Allan Jaster, who together are responsible for overseeing all investment advisory activities for the firm. Jona Husbands is a Certified Financial Planner (CFP®). See Part 2B, Item 2 for information about this professional designation.

The frequency of reviews is determined based on the Client's investment objectives. Accounts are generally reviewed quarterly, but in any event, no less than annually.

More frequent reviews may be triggered by a change in Client's investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or, changes in the economic climate.

Investment advisory Clients receive standard account statements from the custodian of their accounts on a monthly basis. ACG also provides Clients with a written report summarizing the account activity and performance generally quarterly, but in any event, no less than annually. Along with these reports, we discuss comparisons to indices performance, as well as asset allocation of the portfolio compared to portfolio target allocations.

We schedule financial planning reviews with Clients approximately once a year, on a rotating basis through various areas of financial planning. Clients can also initiate financial planning reviews with us if they have changes in their personal circumstances or concerns.

Item 14 – Client Referrals and Other Compensation

As disclosed under Items 5 and 10 (above) representatives of ACG, are licensed to sell insurance and ACG is licensed as an insurance agency. The conflicts of interest these arrangements present and how we deal with these conflicts are described in detail under Section 5E, above.

Also disclosed under Item 12 (above), ACG may receive “soft dollars” from an unrelated third party custodian or broker-dealer. The conflicts of interest this type of arrangement presents and how we deal with these conflicts are described in detail under Section 12.

Item 15 – Custody

With the exception of ACG’s ability to debit fees, ACG does not otherwise have custody of the assets in the account.

ACG shall have no liability to the Client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation (“SIPC”) or any other insurance which may be carried by the custodian. The Client understands that SIPC provides only limited protection for the loss of property held by a custodian.

Clients receive standard account statements from the custodian of their accounts on a basis no less than quarterly. We also provide Clients with a written report summarizing the account activity and performance generally quarterly, but in any event, no less than annually. We urge all Clients to carefully review statements from the custodian and compare these to reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Generally, Clients grant ACG ongoing and continuous discretionary authority to execute its investment recommendations in accordance with ACG’s Statement of Investment Policy (or similar document used to establish each Client’s objectives and suitability), without the Client’s prior

approval of each specific transaction. Under this discretionary authority, Client allows ACG to purchase and sell securities and instruments in their account(s), arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and act on behalf of the Client in matters necessary or incidental to the handling of the account, including monitoring certain assets.

The only restrictions on our discretionary authority are those set by the Client on a case by case basis.

Item 17 – Voting Client Securities

We do not vote Client securities on behalf of Clients. Additionally, we do not provide advice on how the Client should vote.

We do not have authority to vote Client securities. Clients will receive proxies and other solicitations directly from the custodian or transfer agent. If any proxy materials are received on behalf of a Client, they will be sent directly to the Client or a designated representative who is responsible to vote the proxy.

Item 18 – Financial Information

We do not require advisory management fees to be paid in advance. Fees based on hourly rate services will be invoiced to Clients as services occur. Any fixed fee arrangements require one half of the fixed fee payment to be paid in advance, with the balance due upon completion.

Under no circumstances will we retain more than \$1,200.00, more than six months in advance from any Client.

ACG does have discretionary authority over Client funds or securities, but we have no financial commitments that impair our ability to meet contractual and fiduciary commitments to Clients.

Neither ACG, nor any of the principals, have been the subject of a bankruptcy petition at any time in the past.

JONA T. HUSBANDS, CFP[®], CLU[®]

The Archer Consulting Group, LLC
1235 North Loop West, Suite 925
Houston, TX 77008
Phone: (713) 572-1717

Web Site: www.archerconsulting.com

Date of Brochure: June 25, 2018

This brochure supplement provides information about Jona T. Husbands, Managing Member, Compliance Officer and Investment Adviser Representative with The Archer Consulting Group, LLC. You should have received a copy of that brochure. Please contact Jona Husbands if you did not receive a copy of The Archer Consulting Group firm brochure or if you have any questions about the contents of this supplement.

We require any supervised person involved in the practice of giving investment advice or consulting to Clients to have at a minimum, a bachelor degree from an accredited university. These persons must also pass appropriate licensing examinations and are strongly encouraged to seek continuing education opportunities available in the industry, including appropriate certifications or designations.

Additional information about Jona Husbands is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Mr. Husbands is 4163338.

Item 2 – Educational Background and Business Experience

Jona T. Husbands, CFP®, CLU®, AIF®

Year of Birth: 1973

Education:

Centenary College of Louisiana, BS Health Science, 1995

Certified Financial Planner, Certified Financial Planning Board of Standards, May 2007

Chartered Life Underwriter

Accredited Investment Fiduciary

Business:

The Archer Consulting Group, LLC

Managing Member, August 2011 – Present

Compliance Officer, and Investment Adviser Representative, January 2012 – Present

Jaster-Husbands Wealth Management, LLC (formerly J.T. Husbands Wealth Management LLC)

Managing Member, Compliance Officer, and Investment Adviser Representative

July 2008 – July 2012

Fidelity Brokerage Services

Financial Advisor, April 2001 - July 2008

Morgan Stanley DW Inc.

Financial Advisor, March 2000 – March 2001

CERTIFIED FINANCIAL PLANNER, CFP® and federally registered CFP® (with a flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined are necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by the CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Life Underwriter (CLU®): This designation is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years. The certification is administered through The American College. The American College is accredited by the Middle States Association Commission on Higher Education.

Accredited Investment Fiduciary® (AIF®): The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training

program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF[®] Code of Ethics. In order to maintain the AIF[®] designation, the individual must annually renew their affirmation of the AIF[®] Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3 – Disciplinary Information

I have not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of me or any of the services ACG provides.

Item 4 – Other Business Activities

Please refer to Items 5 and 10 of Part 2A.

Item 5 – Additional Compensation

Please refer to Items 5 and 10 of Part 2A.

Item 6 – Supervision

Both Allan Jaster and I are responsible for all services and advice provided to Clients of ACG. Together we prepare all investment policies, forms and procedures for working with Clients and for managing the firm.

ALLAN G. JASTER

The Archer Consulting Group, LLC
1235 North Loop West, Suite 925
Houston, TX 77008
Phone: (713) 572-1717

Web Site: www.archerconsulting.com

Date of Brochure: June 25, 2018

This brochure supplement provides information about Allan G. Jaster, Member and Investment Adviser Representative of The Archer Consulting Group, LLC. You should have received a copy of that brochure. Please contact Jona Husbands if you did not receive a copy of The Archer Consulting Group firm brochure or if you have any questions about the contents of this supplement.

We require any supervised person involved in the practice of giving investment advice or consulting to Clients to have at a minimum, a bachelor degree from an accredited university. These persons must also pass appropriate licensing examinations and are strongly encouraged to seek continuing education opportunities available in the industry, including appropriate certifications or designations.

Additional information about Allan Jaster is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Mr. Jaster is 5391998.

Item 2 – Educational Background and Business Experience

Allan G. Jaster

Year of Birth: 1972

Education:

Centenary College of Louisiana, BS Geology, 1994

University of Arkansas, MS Geology, 1997

Business:

The Archer Consulting Group, LLC

Member, August 2011 – Present

Investment Adviser Representative, January 2012 – Present

Jaster-Husbands Wealth Management, LLC (formerly J.T. Husbands Wealth Management LLC)

Member and Investment Adviser Representative, January 2009 – July 2012

Banc of America Investment Services

Pathway Financial Advisor, September 2007 – January 2009

United States Marine Corps

Major, March 2006 – April 2007

Captain, September 2001 – April 2007

1st Lieutenant, July 1999 – August 2001

2nd Lieutenant, July 1997 – June 1999

Item 3 – Disciplinary Information

I have not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of me or any of the services ACG provides.

Item 4 – Other Business Activities

Please refer to Items 5 and 10 of Part 2A.

Item 5 – Additional Compensation

Please refer to Items 5 and 10 of Part 2A.

Item 6 – Supervision

Both Jona Husbands and I are responsible for all services and advice provided to Clients of ACG. Together we prepare all investment policies, forms and procedures for working with Clients and for managing the firm.