

Unity Financial Planning Group

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

Michael N Turgeon

Personal CRD Number: 1271096

Investment Adviser Representative

Updated: March 12, 2025

Business Address:

1275 Shiloh Rd NW. Suite 2730
Kennesaw, GA 30144

Contact Information:

Phone: (678) 613-4810

Email: mike@unityfinancialplanning.com

This brochure provides information about Michael N Turgeon that supplements the Unity Financial Planning Group brochure. You should have received a copy of that brochure. Please contact Michael N Turgeon 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 Michael N Turgeon is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Name: Michael N Turgeon

Born: 1959

Education:

Formal Education:

- Keene State College
 - Bachelor's Degree, Business Administration and Management
 - Minor in Marketing, Emphasis on Economics
- Jack Welch Management Institute
 - Master of Business Administration (MBA), Executive Management (2017-2020)
 - Princeton Review Top 25 Online MBA Programs

Professional Education and Certifications:

- The American College of Financial Services
 - Chartered Financial Consultant (ChFC®) Designation (2024)
- Harvard University
 - Investment Decisions & Behavioral Finance Program (2003)
- The Wharton School
 - Investment Management Program (1997)
 - Marketing and Investment Management Program
- Callan College
 - The Center for Investment Training (1996)

Professional Licenses:

- Series 66 (Uniform Investment Adviser Law Examination)
- Series 63 (Uniform Securities Agent State Law Examination)
- Series 7 (General Securities Representative Examination)
- Series 26 (Investment Company Products/Variable Contracts Principal Examination)

Business Experience:

- Unity Financial Planning Group, LLC, Investment Adviser Representative (2025-Present)
- LPL ENTERPRISE, LLC, Mass Transfer (11/2024-02/2025)
- PRUDENTIAL INSURANCE COMPANY OF AMERICA, Financial Professional (02/2023-11/2024)
- PRUCO SECURITIES LLC, Registered Representative (02/2023-11/2024)
- Thrivent Financial, Financial Associate (08/2020-02/2023)
- Thrivent Investment Management Inc, Registered Representative (06/2020-02/2023)
- Mutual of Omaha Investor Services, Inc., Registered Representative (07/2018-06/2020)
- Palmetto Advisory Group, Managing Director (08/2016-06/2018)
- Manning & Napier Advisors, LLC, VP, Platform Sales (12/2014-03/2016)

Item 3: Disciplinary Information

Mr. Turgeon 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. Turgeon is currently the Co-owner and operator of Unity Life and Legacy, an insurance services firm established in October 2024. This business provides comprehensive insurance solutions including life insurance, long-term care insurance, disability insurance, and related insurance planning services. While this business operates independently from Unity Financial Planning Group, LLC, the dual role creates potential conflicts of interest that require disclosure.

Mr. Turgeon engages in several business activities outside of his role at Unity Financial Planning Group, LLC. Since February 2012, Mr. Turgeon has been involved with FiPath 4 Advisors, which now operates as Refer Me IQ, a technology company based in Atlanta,

GA that provides online referral applications for financial services professionals. While this activity is investment-related, it operates independently from his advisory role at Unity Financial Planning Group, LLC.

Mr. Turgeon maintains involvement in real estate through two entities. He serves as co-owner of T&M Family Enterprises, LLC, established in April 2013, where he partners with his stepbrother to manage rental properties and owner -financed property arrangements in Atlanta, GA. Additionally, as owner of Collective Resources International, LLC, established in March 2010, he oversees rental properties and handles owner financing arrangements, also based in Atlanta, GA.

Beyond his real estate interests, Mr. Turgeon holds several other investment positions. He maintains a private investment in a local film production through Five Date Rule Film, established in August 2022. He also holds a private investor position in BlackCat Decisions, LLC, established in September 2000, an analytics company focusing on calculator tools located in Fairfield, CT. Furthermore, he established The Turgeon Group, LLC in December 2022 as a business ownership entity based in Atlanta, GA.

In 2024, Mr. Turgeon established Peekaboo - Hoodie LLC. where he leads the development of an invention project in the apparel industry focused on creating innovative accessories. This venture requires approximately 2 hours per week of his time.

As a registered investment adviser representative of Unity Financial Planning Group, LLC, Mr. Turgeon receives compensation for his advisory services. Additionally, he may receive compensation or economic benefits from his other business activities. This structure creates potential conflicts of interest that require careful management and disclosure. To address these potential conflicts, Unity Financial Planning Group, LLC has implemented comprehensive oversight measures and policies.

The firm monitors all investment recommendations to ensure they align with clients' best interests and maintains regular documentation and review of all business activities to maintain separation between advisory services and other business interests. We maintain clear disclosure to clients about all outside business activities and strict adherence to the firm's code of ethics and compliance procedures.

We ensure that clients understand that Mr. Turgeon's involvement in these outside business activities is separate from and does not influence the investment advice

provided through Unity Financial Planning Group, LLC. Clients maintain complete discretion over their investment decisions and are never obligated to engage with any of Mr. Turgeon's other business entities. Clients are encouraged 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 their investment advisory needs.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Turgeon does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Unity Financial Planning Group.

Item 6: Supervision

Mr. Turgeon is supervised by Wade Marcy, Chief Compliance Officer of Unity Financial Planning Group, LLC. Mr. Marcy reviews Mr. Turgeon's work through frequent office interactions as well as remote interactions. He also reviews Mr. Turgeon's activities through our client relationship management system.

Wade Marcy's contact information: Phone: (404) 200 -6464 Email: wadermarcy@gmail.com

Item 7: Requirements for State Registered Advisers

A. Mr. Turgeon 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.

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