

Unity Financial Planning Group

Form ADV Part 2B Brochure - Individual Disclosure Brochure for:

Wade Marcy

Personal CRD Number: 7311972

Investment Adviser Representative

Updated: March 12, 2025

Business Address:

1275 Shiloh Rd NW, Suite 2730
Kennesaw, GA 30144

Contact Information:

Phone: (404)-200-6464
Email: wadermarcy@gmail.com

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

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

Item 2: Educational Background and Business Experience

Name: Wade Marcy

Born: 1992

Education:

- Georgia College & State University (2011-2015)
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience:

- Unity Financial Planning Group, LLC, Managing Member/Chief Compliance Officer (2024-Present)
- Unity Life and Legacy, Co-Owner and Insurance Professional (October 2024-Present)
- Prudential Financial Planning Services, Financial Professional/Registered Representative (April 2023 - September 2024)
- Prudential Insurance Company of America, Financial Professional (April 2023 - September 2024)
- Thrivent Financial, Financial Associate (October 2021 - March 2023)
- Thrivent Investment Management Inc., Registered Representative (December 2020 - March 2023)
- Thrivent Financial, Associate Representative (August 2021 - October 2021)
- Dream Land Pet Memorial Center, General Manager (September 2015 - August 2021)
- Georgia Funeral Care, General Manager (September 2015 - August 2021)
- Buckhead Business Consultants, Campaign Executive (June 2015 - August 2015)

Item 3: Disciplinary Information

Mr. Marcy has not been involved in any legal or disciplinary events that would be material to a client's evaluation of his integrity or ability to meet contractual commitments to clients.

Item 4: Other Business Activities

Mr. Marcy is Co-owner and operator of Unity Life and Legacy, an insurance services firm he established in October 2024. Based in the Atlanta Metropolitan Area, he serves as Owner and Insurance Professional, providing comprehensive insurance solutions including life insurance, long-term care insurance, disability insurance, and related insurance planning services. This business activity is separate from and not investment related to his advisory role at Unity Financial Planning Group, LLC.

As a registered investment adviser representative of Unity Financial Planning Group, LLC and an insurance professional through Unity Life and Legacy, Mr. Marcy receives compensation from both entities. Specifically, he earns insurance commissions through Unity Life and Legacy in addition to the advisory fees charged by Unity Financial Planning Group, LLC. This compensation structure creates potential conflicts of interest when providing investment advice through Unity Financial Planning Group, LLC.

To address these potential conflicts, Unity Financial Planning Group, LLC has implemented comprehensive oversight measures and policies. We ensure all clients understand that our investment advisory services operate independently from insurance services offered through Unity Life and Legacy. Clients of Unity Financial Planning Group, LLC maintain complete discretion over their insurance decisions and are never obligated to purchase insurance products through Unity Life and Legacy or any other insurance provider. Our firm maintains strict policies separating insurance activities from investment advisory services, including detailed documentation requirements for all insurance recommendations. We conduct regular compliance reviews to monitor potential conflicts and ensure all recommendations align with clients' best interests.

We encourage clients to ask questions about any aspects of these business relationships that may require clarification. Our commitment to transparency helps ensure clients can make informed decisions about both their investment advisory and insurance needs.

Item 5: Additional Compensation

Other than the fees detailed in Item 4, Mr. Marcy does not receive any additional economic benefit from third parties for providing advisory services to clients.

Item 6: Supervision

Wade Marcy serves as the Chief Compliance Officer and Managing Member of Unity Financial Planning Group, LLC ("the Firm"). In this role, he oversees all supervision, formulation, and monitoring of investment advice provided to clients. Mr. Marcy implements and maintains the Firm's compliance policies and procedures and adheres to a strict code of ethics.

Due to his position as Managing Member, Mr. Marcy does not have a direct supervisor. However, he has established and implements comprehensive oversight measures to fulfill his compliance obligations. These measures include conducting systematic reviews of all client accounts and transactions on a regular basis. He maintains detailed documentation of every client meeting and all investment recommendations made to clients. The Firm maintains written policies and procedures that are reviewed and updated regularly to reflect current regulatory requirements.

To ensure ongoing compliance, Mr. Marcy performs regular self-audits of all compliance processes and engages outside compliance experts for additional guidance when necessary. He participates in continuing professional education and training programs to maintain and enhance his expertise. Additionally, he consistently monitors and reviews regulatory updates and requirements to ensure the Firm's practices align with current regulations.

Clients and prospective clients may contact Mr. Marcy directly at (404) 200-6464 regarding any aspects of the Firm's operations, including its investment advisory services, account management practices, supervision procedures, or compliance policies. All inquiries will receive a prompt response during normal business hours.

Item 7: Requirements for State Registered Advisers

A. Mr. Marcy has NOT been involved in any of the following events:

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. Mr. Marcy has NO relationship or arrangement with any issuer of securities.