

Firm Brochure

Part 2A of Form ADV

Raymond Montgomery

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Part 2A of the Form ADV provides information about the qualifications and business practices of Raymond Montgomery. If you have any questions about the contents of this brochure, please contact us at raymond.montgomery@accredinvest.com or 970-581-1500. 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 Raymond Montgomery also is available on the SEC's website at www.adviserinfo.sec.gov.

Raymond Montgomery is an SEC-registered investment adviser. Registration does not imply any level of skill or training.

Item 1: Cover Page

Please refer to previous page

Item 2: Material Changes

First ADV filing; no material changes are applicable for this filing

Item 3: Table of Contents

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Item 4: Advisory Business

A. Description of Firm

Raymond Montgomery was founded in 2023 as an internet advisory service. Raymond Montgomery is a sole proprietorship.

B. Types of Advisory Services Offered

Raymond Montgomery offers general investment advice through its interactive website and our investment advice is limited to stocks, bonds, and market indices.

C. General Information about Tailored Advisory Services

Advisory services provided by Raymond Montgomery are customized based upon the individual needs, objectives, financial circumstance, and other financial goals of the client. Raymond Montgomery records prospective client's investment objectives, experience, age, investable income, income, age, risk tolerance, and other financial characteristics with a set of suitability questions.

Responses to these questions will be used by Raymond Montgomery to determine the most appropriate investment strategy to meet the client's financial goals. There may be times when certain restrictions are placed by a client which prevent Raymond Montgomery from accepting or continuing to service the client's account. Raymond Montgomery reserves the right to not accept and/or terminate a client's account if it feels that the client imposed restrictions would limit or prevent it from meeting and/or maintaining its objectives.

D. Wrap Fee Programs

Raymond Montgomery does not participate in wrap fee programs.

E. Assets Under Management

As of this writing, Raymond Montgomery manages \$0 in client assets across both discretionary and non-discretionary accounts

Item 5: Fees and Compensation

A. Compensation

Raymond Montgomery is the the only financial professional at Raymond Montgomery. The fee to use our interactive website's financial advice is a one-time, \$200.00 payment. This fee is non-negotiable. Clients are only eligible to use the interactive website if they attest to having \$10,000 in investable assets. This precludes Raymond Montgomery from charging more fees from the prospective client than would be beneficial. If the client is not satisfied with the results, they may receive a full refund up to 90 days after their purchase. Raymond Montgomery receives no compensation in connection with the purchase or sale of securities.

B. Billing Methods

Raymond Montgomery does not deduct from client assets for fees incurred. Raymond Montgomery does not take custody of client assets. Fees for financial advice are collected at the time the advice is provided and is collected using electronic payment processing.

C. Other Fees and Expenses

Raymond Montgomery does not charge clients for any other fees. Raymond Montgomery does not take custody of client assets and therefore does not charge fees for transactional costs.

Clients will be responsible for purchasing any assets recommended by the interactive website themselves. Clients should be aware that any costs associated with transacting on any investments, which can include but not be limited to brokerage commissions or transaction costs are the full responsibility of the client and the client only.

D. Prepayment of Fees

Raymond Montgomery does not charge prepayment of fees for any advice rendered. Advice is rendered at the time of payment.

Item 6: Performance-Based Fees

Raymond Montgomery does not accept performance-based fees of any kind.

Item 7: Types of Clients

Raymond Montgomery generally provides advice to individuals, with a focus on investors in interested in using online platforms.

Raymond Montgomery requires clients to have \$10,000 or more of investable assets to qualify for advice. This is done to ensure clients are not charged fees disproportionate to the services rendered.

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

Raymond Montgomery believes in diversification and the effects of compounding. Our advice is focused on long-term holding periods in diversified indices and investments. These two principles guide the formulation of our investment advice. Despite our best efforts, clients should be aware that any investment in securities involves a potential risk of capital loss that all clients should be prepared to bear.

As part of our commitment to diversification, Raymond Montgomery recommends primarily indicies and other diversified investments. The main risk of diversification as an investment strategy is systematic risks (e.g. a global pandemic or a global recession). This risk is by definition non-diversifiable. Investors in diversified investments can still lose all of their investment.

Regardless of any investment's performance history, all prospective clients and investors should understand that past performance is no guarantee of future results.

Item 9: Disciplinary Information

Raymond Montgomery has not been involved in any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

Raymond Montgomery has no other material financial industry affiliations and does not engage in any other financial industry activities that create a material conflict of interest.

Item 11: Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading

Fiduciary Duty To Its Clients

Raymond Montgomery has a fiduciary duty to its clients. We must put our clients' best interest before our own.

Compliance With All Applicable Federal Securities Laws

Raymond Montgomery must comply with all applicable federal securities laws in the course of their work.

Prohibition Against Insider Trading

Raymond Montgomery forbids any employee from trading, either personally or on behalf of others, including registered investment companies, private investment funds and private accounts advised by Raymond Montgomery, on material non-public information or communicating material non-public information to others in violation of the law. This conduct is frequently referred to as "insider trading." This policy extends to activities within and outside each person's duties at Raymond Montgomery.

Reporting Of Violations Of And Issues Arising Under The Code

Violations of and issues arising under the code must be reported to the Chief Compliance Officer.

Delivery Of The Code To All Employees

A copy of this Code of Ethics will be provided to all employees. Employees must provide a written acknowledgment of the code and any amendments.

Participation or Interest in Client Transactions

We do not participate in any client transactions. We may buy or sell the same securities as those we recommend to our clients in accounts. This may create a conflict of interest if a client's transactions can affect the price of the security.

Item 12: Brokerage Practices

We do not receive any compensation, research, or soft-dollar benefits from broker-dealers in connection with client securities transactions.

We do not aggregate orders for clients because we do not execute securities trades for our clients as part of our advisory services.

Item 13: Review of Accounts

We do not periodically review client accounts or financial plans. We do not provide regular reports to clients regarding their accounts.

Investment advice from our site will be reviewed at least once per year and will be changed if deemed necessary. Certain factors will influence this including market and economic factors, independent research, or introduction of new market indices

Item 14: Client Referrals and Other Compensation

We do not compensate for client referrals.

Item 15: Custody

We do not have custody of client funds or securities. Raymond Montgomery does not send client statements.

Item 16: Investment Discretion

Raymond Montgomery does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Raymond Montgomery does not accept authority to vote client securities.

Item 18: Financial Information

Raymond Montgomery does not require prepayment of more than \$1,200 in fees per client six months or more in advance. Clients only pay at the time they receive access to our website. We do not have discretionary authority or custody of client funds or securities, and we have not been the subject of a bankruptcy petition at any time during the past ten years. As a result, we are not required to provide a balance sheet.