

Form ADV Part 2B Supplement Cover Page

Brochure Supplement (March 27, 2020)

Advisor Representative:

Marc S. Wolff

1943 Morrill Street, Suite 1

Sarasota, FL 34236

Company:

Southern Trust Financial Planning, Inc.

1943 Morrill Street, Suite 1

Sarasota, FL 34236

941-308-0041

This “Brochure Supplement” provides information about Marc Wolff (Investment advisor representative) that supplements the information found in the Southern Trust Financial Planning, Inc. Brochure. You should have already received a copy of that brochure. Please contact Marc Wolff if you did not receive Southern Trust Financial Planning, Inc.’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about Marc Wolff is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Marc Wolff has successfully completed a Bachelors degree program at the University of Florida. Additional details follow:

Name: Marc Wolff

Date of Birth: April 29, 1969

Education: BS/BA Finance – University of Florida – 1992

Five Year Business Background:

Southern Trust Financial Planning, Inc: 6/2004 to Present; President, Secretary, Treasurer, Chief Compliance Officer, Investment Advisor Representative

Securities America, Inc: 5/2009 to Present; Registered Representative

Moors & Cabot, Inc: 3/1999 to 5/2009; Senior Vice President – Investments, Owner, Manager SW Florida Region, Investment Advisor Representative, Registered Representative

First Southeastern Securities Group, Inc: 1/1995 to 3/1999; Registered Representative

Meridian and Associates, Inc: 3/1993 to 1/1995; Registered Representative

Disciplinary Information

A. Marc Wolff has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.

B. Marc Wolff has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

C. Marc Wolff has never been the subject of a self-regulatory organization (SRO) proceeding.

D. Marc Wolff has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

- A. Securities America, Inc, Registered Representative
- B. Wolff Investment Planning - Owner; Investment Firm
- C. Diversified Investment Planning – Owner; Investment Firm
- D. Chelle Bug, LLC – 50% Owner, Salon and Spa

Marc is registered with a broker/dealer and as such can receive commission compensation in addition to any fees generated to the client. As such, there are conflicts of interest that exist and in order to help mitigate those conflicts, additional disclosure information is provided to clients including prospectuses directly from the Investment Companies like mutual funds and variable annuity companies. These prospectuses contain the internal expenses of the products as well as commission compensation rates. Clients are always free to take advice provided on financial plans and implement that advice through other financial professionals that are not affiliated with Marc Wolff or Southern Trust Financial Planning.

Additional Compensation

Marc Wolff receives no economic benefit from any non-client individuals for providing advisory services. However, as disclosed above commission compensation could be received if products are purchased through Marc Wolff and the broker/dealer with whom he is registered.

Supervision

Marc Wolff is the Chief Compliance Officer (CCO) of Southern Trust Financial Planning, INC and is designated and empowered with full responsibility and authority to develop and enforce the firm's policies and procedures.

Securities America, Inc. has supervisory responsibilities over the advisory activities of the firm because of the investment advisor representatives' affiliations as registered representatives. However, Marc Wolff is ultimately responsible for the supervision and compliance of all persons associated with or affiliated by the firm and the implementation and enforcement of policies and procedures relating to the firm.

Requirements for State-Registered Advisors

- A. Marc Wolff has never been involved in any arbitration claims
- B. Marc Wolff has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. Marc Wolff has never been the subject of any bankruptcy proceedings.

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Advisor Representative:

James P. Cooper
1943 Morrill Street, Suite 1
Sarasota, FL 34236

Company:

Southern Trust Financial Planning, Inc.
1943 Morrill Street, Suite 1
Sarasota, FL 34236
941-308-0041

This “Brochure Supplement” provides information about James Cooper (Investment advisor representative) that supplements the information found in the Southern Trust Financial Planning, Inc. Brochure. You should have already received a copy of that brochure. Please contact James Cooper if you did not receive Southern Trust Financial Planning, Inc.’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about James Cooper is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

James Cooper has successfully completed a Bachelor’s degree program at Florida State University.

Additional details follow:

Name: James Cooper

Date of Birth: November 28, 1969

Education: Florida State University, 1987-1992, BS Economic/Finance, Masters Economics

Five Year Business Background:

Southern Trust Financial Planning, Inc: 6/2004 to Present, Senior Vice President of Investments and Investment Advisor Representative

Securities America, Inc: 5/2009 to Present; Registered Representative

Moors & Cabot, Inc: 6/2000 to 5/2009; Vice President – Investments, Investment Advisor Representative, Registered Representative.

Disciplinary Information

A. James Cooper has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.

- B. James Cooper has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. James Cooper has never been the subject of a self-regulatory organization (SRO) proceeding.
- D. James Cooper has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

- A. Securities America, Inc, Registered Representative
- B. JP Cooper Investments - Owner; Investment Firm

James is registered with a broker/dealer and as such can receive commission compensation in addition to any fees generated to the client. As such, there are conflicts of interest that exist and in order to help mitigate those conflicts, additional disclosure information is provided to clients including prospectuses directly from the Investment Companies like mutual funds and variable annuity companies. These prospectuses contain the internal expenses of the products as well as commission compensation rates. Clients are always free to take advice provided on financial plans and implement that advice through other financial professionals that are not affiliated with James Cooper or Southern Trust Financial Planning. James Cooper is also involved in fixed insurance sales and real estate.

Additional Compensation

James Cooper receives no economic benefit from any non-client individuals for providing advisory services. However, as disclosed above commission compensation could be received if products are purchased through James Cooper and the broker/dealer with whom he is registered.

Supervision

Marc Wolff is the supervisor for James Cooper.

Requirements for State-Registered Advisors

- A. James Cooper has never been involved in any arbitration claims
- B. James Cooper has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. James Cooper has never been the subject of any bankruptcy proceedings.

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Brochure Supplement (March 27, 2020)

Advisor Representative:

Gregory Gionfriddo
1943 Morrill Street, Suite 1
Sarasota, FL 34236
941-308-0041

Company:

Southern Trust Financial Planning, Inc
1943 Morrill Street, Suite 1
Sarasota, FL 34236
941-308-0041

This “Brochure Supplement” provides information about Paul Harris (Investment advisor representative) that supplements the information found in the Southern Trust Financial Planning, Inc. Disclosure Brochure. You should have already received a copy of this. Please contact Marc Wolff if you did not receive Southern Trust Financial Planning, Inc.’s advisory firm brochure or if you have any questions about the contents of this supplement.

Name: Gregory Gionfriddo

Date of Birth: November 12, 1969

Additional information about Gregory Gionfriddo is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background

1987/1991 -Florida State University, Tallahassee, FL; BS in Social Science: Economics Concentration

Five Year Business background:

08/2018 to Present – Securities America Inc.; Registered Representative

08/2018 to Present - Southern Trust Financial Planning, Inc.; Senior Wealth Advisor

08/2014 to 07/2018 – HH Staffing Services, Senior Recruiter

12/2005 to 08/2014 – Décor Galleries, Business Manager

Other Business Activities

A. Gregory Gionfriddo is a Registered Representative with Securities America, Inc.

Gregory is registered with a broker/dealer and as such can receive commission compensation in addition to any fees generated to the client. As such, there are conflicts of interest that exist and in order to help mitigate those conflicts, additional disclosure information is provided to clients including prospectuses directly from the Investment Companies like mutual funds and variable annuity companies. These prospectuses contain the internal expenses of the products as well as commission compensation rates.

Clients are always free to take advice provided on financial plans and implement that advice through other financial professionals that are not affiliated with Paul Harris or Southern Trust Financial Planning.

Additional Compensation

Gregory Gionfriddo receives no economic benefit from any non-client individuals for providing advisory services. However, as disclosed above commission compensation could be received if products are purchased through Gregory Gionfriddo and the broker/dealer with whom he is registered.

Supervision

Marc Wolff is the supervisor of Gregory Gionfriddo

Requirements for State-Registered Advisors

- A. Gregory Gionfriddo has never been involved in any arbitration claims
- B. Gregory Gionfriddo has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. Gregory Gionfriddo has never been the subject of bankruptcy proceedings.

Brochure Supplement (March 27, 2020)

Advisor Representative:

Mark Generales

9240 Bonita Beach Road, Suite 2211

Bonita Springs, FL 34135

239-676-5676

Company:

Southern Trust Financial Planning, Inc.

1943 Morrill Street, Suite 1

Sarasota, FL 34236

941-308-0041

This “Brochure Supplement” provides information about Mark Generales (Business advisor representative) that supplements the information found in the Southern Trust Financial Planning, Inc. Brochure. You should have already received a copy of that brochure. Please contact Mark Generales if you did not receive Southern Trust Financial Planning’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Generales is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Mark Generales attended the University of Massachusetts. Additional details follow:

Name: Mark Generales

Date of Birth: September 3, 1950

Education:

9/1970 – 5/1974 (Attended but did not graduate) – University of Massachusetts

Five Year Business Background:

2009 to Present – Southern Trust Financial Planning, Inc.

5/2008 to 9/2009 – Colonial Brokerage, Inc.

1/2004 to 8/2008 – Melhado, Flynn and Assoc.

Disciplinary Information

A. Mark Generales has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.

B. Mark Generales has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

C. Mark Generales has never been the subject of a self-regulatory organization (SRO) proceeding.

D. Mark Generales has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities**A. Securities America, Inc.; Registered Representative**

Mark is registered with a broker/dealer and as such can receive commission compensation in addition to any fees generated to the client. As such, there are conflicts of interest that exist and in order to help mitigate those conflicts, additional disclosure information is provided to clients including prospectuses directly from the Investment Companies like mutual funds and variable annuity companies. These prospectuses contain the internal expenses of the products as well as commission compensation rates. Clients are always free to take advice provided on financial plans and implement that advice through other financial professionals that are not affiliated with Mark Generales or Southern Trust Financial Planning.

Additional Compensation

Mark Generales receives no economic benefit from any non-client individuals for providing advisory services. However, as disclosed above commission compensation could be received if products are purchased through Mark Generales and the broker/dealer with whom he is registered.

Supervision

Marc Wolff is the supervisor for Mark Generales.

Requirements for State-Registered Advisors

- A. Mark Generales has never been involved in any arbitration claims
- B. Mark Generales has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. Mark Generales has never been the subject of any bankruptcy proceedings.