

## **Firm Brochure**

(Part 2A of Form ADV)

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

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

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

12/31/2020

## Material Changes

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### Annual Update

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

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### Material Changes since the Last Update

None since 5/31/2020

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### Full Brochure Available

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

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# Advisory Business

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## Firm Description

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

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

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

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

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

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

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

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

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## Principal Owners

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

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## **Types of Advisory Services**

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

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

As of 12/31/2020, TTG manages approximately \$ 120 million in assets for approximately 155 clients. Approximately \$120 million is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

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## **Tailored Relationships**

Assets are managed based on one of five risk groups detailed in our Investment policy statement. Clients are interviewed and complete the TTG Rick Profile to determine the risk group appropriate to them. Agreements may not be assigned without client consent.

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## **Types of Agreements**

The following agreements define the typical client relationships.

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## **Hourly Planning Engagements**

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

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## **Asset Management**

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

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

The annual Asset Management Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.10%\_ on the first \$250,000 of assets;**
- \_0.80%\_ on the next \$250,000 of assets;**
- \_0.60%\_ on the next \$500,000 of assets;**
- \_0.35%\_ on the next \$1,500,000 of assets;**
- \_0.25%\_ on the next \$2,500,000 of assets;**
- \_0.15%\_ on the next amount of assets greater than \$5,000,000**

Current client relationships may exist where the fees are higher or lower than the fee schedule above.

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

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**Termination of Agreement**

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

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



## Fees and Compensation

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### Description

TTG bases its fees on a percentage of assets under management, hourly charges and fixed fees.

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

Except where expressly stated fees are not negotiable.

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### Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

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

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

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### Other Fees

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

TTG, in its sole discretion, may occasionally provide advice on a pro bono or discounted basis.

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### Expense Ratios

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

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

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**Past Due Accounts and Termination of Agreement**

TTG reserves the right to stop work on any account that is more than 30 days overdue. In addition, TTG reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in TTG's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded as soon as practicable. TTG does not typically charge fees in advance.

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**Performance Based Fees**

TTG does not charge or accept performance based fees.

## Types of Clients

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### Description

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

Client relationships vary in scope and length of service.

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### Account Minimums

The minimum account size is \$500,000 of assets under management, which equates to an annual fee of \$4750.

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

TTG does not have a minimum fee.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## Methods of Analysis

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

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

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## Investment Strategies

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

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## Risk of Loss

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

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

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

## Disciplinary Information

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### Legal and Disciplinary

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

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

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

### Affiliations

TTG is an independent Registered Investment Advisor.

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

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### Code of Ethics

Each employee signs off on the following Code of Ethics:

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

### Participation or Interest in Client Transactions

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

### Personal Trading

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

## Brokerage Practices

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### Selecting Brokerage Firms

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

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

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

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### Best Execution

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

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### Soft Dollars

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

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### Order Aggregation

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

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## Review of Accounts

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### Periodic Reviews

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

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### Review Triggers

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

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**Regular Reports**

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

## **Client Referrals and Other Compensation**

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**Incoming Referrals**

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

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**Referrals Out**

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

## **Custody**

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**Account Statements**

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

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**Performance Reports**

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

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**Implied Custody**

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

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



In order to comply with these exceptions TTG will not enter into a standing agreement to move moneys from a client account to a third party. Each third party transfer request must be signed by the client at the time of the request.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

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

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

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

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### **Limited Power of Attorney**

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

## **Voting Client Securities**

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### **Proxy Votes**

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

## **Financial Information**

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### **Financial Condition**

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

A balance sheet is not required to be provided because TTG does not serve as a custodian (except for debiting client accounts for fees) for client funds or

securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

### **Small Business Association Payroll Protection Loan**

At the beginning March of 2020 the US and indeed the world experienced a pandemic. The pandemic was met with both state and government responses of 'shut down' and 'stay-at-home' orders. These orders essentially shuttered many businesses and heavily curtailed many others. This led to unprecedented unemployment claims and general economic contraction. TTG projected in mid-march a 12% reduction in top line revenue.

TTG, like most small businesses, is self-funded. That is to say we do not borrow moneys from a third party nor do we sell shares of TTG to third parties. Jim Evans and Jim Kotagides (the shareholders) fund the operations of TTG. Fortunately, for the last decade TTG's operations are more than adequate to meet its' expenses plus a profit. The shareholders also make a certain amount of their personal savings available to TTG to smooth out operational cash flow.

On March 23<sup>rd</sup> Ohio declared a stay at home order. Although TTG was able to work remotely to meet customer requests, calls, etc. our staff was mostly confined to their homes. Normally we receive approximately 90 hours of work from our staff but due to the stay at home order the hours TTG was actually receiving dropped to 10-12 hours. During this time all client requests and calls were still received and dealt with timely. All other work such as trading and research also continued uninterrupted. For obvious reasons our various marketing efforts were temporarily slowed and face to face client meetings were also discouraged. At this point the Shareholders indicated to our employees we would pay them their average wages through April 3, 2020 in spite of the hours limitations we were experiencing. The most correct way to look at this transaction is that we paid our employees from our personal savings. The shareholders then began considering whether or not to continue paying its employees if the stay at home order persisted. The order was in fact continued for all of April. Near the end of March; Congress passed and the President signed a relief bill then known as the Payroll Protection Loan program and now known as the Payroll Protection Program.

TTG examined the terms of the program through our banker and sought the advice from multiple counsel regarding the terms of this loan. The program was rolled out simply enough – the government would lend you 2.5 times your monthly payroll at a very low rate of interest. The proceeds were to be used to cover payroll, benefits and to a lesser extent rent and utilities. To the extent a business utilized the proceeds for these items that portion of the loan would be granted or forgiven. Many in leadership lauded that this program would help small businesses retain their employees while keeping them off the unemployment rolls.

These terms seemed fair enough to TTG and so we applied for and received a PPP loan for about \$64,000. We informed our staff that come what may they would all be paid their full wages and benefits – regardless of hours worked – through June 30, 2020.

On or around the end of April of 2020 and after TTG had been approved for our PPP loan – certain government officials began expressing concern about some of the businesses that had received the PPP loans. Apparently, several large public enterprises – mostly from the hotel and restaurant sector had applied for and received PPP loans. These officials indicated that the PPP loan was actually met for businesses without other sources of capital. In our opinion this was a display of bad faith from the government. In fact, under the original terms of the PPP loan there is a specific waiver in regard to the ‘no other source of funds’ rule. The government also cited a specific certification: “Current economic uncertainty makes this loan request necessary to support the ongoing operations of the applicant.”

In TTG’s view continuing to pay our employees for hours that they were not working in order to help them and in some small part the overall economy was exactly aligned with this certification and indeed with the entire PPP program as it was initially introduced. We again sought counsel to affirm our view and again reached the conclusion that TTG was in alignment with the intent of the PPP program and in compliance with the loan document that we signed.

It is important to point out that TTG never had a ‘going concern’ issue – nor did most businesses that took the PPP loan. This makes sense – why lend money to a business that is on its’ last leg? Surely lending 2.5 times monthly payroll to a business that has no reserves and no revenue is only extending the inevitable closure of that business. On the other hand, lending 2.5 times payroll to a business that was otherwise healthy going into the pandemic would help them and their employees through a difficult period.

On or about the beginning of May both FINRA and the SEC opined on whether or not a disclosure of the PPP loan would be necessary for Registered Investment Advisors. We are not a FINRA member but FINRA still maintains records of all Investment Advisors via a Form U4. FINRA opined that no disclosure would be necessary. The SEC indicated that a disclosure would be required on Part II of the Form ADV.

And so it is that we make this disclosure of our participation in the Payroll Protection Program.

## **Business Continuity Plan**

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### **General**

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

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### **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic

files are backed up daily and archived offsite. Our communications service is virtual and may be forwarded to any location we desire.

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**Alternate Offices**

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

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**Loss of Key Personnel**

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

## **Information Security Program**

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**Information Security**

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

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**Privacy Notice**

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

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

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

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

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state

securities regulators may review our Company records and your personal records as permitted by law.

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

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

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

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

## **Brochure Supplement (Part 2B of Form ADV) 7/31/2018**

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

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

**TTG Financial & Jim Kotagides contact info**

**4051 Whipple Ave NW, Suite 110**

**Canton, OH 44718**

**330-491-2220**

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### **Education and Business Standards**

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

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### **Professional Certifications**

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

Master Registered Financial Consultant (MRFC): Master Registered Financial Consultants are licensed by The International Association of Registered Financial Consultants to use the MRFC mark. MRFC certification requirements:

- Hold a Master's degree from an accredited institution or have earned certain professional designations, i.e. CFP.
- Fulfill association requirements, which includes testing, continuing education and practice standards.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by IARFC..

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### **Disciplinary Information**

No legal or disciplinary actions have been taken against Jim Kotagides

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### **Other Business Activities**

Jim Kotagides has no outside business activities

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### **Additional Compensation**

Jim Kotagides does not receive any additional compensation.

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### **Supervision**

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

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**Requirements for Ohio Registered Advisors**

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

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**James Kotagides Bio**

James Kotagides has been in the financial services business for 24 years. From June 1996 to December 2003 he traded his own capital using various methods of technical analysis. He joined The Guardian/Park Avenue Securities as an agent/stock broker in December 2003. His duties included sales, asset allocation and client management. In October 2006, he co-founded TTG Financial. He has served as a principal for TTG Financial from October 2006 to the present. His broad responsibilities include equity and bond research and trading of the same. He also tracks a variety of technical indicators and executes entry and exit points for all TTG holdings. He obtained his Stock Broker's license (Series 7) in March 2004 and his Commodities Trading license in May 2008 (Series 3) at which point he also became a member of the National Futures Association. He obtained his bachelor's degree in economics from Ohio State University in 1974 and his MBA from the University of Michigan in 1976. He has obtained the Professional Designations; Registered Financial Consultant in June 2007 and Master Registered Financial Consultant in 2018.



## **Brochure Supplement (Part 2B of Form ADV) 07/31/2018**

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

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

**TTG Financial & Jim Kotagides contact info**

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

**Canton, OH 44718**

**330-491-2220**

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## Education and Business Standards

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

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### Professional Certifications

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

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

- Bachelor's degree or equivalent work experience.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

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

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

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

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### Disciplinary Information

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

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### Other Business Activities

Jim Evans has no outside business activities.

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**Additional Compensation**

Jim Evans does not receive any additional compensation.

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**Supervision**

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

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**Requirements for Ohio Registered Advisors**

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

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**James L. Evans**

James L. Evans has been in the financial services business for 35 years. He began his career with Northwestern Mutual/Robert W. Baird in 1985 where he served as life agent and stock broker. From December 1989 to September 2006 he was a stock broker and branch manager for Park Avenue Securities in Canton, Ohio. His responsibilities included compliance, asset allocation strategy, marketing and accounting. Simultaneously from December 1989 to September 2004 he founded and was president of Western Reserve Pension Services, Inc. His duties included managing pension assets, discrimination testing, feasibility studies and general operations. He sold Western Reserve in September 2004, but continued his duties for Park Avenue Securities. In October 2006, he co-founded TTG Financial. He has served as a principal for TTG Financial from October 2006 to the present. His broad responsibilities including compliance, accounting, trading and asset allocation modeling. He obtained his Stock Broker's license (Series 7) in January 1988, his General Principals license (Series 24) in July 1999 and his Commodities Trading license in May 2008 (Series 3) at which point he also became a member of the National Futures Association. He has three Professional Designations; Qualified Pension Administrator in May 1992 and Qualified 401(k) Administrator in July 2002 issued by the American Society of Pension Professionals and Actuaries and the Certified Financial Planner designation issued by the Board of Certified Financial Planners in October 2005.

## Brochure Supplement (Part 2B of Form ADV) 07/31/2018

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

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

**TTG Financial & Brandon Decastro contact info**

**4051 Whipple Ave NW, Suite 110**

**Canton, OH 44718**

**330-491-2220**

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**Education and Business Standards**

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

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**Professional Certifications**

Brandon Decastro has earned certifications and credentials that are required to be explained in further detail.

Registered Financial Consultant (RFC): Registered Financial Consultants are licensed by The International Association of Registered Financial Consultants to use the RFC mark. RFC certification requirements:

- Fulfill IARFC experience requirements and work at a firm with an established MRFC or RFC
- Fulfill association requirements, which may include testing, continuing education and practice standards.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by IARFC..

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**Disciplinary Information**

No legal or disciplinary actions have been taken against Brandon Decastro

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**Other Business Activities**

Brandon Decastro has no outside business activities

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**Additional Compensation**

Brandon Decastro does not receive any additional compensation.

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**Supervision**

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

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**Requirements for Ohio Registered Advisors**

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

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**Brandon Decastro Bio**

Brandon L. DeCastro has been in the financial services business for 11 years. He was with Chase Bank from June of 2008 through March of 2009. He was with First Merit in various capacities from March 2009 through March of 2013. He was with Chase Bank from March 2013-March 2015. He was with Allstate Insurance from March of 2015 through September of 2015. He was with Key Investment Services from September 2015 – August of 2018. His responsibilities with the aforementioned entities were sales, client management and training. He obtained his Stock Broker's License (Series 7) in March of 2010 and his Series 66 in March of 2013. He obtained his Bachelor's degree in Business from The University of Akron in 2002. His broad responsibilities include sales, client management, and technical analysis. He has obtained the professional designation of Registered Financial Consultant in August of 2018.