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## Part 2B of Form ADV: Brochure Supplement

Additional information about AMDG Financial's advisory personnel is  
available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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This brochure supplement provides information about the advisory personnel on whom our clients will rely for investment advice, as well as services. The brochure supplements the AMDG Financial Advisory Services, LLC. (AMDG Financial) ADV Part 2A. Please contact Wayne B. Titus III at [info@amdgservices.com](mailto:info@amdgservices.com), or by phone at (734) 737-0866 with any questions about the Form ADV brochure or this supplement, or if you would like to request additional or updated copies of either document.

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# Wayne Brown Titus III, CPA/PFS, AIFA®

Founding Member and Investment Adviser Representative

Born: 1965

CRD #: 4511557

## Educational Background and Business Experience

### Education

- ▶ Grove City College; BA, Business Administration; 1987
- ▶ University of South Florida; BS, Accounting; 1991
- ▶ John Marshall Law School, Chicago; MS Employee Benefits with honors; 2015



### Business Experience

- ▶ AMDG Financial; Investment Adviser Representative; Member; from 05/2002 to Present
- ▶ AMDG Business Advisory Service, PLC; Member; from 01/2002 to Present
- ▶ PricewaterhouseCoopers; Senior Manager; from 01/1996 to 04/2002
- ▶ Ernst & Young; Manager; from 1991 to 06/1996

### Professional Designations

Wayne Brown Titus III has earned the following designations and is in good standing with their granting authorities:

- ▶ CPA; American Institute of CPAs; 1995<sup>1</sup>
- ▶ PFS; American Institute of CPAs; 2002<sup>2</sup>
- ▶ AIFA; Accredited Investment Fiduciary Analyst; 2006<sup>3</sup>

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#### <sup>1</sup> Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include a minimum of a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attestation, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of, or verification by, a CPA), and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period, or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members<sup>1</sup> are required to follow a rigorous *Code of Professional Conduct*, which requires that they act with integrity, objectivity, due care, and competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

#### <sup>2</sup> Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

#### <sup>3</sup> Accredited Investment Fiduciary Analyst® or AIFA®

The AIFA® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA® designation, individuals must have already completed the Accredited Investment Fiduciary, or AIF® training program, passed the AIF® exam, and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA® 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 AIFA® Code of Ethics. To maintain the AIFA® designation, the individual must annually renew his or her affirmation of the AIFA® Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

***Disciplinary Information***

Mr. Titus has no reportable disciplinary history.

***Other Business Activities*****a. Investment-Related Activities**

- ▶ Mr. Titus is not engaged in any other investment-related activities.
- ▶ Mr. Titus does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

**b. Non-Investment-Related Activities**

Mr. Titus is also the sole member of AMDG Business Advisory Services, P.L.C., a CPA practice that provides tax and accounting services to families and small businesses. Clients of AMDG Financial are not required to use the services of AMDG Business Advisory Services, P.L.C. and vice versa. Mr. Titus devotes approximately 10% of time to this outside business activity. Mr. Titus owns 100% of Titus Holdings and 50% Kaliti holdings. Both are self-rental real estate holding companies.

***Additional Compensation***

Mr. Titus does not receive any economic benefit from non-advisory clients for the provision of advisory services.

***Supervision***

As member and chief compliance officer of AMDG Financial, Wayne B. Titus III is responsible for the supervision and monitoring of investment advice offered to the firm's advisory clients. He can be reached at (734) 737-0866. Mr. Titus reviews all employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met.

# Rebecca J. Stroud, CFA®, AIF®

Member and Investment Adviser Representative

Born: 1977

CRD #: 4199178



## Educational Background and Business Experience

### Education

- ▶ University of Tennessee at Martin; BS, Business Administration; 1999
- ▶ University of Missouri at Columbia; MBA; 2000

### Business Experience

- ▶ AMDG Financial; Investment Adviser Representative; Member; from 1/2017 to Present
- ▶ AMDG Financial; Investment Adviser Representative; from 09/2015 to 12/2016
- ▶ AMDG Financial; Investment Adviser Associate; from 12/2003 to 12/2012
- ▶ Rubin Brown Advisors; Investment Management Consultant; from 07/2002 to 10/2003
- ▶ Rubin Brown; Staff Accountant; from 01/2001 to 06/2002

### Professional Designations

Rebecca Stroud has earned the following designations and is in good standing with their granting authorities:

- ▶ CFA®; CFA Institute; 2015<sup>4</sup>
- ▶ AIF; Accredited Investment Fiduciary; 2017<sup>5</sup>

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#### <sup>4</sup> Certified Financial Analyst® or CFA®

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are more than 154,000 CFA charter holders in 165+ countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, requires CFA charter holders to:

- ▶ Place their clients' interests ahead of their own
- ▶ Maintain independence and objectivity
- ▶ Act with integrity
- ▶ Maintain and improve their professional competence
- ▶ Disclose conflicts of interest and legal matters

#### Global Recognition

Passing the three CFA® exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 28 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 500 colleges and universities around the world have incorporated a majority of the CFA® Program curriculum into their own academic programs.

#### Comprehensive and Current Knowledge

The CFA® program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA® program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA® program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA® charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

#### <sup>5</sup> Accredited Investment Fiduciary® or AIF®

The AIF® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIF® designation, individuals must meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. 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).

***Disciplinary Information***

Mrs. Stroud has no reportable disciplinary history.

***Other Business Activities*****a. Investment-Related Activities**

- ▶ Mrs. Stroud is not engaged in any other investment-related activities.
- ▶ Mrs. Stroud does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

**b. Non-Investment-Related Activities**

- ▶ Mrs. Stroud is not engaged in non-investment-related activities.

***Additional Compensation***

Mrs. Stroud does not receive any economic benefit from non-advisory clients for the provision of advisory services.

***Supervision***

As member and chief compliance officer of AMDG Financial, Wayne B. Titus III is responsible for the supervision and monitoring of investment advice offered to the firm's advisory clients. He can be reached at (734) 737-0866. Mr. Titus reviews all employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met.

# Christopher M. Carlson, CFP®, C(k)P®, AIF®, Investment Adviser Representative

Born: 1986

CRD #: 6645454

## Educational Background and Business Experience

### Education

- ▶ Michigan State University; BA, Organizational Communication; 2008
- ▶ Michigan State University; MA, Health and Risk Communication; 2011

### Business Experience

- ▶ AMDG Financial; Investment Adviser Representative; from 11/2016 to Present
- ▶ The White Agency; Commercial Lines Producer; from 03/2013 to 10/2016
- ▶ Techinterpreters; Member; from 08/2011 to 03/2013

### Professional Designations

Christopher Carlson has earned the following designations and is in good standing with their granting authorities:

- ▶ CFP®; CERTIFIED FINANCIAL PLANNER™; 2018<sup>6</sup>
- ▶ C(k)P®; Certified 401(k) Professional; 2018<sup>7</sup>
- ▶ AIF; Accredited Investment Fiduciary; 2016<sup>8</sup>



#### <sup>6</sup> CERTIFIED FINANCIAL PLANNER™ or CFP®

The CERTIFIED FINANCIAL PLANNER™ 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 25 other countries/territories 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. More than 83,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks in the U.S., an individual must satisfactorily fulfill the following requirements:

- ▶ **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- ▶ **Examination** – Pass the comprehensive CFP® certification examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- ▶ **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- ▶ **Ethics** – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

#### <sup>7</sup> Certified 401(k) Professional® or C(k)P®

The Certified 401(k) Professional designation represents the pinnacle of achievement for the professional Retirement Plan Advisor, recognizing a combination of substantial practical retirement plan management experience, and the completion of a comprehensive and highly specialized educational program. To earn the right to use the C(k)P® designation requires more than just academic aptitude. A financial professional must have demonstrated real world application of the core competencies taught in the classroom. The C(k)P® designation or Certified 401(k) Professional designation is administered by The Retirement Advisor University in collaboration with UCLA Anderson School of Management Executive Education. The C(k)P® designation identifies financial professionals who have the knowledge and experience to favorably affect the outcome of corporate retirement plans. C(k)P® Designation holders have:

- ▶ Demonstrated competency and experience in the retirement field
- ▶ Completed a rigorous and unique education course work experience
- ▶ Agreed to adhere to a code of conduct and ethics.

#### <sup>8</sup> Accredited Investment Fiduciary® or AIF®

The AIF® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIF® designation, individuals must meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. 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).

***Disciplinary Information***

Mr. Carlson has no reportable disciplinary history.

***Other Business Activities*****a. Investment-Related Activities**

- ▶ Mr. Carlson is not engaged in any other investment-related activities.
- ▶ Mr. Carlson does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

**b. Non-Investment-Related Activities**

- ▶ Mr. Carlson is not engaged in non-investment-related activities.

***Additional Compensation***

Mr. Carlson does not receive any economic benefit from non-advisory clients for the provision of advisory services.

***Supervision***

As member and chief compliance officer of AMDG Financial, Wayne B. Titus III is responsible for the supervision and monitoring of investment advice offered to the firm's advisory clients. He can be reached at (734) 737-0866. Mr. Titus reviews all employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met.

## Mark Evenson, AIF®

Investment Adviser Representative

Born: 1980

CRD #: 6992758

### Business Experience

#### **Business Experience**

- ▶ AMDG Financial; Investment Adviser Representative; from 01/2018 to Present
- ▶ Evenson and Associates LLC; Owner Tax Practice; 01/2015-01/2018
- ▶ Community Financial Credit Union; Branch Manager; 08/2014-01/2018
- ▶ CU Solutions Group; Director of National Sales; 08/2013-08/2014
- ▶ Community Financial Credit Union; Branch Manager/Business Development; 06/2005-08/2013



### Professional Designations

Mark Evenson has earned the following designation and is in good standing with the granting authority:

- ▶ AIF®; Accredited Investment Fiduciary; 2018<sup>9</sup>

### Disciplinary Information

Mr. Evenson has no reportable disciplinary history.

### Other Business Activities

#### **a. Investment-Related Activities**

- ▶ Mr. Evenson is not engaged in any other investment-related activities.
- ▶ Mr. Evenson does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **b. Non-Investment-Related Activities**

Mr. Evenson is a tax specialist with AMDG Business Advisory Services, P.L.C. AMDG Business Advisory Services, P.L.C. is a CPA practice that provides tax and accounting services to families and small businesses. Clients of AMDG Financial are not required to use the services of AMDG Business Advisory Services, P.L.C and vice versa. Mr. Evenson is 35% owner of a retail storefront located in Wixom, MI. Mr. Evenson devotes less than 5% of his time to this activity.

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<sup>9</sup> Accredited Investment Fiduciary® or AIF®

The AIF® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIF® designation, individuals must meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. 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).

***Additional Compensation***

Mr. Evenson does not receive any economic benefit from non-advisory clients for the provision of advisory services.

***Supervision***

As member and chief compliance officer of AMDG Financial, Wayne B. Titus III is responsible for the supervision and monitoring of investment advice offered to the firm's advisory clients. He can be reached at (734) 737-0866. Mr. Titus reviews all employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met.