

Financial Consultants Group, Inc Firm Brochure - Form ADV Part 2A



This brochure provides information about the qualifications and business practices of Financial Consultants Group, Inc. If you have any questions about the contents of this brochure, please contact us at (770) 627-2121 or by email at: Sandee@ForYourFuture.net. 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 Financial Consultants Group, Inc is also available on the SEC's website at www.adviserinfo.sec.gov. Financial Consultants Group, Inc's CRD number is: 108062.

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<https://www.ForYourFuture.net>

Registration does not imply a certain level of skill or training.

Version Date: March 11, 2026

Item 2: Material Changes

The material changes in this brochure from the last annual update amendment of Financial Consultants Group, Inc, on 03/10/2025 are described below. Material changes relate to Financial Consultants Group, Inc s policies, practices or conflicts of interests.

- Added Charles Schwab & Co., Inc. as additional custodian.
- The fee schedules for portfolio management and financial planning have been updated, see *Item 5: Fees and Compensation* for further information.

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Item 4: Advisory Business

A. Description of the Advisory Firm

Financial Consultants Group, Inc (hereinafter "FCG") is a Corporation organized in the State of Georgia. The firm was formed in January 1996, and the principal owner is David Lytal Fountain.

B. Types of Advisory Services

Portfolio Management Services

FCG offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. FCG creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

FCG evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. FCG will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement.

FCG seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of FCG's economic, investment or other financial interests. To meet its fiduciary obligations, FCG attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, FCG's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is FCG's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

Upon review of an investor's financial status, FCG may propose that the investor include, as part of his or her financial portfolio, one or more types of products that are not part of the investment advisory services provided by FCG, such as insurance products. If the investor chooses to include such a product in his or her financial portfolio, the company recommends that the investor work closely with his or her attorney, accountant, insurance agent and other related professionals. Incorporation of the non-advisory financial product into the investor's financial plan is entirely at the client's discretion.

For insurance products, the company provides access to a platform providing insurance products by RetireOne, Inc. ("RetireOne"). The investor is under no obligation to use RetireOne's service and may seek insurance advice from any licensed agent. The insurance products and fee structures available from RetireOne may differ from those available from other third-party insurance agents. FCG recommends that the investor fully evaluate products and fee structures to determine which arrangements are most favorable to the investor prior to making an investment decision.

C. Client Tailored Services and Client Imposed Restrictions

FCG will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by FCG on behalf of the client. FCG may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, financial statements, needs, goals and risk tolerances. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent FCG from properly servicing the client account, or if the restrictions would require FCG to deviate from its standard suite of services, FCG reserves the right to end the relationship.

D. Wrap Fee Programs

FCG does not have a Wrap Fee Program.

E. Assets Under Management

FCG has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$184,693,037	\$3,478,523	December 31, 2025

Item 5: Fees and Compensation

A. Fee Schedule

Portfolio Management Fees

The table below represents the maximum fee schedule for FCG. These fees are negotiable depending upon the needs of the client and complexity of the situation, and the final fee schedule is attached to the Investment Advisory Agreement as Exhibit II. Clients may terminate the agreement without penalty for a full refund of FCG's fees within five business days of signing the Investment Advisory Agreement. Thereafter, clients may terminate the Investment Advisory Contract generally with 5 days' written notice.

Total Assets Under Management	Maximum Annual Fees
First \$1,000,000	1.00%
Next \$1,000,000	0.90%
Next \$1,000,000	0.80%
Next \$2,000,000	0.65%
Over \$5,000,000	0.50%

Advisory fee calculations will be based on the platform used, with accounts using American Funds to be calculated using daily average balance. For other platforms, the advisory fee is calculated using the fair market value of the assets in the Account on the last business day of the prior billing period as calculated by the custodian.

Financial Planning Fees

The negotiated fixed rate for creating client financial plans is between \$2,500 and \$10,000.

Clients may terminate the agreement without penalty, for full refund of FCG's fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

B. Payment of Fees

Payment of Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly or quarterly basis depending on the custodian being used. Fees are paid in advance or in arrears, depending on the platform used.

Payment of Financial Planning Fees

Financial planning fees are paid via check, Venmo, or credit card. Fixed financial planning fees are paid in arrears upon completion.

C. Client Responsibility For Third Party Fees

Client accounts are responsible for the payment of all third party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by FCG. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

FCG collects certain fees in advance and certain fees in arrears, as indicated above. Refunds for fees paid in advance will be returned within fourteen days to the client via check, or return deposit back into the client's account.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

E. Outside Compensation For the Sale of Securities to Clients

Neither FCG nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

FCG does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

FCG generally provides advisory services to the following types of clients:

- ❖ Individuals and Families
- ❖ High-Net-Worth Individuals
- ❖ Corporations and Trusts

There is no account minimum for any of FCG's services.

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

A. Methods of Analysis and Investment Strategies

Methods of Analysis

FCG's methods of analysis include Fundamental analysis, Modern portfolio theory and Technical analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Technical analysis involves the analysis of past market data; primarily price and volume.

Investment Strategies

FCG uses long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an

alternative portfolio exists which has better expected returns.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Artificial Intelligence and Machine Learning Risk. Certain service providers utilized by the Firm to service client accounts have artificial intelligence components. The use of artificial intelligence and machine learning includes increased risk of data inaccuracies and security vulnerabilities. Due to the rapid advancement of machine learning technologies, future risks related to artificial intelligence are unpredictable. As a measure to mitigate these risks to our clients, the Firm performs periodic due diligence of our service providers for assurance that the service providers have appropriate controls in place to protect our clients' information and to limit data inaccuracies when artificial intelligence is used by the service provider.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100%

loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither FCG nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither FCG nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

David Lytal Fountain is a member of the board of directors at Forsyth County Chamber of Commerce.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

FCG does not utilize nor select third-party investment advisers. All assets are managed by FCG management.

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

A. Code of Ethics

FCG has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. FCG's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

FCG does not recommend that clients buy or sell any security in which a related person to FCG or FCG has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of FCG may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of FCG to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. FCG will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of FCG may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of FCG to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, FCG will never engage in trading

that operates to the client's disadvantage if representatives of FCG buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on FCG's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and FCG may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in FCG's research efforts. FCG will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

FCG will require clients to use Axos Advisor Services, Capital Group (American Funds), Ascensus and/or Charles Schwab & Co., Inc.

1. Research and Other Soft-Dollar Benefits

While FCG has no formal soft dollars program in which soft dollars are used to pay for third party services, FCG may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). FCG may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and FCG does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. FCG benefits by not having to produce or pay for the research, products or services, and FCG will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that FCG's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

FCG receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

FCG will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

If FCG buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, FCG would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. FCG would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek best execution, except for those accounts with specific brokerage direction (if any).

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for FCG's advisory services provided on an ongoing basis are reviewed at least Annually by the Client's assigned advisor, with regard to clients' respective investment policies and risk tolerance levels. All accounts at FCG are assigned to this reviewer.

All financial planning-only accounts are reviewed upon financial plan creation and plan delivery by the Client's assigned advisor. Financial planning-only clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, FCG's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of FCG's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning-only client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

FCG has a material relationship with an issuer of securities and may receive support in reference to seminar events. There is no requirement of FCG to invest client assets with any issuer of securities in return for this economic benefit.

B. Compensation to Non – Advisory Personnel for Client Referrals

FCG does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When advisory fees are deducted directly from client accounts at client's custodian, FCG will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified custodian to third-parties. This authorization to direct the custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

Item 16: Investment Discretion

FCG provides discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, FCG generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. In some instances, FCG's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to FCG).

Item 17: Voting Client Securities (Proxy Voting)

FCG will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

FCG neither requires nor solicits prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither FCG nor its management has any financial condition that is likely to reasonably impair FCG's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

FCG has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

This section is not applicable because the firm is registered with the Securities and Exchange Commission.

This brochure supplement provides information about David Lytal Fountain that supplements the Financial Consultants Group brochure. You should have received a copy of that brochure. Please contact David Lytal Fountain if you did not receive Financial Consultants Group's brochure or if you have any questions about the contents of this supplement.

Additional information about David Lytal Fountain is also available on the SEC's website at www.adviserinfo.sec.gov.



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

David Lytal Fountain

Personal CRD Number: 2367858

Investment Adviser Representative

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
David@ForYourFuture.net

UPDATED: 3/11/2026

Item 2: Educational Background and Business Experience

Name: David Lytal Fountain

Born: 1969

Educational Background and Professional Designations:

Education:

Bachelor of Science Organizational Management, Palm Beach Atlantic University - 2002

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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.

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 – 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.

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:

- i. 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
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional 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:

10/2017 - Present	Investment Adviser Representative Financial Consultants Group
02/2012 – 11/2017	Registered Representative Cambridge Investment Research, Inc
02/2012 – 11/2017	Investment Adviser Representative Cambridge Investment Research Advisors, Inc
06/2010 - 02/2012	Financial Advisor Metlife Securities
03/2008 - 06/2010	Financial Advisor Banc of America/Merrill Lynch, Pierce, Fenner & Sm
06/2006 - 03/2008	Financial Advisor First Horizon/First Tennessee Brokerage

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

David Lytal Fountain is a member of the board of directors at Forsyth County Chamber of Commerce.

Item 5: Additional Compensation

David Lytal Fountain does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

As a representative of Financial Consultants Group, David Lytal Fountain is supervised by Sandra C Fricks, the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that David Lytal Fountain adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.

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

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



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Sandra Fricks

Personal CRD Number: 6788573

Investment Adviser Representative

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
Sandee@ForYourFuture.net

UPDATED: 3/11/2026

Item 2: Educational Background and Business Experience

Name: Sandra Fricks

Born: 1967

Educational Background and Professional Designations:

Education:

Bachelor of Science in Computer Science, Georgia Institute of Technology - 1989

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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.

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 – 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.

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:

- i. 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
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional 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:

04/2017 - Present	Financial Planner Financial Consultants Group
04/2011 – 04/2017	Client Service Premier Financial

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

Sandra Fricks is a member manager of a rental business.

Item 5: Additional Compensation

Sandra Fricks does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

Sandra C Fricks is the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that all Investment Advisor Representatives adhere to all required regulations regarding their activities, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.

This brochure supplement provides information about Carolyn L. Flourney that supplements the Financial Consultants Group brochure. You should have received a copy of that brochure. Please contact Carolyn L. Flourney if you did not receive Financial Consultants Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Carolyn L. Flourney is also available on the SEC's website at www.adviserinfo.sec.gov.



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Carolyn L. Flourney

Personal CRD Number: 6146227

Financial Planner

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
Carolyn@ForYourFuture.net

3/11/2026

Item 2: Educational Background and Business Experience

Name: Carolyn L. Flournoy

Born: 1982

Educational Background and Professional Designations:

Education:

Bachelor of Arts in Economics and Business, Agnes Scott College – 2024

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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.

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 – 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.

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:

- i. 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
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

6/2024 – Present	Financial Planner Financial Consultants Group, Inc.
01/2022 – 04/2024	Financial Planner Investment Planning Advisors
04/2019 – 12/2021	Financial Advisor Patton Albertson Miller Group, LLC
08/2014 – 03/2019	Financial Advisor Anthony Smith 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

Carolyn L. Flournoy does not have other financial industry affiliated business activities.

Item 5: Additional Compensation

Carolyn L. Flournoy does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

As a representative of Financial Consultants Group, Carolyn L. Flourney is supervised by Sandra C Fricks, the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that Carolyn L. Flourney adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.

This brochure supplement provides information about John C. McTyre that supplements the Financial Consultants Group brochure. You should have received a copy of that brochure. Please contact John C. McTyre if you did not receive Financial Consultants Group's brochure or if you have any questions about the contents of this supplement.

Additional information about John C. McTyre is also available on the SEC's website at www.adviserinfo.sec.gov.



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

John C. McTyre

Personal CRD Number: 8210824

Investment Advisor Representative

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
jake@ForYourFuture.net

3/11/2026

Item 2: Educational Background and Business Experience

Name: John C. McTyre

Born: 2001

Educational Background and Professional Designations:

Education:

Bachelor of Science in Financial Planning, University of Georgia - 2023

Business Background:

01/2026 - Present	Investment Advisor Representative Financial Consultants Group, Inc.
06/2023 - 01/2026	Client Relationship Manager Financial Consultants Group, Inc.
08/2019 - 05/2023	Full-Time Education University of Georgia
05/2022 - 07/2022	Intern Scott Curry State Farm
10/2021 - 04/2022	Fitness Monitor Ramsey Student Center
06/2020 - 07/2020	Camp Counselor Camp All-American

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

John C. McTyre does not have other financial industry affiliated business activities.

Item 5: Additional Compensation

John C. McTyre does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

As a representative of Financial Consultants Group, John C. McTyre is supervised by Sandra C Fricks, the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that John C. McTyre adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.

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

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



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Carson Greene

Personal CRD Number: 8228223

Investment Advisor Representative

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
carson@ForYourFuture.net

3/11/2026

Item 2: Educational Background and Business Experience

Name: Carson Greene

Born: 2002

Educational Background and Professional Designations:

Education:

Bachelor of Science in Financial Planning, University of Georgia - 2025

Business Background:

02/2026 - Present	Investment Advisor Representative Financial Consultants Group, Inc.
08/2025 - 02/2026	Client Relationship Manager Financial Consultants Group, Inc.
08/2021 - 05/2025	Full-Time Education University of Georgia
10/2024 - 03/2025	Intern Blue Vault Alternative Investments
09/2018 - 12/2024	UGA Football Letterman's Club Event Staff

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

Carson Greene does not have other financial industry affiliated business activities.

Item 5: Additional Compensation

Carson Greene does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

As a representative of Financial Consultants Group, Carson Greene is supervised by Sandra C Fricks, the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that Carson Greene adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.

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

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



Financial Consultants Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph Hampton, CFP®

Personal CRD Number: 8225953

Investment Advisor Representative

Financial Consultants Group
1080 Sanders Rd., Suite 300
Cumming, GA 30041
(770) 627-2121
Joseph@ForYourFuture.net

4/7/2026

Item 2: Educational Background and Business Experience

Name: Joseph Hampton, CFP®

Born: 1999

Educational Background and Professional Designations:

Education:

Bachelor of Science in Financial Planning, University of Georgia – 2022

RELEVANT DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

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 74,000 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 – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Background:

04/2026 – Present	Investment Advisor Representative Financial Consultants Group, Inc.
07/2024 – 04/2026	Manager/Paraplanner Financial Consultants Group, Inc.
04/2024 – 06/2024	Independent Contractor Financial Consultants Group, Inc.
05/2020 -04/2024	Business Planning/Operations Intern Tender Lawn Care, 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

Joseph Hampton does not have other financial industry affiliated business activities.

Item 5: Additional Compensation

Joseph Hampton does not receive any economic benefit from any person, company, or organization, other than Financial Consultants Group in exchange for providing clients advisory services through Financial Consultants Group.

Item 6: Supervision

As a representative of Financial Consultants Group, Joseph Hampton is supervised by Sandra C Fricks, the firm's Chief Compliance Officer. Sandra C Fricks is responsible for ensuring that Joseph Hampton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sandra C Fricks is 770-627-2121.

Item 7: Requirements For State Registered Advisers

This section is not required as the firm is registered with the SEC.