ITEM 1: COVER PAGE

Savy Wealth Advisors, Inc.

Part 2A of Form ADV: Firm Brochure

1804 Garnet Avenue, PO Box 473

San Diego, California, 92109

(858) 247-0989

sean@savyfinancialgroup.com

July 20, 2026

This brochure provides information about the qualifications and business practices of Savy Wealth Advisors, Inc. (“Adviser”) CRD# 341453. If you have any questions about the contents of this brochure, please contact us at 858-247-0989 or sean@savyfinancialgroup.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. Registration does not imply a certain level of skill or training.

Additional information about Savy Wealth Advisors, Inc. is also available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2: MATERIAL CHANGES

This is the first version of Form ADV Part 2A, filed pursuant to Adviser's initial registration request. As a result, there are no material changes to disclose. From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Savy Wealth Advisors.

ITEM 3: TABLE OF CONTENTS

ITEM 4: ADVISORY BUSINESS

A. Advisory Firm Description

Savy Wealth Advisors, Inc. is a Registered Investment Adviser with the State of California. We were founded in March of 2026. Sean Chung is the principal owner of Adviser, and no other principal owns more than 25% of Savy Wealth Advisors, Inc.

B. Advisory Services

Investment Management Services

Savy Wealth Advisors constructs and manages individually allocated portfolios and provides ongoing supervision based on suitability data, tax considerations, and the client's stated objectives. Before onboarding, we meet with the client to establish an appropriate investment strategy. Ongoing meetings will be held one to four times per year to review portfolio performance, discuss strategy, and update relevant financial information. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

C. Tailored Advice and Client Imposed Restrictions

We tailor investment management services to the individual needs of clients, by collecting client profile and suitability data at the commencement of the engagement, to assess the client's risk tolerance and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities.

D. Wrap Fee Programs

We do not participate in or provide portfolio management services to a Wrap Program.

E. Assets Under Management

As a newly formed entity, as of the date of this filing, Savy Wealth Advisors currently reports no discretionary or non-discretionary Assets Under Management.

ITEM 5 FEES AND COMPENSATION

Please note, unless a client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees.

A. The Investment Management fee is a straight tier fee and is based on the market value of assets and is calculated according to the below listed fee schedule. The annual fees are negotiable.

Assets Under Management	Annual Fee
$0 - $100,000	1.50%
$100,001 - $250,000	1.25%
$250,001 - $1,000,000	1.15%
$1,000,001 - $1,500,000	1.00%
$1,500,001 - $2,500,000	0.95%
$2,500,001 - $3,500,000	0.85%
$3,500,001 - $4,500,000	0.75%
$4,500,001 - $10,000,000	0.65%
$10,000,001+	0.55%

B. Fees are directly debited from Client accounts, or the Client may choose to pay by check or electronic funds transfer. The annual fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter. For example, an account valued at $2,000,000 would pay an effective fee of 0.95% with the annual fee of $19,000.00. The quarterly fee is determined by the following calculation: ($2,000,000 x 0.95%) /4 = $4,750.

C. Fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

D. Fees are pro-rated and are paid in advance on a quarterly basis. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance.

Upon termination of the account, any unearned fee will be refunded to the Client.

CCR Section 260.238(j): Lower fees for comparable services may be available from other sources.

E. Other Compensation

Sean Chung is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. This conflict of interest is addressed by supervision of insurance recommendations and by not recommending insurance products unless there is a documented insurance need. Clients are under no obligation to purchase investment products or insurance through Sean Chung.

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not offer performance-based fees.

ITEM 7 TYPES OF CLIENTS

We provide investment advice to individuals, high net-worth individuals, and corporations or other businesses.

We do not have a minimum account size requirement.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Investing in securities involves risk of loss that clients should be prepared to bear. The methods of analysis and investment strategies we use in formulating investment advice or managing assets are as follows:

Modern Portfolio Theory (MPT) is a practical method for selecting investments to maximize their overall returns within an acceptable level of risk. A key component of the MPT theory is diversification. Most investments are either high risk and high return or low risk and low return. The underlying principles of MPT include the theory that the only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.

Additionally, MPT suggests that markets are efficient. The same market information is available to all investors at the same time, so the market prices every security fairly based upon this equal availability of information. The design of the portfolio is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities. Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive Investment Management involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds. Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

Fundamental Analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical Analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

B. Our methods of analysis or strategy does not involve significant or unusual risks. If our primary strategy involves frequent trading of securities, please note that frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs.

C. We recommend common stock, bonds, mutual funds, and exchanged traded funds.

Common Stock is a security that represents ownership in a corporation. Holders of common stock elect the board of directors and vote on corporate policies. This form of equity ownership typically yields higher rates of return long term. However, in the event of liquidation, common shareholders have rights to a company's assets only after bondholders, preferred shareholders, and other debtholders are paid in full. The value of common stock may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bond is a type of debt security that is issued by a firm and sold to investors. The company gets the capital it needs and in return the investor is paid a pre-established number of interest payments at either a fixed or variable interest rate. When the bond expires, or "reaches maturity," the payments cease and the original investment is returned. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bond is a debt security issued by a state, municipality, or county to finance its capital expenditures, including the construction of highways, bridges, or schools. They can be thought of as loans that investors make to local governments. Municipal bonds are often exempt from federal taxes and most state and local taxes (for residents), making them especially attractive to people in higher income tax brackets. Due to a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general.

Mutual Funds are financial vehicles that pools assets from shareholders to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Exchange Traded Funds (ETFs) are pooled investment securities that operate much like mutual funds. Typically, ETFs will track a particular index, sector, commodity, or other assets, but unlike mutual funds, ETFs can be purchased or sold on a stock exchange the same way that a regular stock can. An ETF can be structured to track anything from the price of an individual commodity to a large and diverse collection of securities. Prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

ITEM 9: DISCIPLINARY INFORMATION

A. Savy Wealth Advisors and our management persons have not been:

1. Convicted of or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.

2. Named the subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses.

3. Found to have been involved in a violation of an investment-related statute or regulation; or

4. The subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, our firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. Savy Wealth Advisors and our management persons have not been involved in any administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Savy Wealth Advisors and our management persons have not been:

1. Found to have caused an investment-related business to lose its authorization to do business; or

2. Found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority:
   (a) denying, suspending, or revoking the authorization of your firm or a management person to act in an investment-related business; or
   (b) barring or suspending your firm's or a management person's association with an investment- related business; or
   (c) otherwise significantly limiting your firm's or a management person's investment-related activities; or
   (d) imposing a civil money penalty of more than $2,500 on your firm or a management person.

C. Savy Wealth Advisors and our management persons have not been involved in a self-regulatory organization (SRO) proceeding in which the firm or a management person:

1. was found to have caused an investment-related business to lose its authorization to do business; or was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership;
2. otherwise significantly limited from investment-related activities; or (iii) fined more than $2,500.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. Savy Wealth Advisors and our management persons are not registered, do not have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. Savy Wealth Advisors and our management persons are not registered, do not have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, disclose this fact.

C. Savy Wealth Advisors and Savy Financial Group are under common ownership. This common ownership creates a potential conflict of interest because the firms may have an incentive to recommend each other's services or to structure business arrangements in a way that benefits the affiliated entity. To mitigate this conflict, we make all recommendations based solely on the best interests of our clients, and clients are under no obligation to engage any affiliated firm. Any fees charged by an affiliated entity are fully disclosed and are not contingent upon a client's decision to engage either firm.

D. Savy Wealth does not recommend the use of sub-advisers and third party asset managers.

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Savy Wealth, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. We have a written Code of Ethics that covers at minimum Employee Personal Trading Policies, Reporting requirements for Access Persons, Professional Duty to Clients, Standards of Conduct, Reporting of Violations and Sanctions, Disciplinary Actions, Conflicts of Interest, Gift and Entertainment Policy, and Pay to Play (Political Contribution) compliance. Adviser's Code of Ethics is available free upon request to any client or prospective client.

B. We do not recommend that clients buy or sell any security in which a related person to Savy Wealth Advisors or Savy Wealth Advisors has a material financial interest.

C. We may invest in the same securities, or related securities (e.g. warrants, options, or futures) that a related person or we recommend to clients. Conflicts of interest may arise when we, in our fiduciary capacity, have influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that our Access Persons do not intentionally "trade ahead" of clients, a process known as "frontrunning", by which we place orders for our own account prior to placing orders for clients, receiving more favorable market conditions.

D. Savy Wealth Advisors or our related person may recommend securities to clients, or buy or sell securities for client accounts, at or about the same time that we or a related person buys or sells the same securities for our own accounts. Conflicts of interest may arise when we, in our fiduciary capacity, have influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that our Access Persons (and related persons) adhere to the firm's Code of Ethics in trading practices.

ITEM 12 BROKERAGE PRACTICES

A. Custodian recommendations are made to the client based on their need for such services, reputation and services provided, quality of execution, and reasonableness of compensation and fees.

Research and Other Soft Dollar Benefits

We do not receive soft dollar benefits.

Brokerage for Client Referrals

We do not consider, in selecting or recommending broker-dealers, whether Adviser or a related person receives client referrals from the broker-dealer or third party.

Directed Brokerage

a. We do routinely recommend, request, or require that a client direct us to execute transactions through a specified broker-dealer. Not all advisers require their clients to direct brokerage. Adviser and our recommended broker dealers are not affiliated and have no other economic relationship that creates a material conflict of interest. By directing brokerage, Adviser may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

b. We do not allow clients to direct brokerage. As a result, clients may not designate a specific broker-dealer to execute their transactions. We will select the broker-dealer we believe will provide the most favorable execution.

c. We may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading” or “batching”). Order Aggregation refers to the purchase or sale of the same securities for several client accounts simultaneously to facilitate best execution and to reduce brokerage commissions or other costs. We make reasonable best effort to distribute a portion of the shares to participating accounts in a fair and equitable manner. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

B. **Altruist Financial LLC**

Savy Wealth offers investment advisory services through the custodial platform offered by Altruist Financial LLC (“Altruist”), an unaffiliated SEC-registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. Savy Wealth’s clients establish brokerage accounts through Altruist. Savy Wealth maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to Savy Wealth, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit Savy Wealth and its clients. Savy Wealth is not affiliated with Altruist. Altruist does not supervise XYZ Advisor, its agents, activities, or its regulatory compliance.

ITEM 13 REVIEW OF ACCOUNTS

A. Sean Chung periodically reviews client accounts on a no less than an annual basis.

B. Additional reviews of client accounts may be triggered by volatile market conditions, changes to client profile information and investment objectives, and any communication by the client of imposed investment restrictions.

C. We will provide written reports to Investment Advisory clients on an annual basis. We urge clients to compare these reports against the account statements they receive from their custodian.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

A. We do not receive any economic benefit, directly or indirectly, from anyone who is not a client for advice rendered to our clients. Nor does Adviser, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

B. Savy Wealth Advisors and our related persons do not directly or indirectly compensate any person who is not our supervised person for client referrals.

ITEM 15 CUSTODY

We have custody of the funds and securities solely as a consequence of our authority to make withdrawals from client accounts to pay its advisory fee.

For client accounts in which we directly debit their advisory fee:

a) Each investment management client establishes a custodial relationship with an independent bank or brokerage firm and opens an investment account in the client’s name that is managed by the Adviser.
b) Adviser will send a copy of the invoice to the custodian of the amount of the fee to be deducted from the client’s account and sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.
c) The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
d) The client will provide written authorization to Adviser to deduct advisory fees from the account held with the qualified custodian

Each time a fee is directly deducted from a client account, we concurrently:

i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and

ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

D. The investment adviser notifies the Commissioner in writing that the investment adviser intends to use the safeguards provided in this paragraph (b)(3). Such notification is required to be given on Form ADV.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the client's investment assets. Clients should carefully review such statements and compare such official custodial records to the account statements or reports we may provide.

For any accounts with an SLOA in place, we will follow the custody rules for the relevant jurisdiction, including submitting to a surprise audit as applicable. Savy Wealth will also follow the conditions set forth below.

1. The client will be required to provide written instruction to the qualified custodian that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.

2. The client will authorize Adviser in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.

3. The client's qualified custodian will perform appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and will provide a transfer of funds notice to the client promptly after each transfer.

4. The client will have the ability to terminate or change the instruction to the client's qualified custodian.

5. Adviser will have no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.

6. Adviser will maintain records showing that the third party is not a related party of Adviser or located at the same address as Adviser.

7. The client's qualified custodian will send the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

ITEM 16 INVESTMENT DISCRETION

We maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

We also manage accounts on a non-discretionary basis. For accounts managed on a non-discretionary basis, client acknowledgement and permission must be obtained prior to the execution of purchases and sales in client accounts. Additionally, nondiscretionary relationships will be outlined in the advisory contract and signed by the client.

ITEM 17 VOTING CLIENT SECURITIES

A. We do not vote client proxies. Clients will receive their proxies and other solicitations directly from their custodian. Clients can contact us at the phone number/email address on the cover page of this brochure with questions about a particular solicitation.

ITEM 18 FINANCIAL INFORMATION

A. Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. Adviser does not have custody of Client funds or securities or require or solicit prepayment of more than $500 in fees per Client six months in advance.

B. Adviser has no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients.

C. Adviser has not been the subject of a bankruptcy proceeding at any time within the past ten years.

ITEM 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Sean Chung is the President and Principal Adviser.

Please see the following regarding our Principal Adviser.

Educational Background: 2021, B.S. in Finance, San Diego State University

Business Background:

- 03/2026 – Present, Savy Wealth Advisors, Inc., Principal Adviser
- 12/2021 – 03/2026, TruFinancial Registered Investment Advisory Services, Inc., Investment Adviser Representative

B. Sean Chung acts as the President of Savy Financial Group, located in San Diego, CA. This accounts for approximately 50% of his time.

C. Adviser and its supervised persons are not compensated for advisory services with performance-based fees.

D. Neither Sean Chung nor our management persons have been involved in:

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.

E. Adviser and its management persons do not maintain any relationship or arrangement with any issuer of securities not listed in For ADV Part 2A Item 10.C above.

ITEM 1: COVER PAGE

Savy Wealth Advisors, Inc.
Part 2B of Form ADV: Brochure Supplement

Sean Chung CRD# 7483342

1804 Garnet Avenue, PO Box 473

San Diego, California, 92109

(858) 247-0989

July 20, 2026

This brochure supplement provides information about Sean Chung that supplements the Savy Wealth Advisors' brochure. You should have received a copy of that brochure. Please contact Sean Chung if you did not receive Savy Wealth Advisors' brochure or if you have any questions about the contents of this supplement. Additional information about Sean Chung is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sean Chung

Born: 1999

Educational Background

- 2021, B.S. in Finance, San Diego State University

Business Background

- 03/2026 – Present, Savy Wealth Advisors, Inc., Principal Adviser
- 12/2021 – 03/2026, TruFinancial Registered Investment Advisory Services, Inc., Investment Adviser Representative

Professional Designations, Licensing & Exams

Series 65 Examination

ITEM 3: DISCIPLINARY INFORMATION

Neither Sean Chung nor its management persons have been involved in:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. Was convicted of or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.

2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. was found to have been involved in a violation of an investment-related statute or regulation; or

4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and

was the subject of an order by the agency or authority

a. denying, suspending, or revoking the authorization of the supervised person to act in an investment- related business;

b. barring or suspending the supervised person's association with an investment-related business;

c. otherwise significantly limiting the supervised person's investment-related activities; or

d. imposing a civil money penalty of more than $2,500 on the supervised person.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or

2. was found to have been involved in a violation of the SRO’s rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership;

(ii) otherwise significantly limited from investment-related activities; or (iii) fined more than $2,500.

D. Any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished the attainment, designation, or license) in anticipation of such a hearing or formal adjudication (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Sean Chung acts as the President of Savy Financial Group, located in San Diego, CA. This accounts for approximately 50% of his time.

ITEM 5: ADDITIONAL COMPENSATION

No one who is not a client provides an economic benefit to the supervised person for providing advisory services.

ITEM 6: SUPERVISION

Sean Chung, Chief Compliance Officer, is responsible for supervision. They may be contacted at the phone number on this brochure supplement.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Sean Chung has not been 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. If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.