



True Wealth

Financial

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Potter

Personal CRD Number: 6525231

Investment Adviser Representative

This brochure supplement provides information about Michael Potter that supplements the True Wealth Financial Group LLC brochure. You should have received a copy of that brochure. Please contact Michael Potter if you did not receive True Wealth Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Potter is also available on the SEC's website at www.adviserinfo.sec.gov.

True Wealth Financial Group LLC
7408 Oak Lake Blvd Pensacola, FL 32526
TrueWealthFG.com

UPDATED: 01/15/2025

Item 2: Educational Background and Business Experience

Name: Michael Potter **Born:** 1977

Educational Background and Professional Designations:

Education:

Graduate Certificate in Financial Planning, Florida State University - 2022

Masters Business Administration, Phoenix University - 2010

Bachelors Information Systems Management, University of Maryland University College - 2004

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER®

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. 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 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 – (1) Complete at least three years (at least 6,000 hours) of full-time financial planning- related experience or (2) complete at least two years (at least 4,000) of full-time financial planning- related experience while under the supervision of a CFP® professional; and

Ethics – Agree to be bound by CFP Board’s Code of Ethics and Standards of 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 in order 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 Code of Ethics and Standards of 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 CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

| | |
|-------------------|--|
| 09/2018 - Present | Managing Member & Chief Compliance Officer True Wealth Financial Group LLC |
| 09/2018 - Present | Investment Advisor Representative True Wealth Financial Group LLC |
| 11/2017 – 12/2018 | Sr. Enterprise Architect Exostrategies Inc |
| 06/2015 - 12/2016 | Registered Representative and Investment Advisor Representative Securities America Advisors, Inc |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael Potter provides programming instruction to cybersecurity military members in Pensacola through Comtech Telecommunications Corp. He does/will not offer services from this outside activity to clients of True Wealth Financial Group LLC. This does not create a conflict of interest with his role as an advisor.

Item 5: Additional Compensation

Other than as described in Item 4 above, Michael Potter does not receive any economic benefit from any person, company, or organization, other than True Wealth Financial Group LLC in exchange for providing clients advisory services through True Wealth Financial Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of True Wealth Financial Group LLC, Michael Potter supervises all activities of the firm. Michael Potter's contact information is on the cover page of this disclosure document. Michael Potter adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Michael Potter has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Michael Potter has NOT been the subject of a bankruptcy.