

# uVest Advisory Group, LLC

Registered Investment Advisor  
CRD # 292564

uVest Advisory Group, LLC  
7388 Edgedale Drive  
Newburgh, IN 47630

812-499-5252  
[www.uvestadvisory.com](http://www.uvestadvisory.com)

Form ADV Part 2A  
Firm Brochure  
January 23, 2019

This brochure provides information about the qualifications and business practices of uVest Advisory Group, LLC. Please contact Erik Goodge at 812-499-5252 if you have any questions about the content of this brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about uVest Advisory Group, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 292564.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

## **Item 2 - Material Changes**

Item 5: We changed our fees for “Portfolio Management Only” and “Portfolio Management and Financial Planning” from .75% and 1% to .85% of AUM per year respectively. We have implemented a \$125/hr fee and an annual minimum of \$1250. We have also begun charging an upfront \$250 and \$75/mo ongoing fee for Financial Coaching.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or may contact our firm at 812-499-5252 to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

### **Item 3 - Table of Contents**

Item 1 - Cover Page .....	1
Item 2 - Material Changes .....	2
Item 3 - Table of Contents .....	3
Item 4 - Advisory Business.....	4
Item 5 - Fees and Compensation.....	7
Item 6 - Performance-Based Fees and Side-By-Side Management.....	10
Item 7 - Types of Clients .....	10
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss .....	10
Item 9 - Disciplinary Information.....	13
Item 10 - Other Financial Industry Activities and Affiliations.....	13
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	14
Item 12 - Brokerage Practices.....	16
Item 13 - Review of Accounts.....	17
Item 14 - Client Referrals and Other Compensation .....	18
Item 15 - Custody .....	18
Item 16 - Investment Discretion.....	19
Item 17 - Voting Client Securities .....	19
Item 18 - Financial Information .....	20
Item 19 - Requirements for State-Registered Advisers.....	20
Form ADV Part 2B - Brochure Supplement (Principal Executive).....	21

### **Important Information**

Throughout this document uVest Advisory Group, LLC may be referred to as “the firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “the client,” “client,” etc., and refers to a client engagement involving a single *person* as well as two or more *persons* and may refer to natural persons and legal entities. The term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., internet address, etc.).

Our firm maintains a business continuity and succession plan that is integrated within the organization to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available under separate cover upon request.

## **Item 4 - Advisory Business**

### ***Description of Firm***

uVest Advisory Group, LLC is an Indiana domiciled limited liability company formed in January of 2018 for general business purposes and became registered as an investment advisor during February of 2018. Our firm and its associates may register, become licensed or meet certain exemptions to registration and/or licensing in other jurisdictions in which investment advisory business is conducted. Our firm is not a subsidiary of nor does it control another financial services industry entity.

Erik T. Goodge is our firm's President and Chief Compliance Officer (supervisor), and he maintains majority interest in the firm. Additional information about Erik Goodge and his professional experience may be found toward the end of this brochure.

### ***Description of Services***

Our planning services provide clients with advice on key topics such as cash flow and budgeting, funding a college education, retirement, and risk management, estate or tax planning, among others. Ongoing supervision of clients' accounts are provided through our portfolio management services. We provide periodic educational workshops involving a broad range of planning and investing topics. Our firm is also available to serve retirement plan sponsors, and the details of this service is provided through a separate firm brochure.

An initial interview is conducted with the client to discuss their current situation and goals, as well as the scope of our firm's services that may be provided. Prior to or during this first meeting, the client will be provided with this Form ADV Part 2 firm brochure that includes a statement involving our privacy policy (see Item 11), as well as a brochure supplement about the representative who will be assisting them. The firm will disclose any material conflicts of interest that could be reasonably expected to impair the rendering of unbiased and objective advice; such as information found in Items 10 through 12 of this brochure.

If the client wishes to engage our firm for its services, they must first execute our engagement agreement. Thereafter further discussion and analysis will be conducted to determine financial needs, goals, holdings, etc. Depending on the scope of the engagement, the client may be asked to provide copies of the following documents early in the process:

- Wills, codicils and trusts
- Insurance policies, including information about riders, loans and amendments
- Mortgage information
- Tax returns
- Student loans
- Divorce decree or separation agreement
- Current financial specifics including W-2s, 1099s, K-1 statements, etc.
- Information on current retirement plans and other benefits provided by an employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements
- Completed risk profile questionnaires or other forms provided by our firm

It is important that we are provided with an adequate level of information and supporting documentation throughout the term of the engagement including but not limited to: source of funds, income levels, and an account holder or attorney-in-fact's authority to act on behalf of the account, among other information that may be necessary for our services. The information and/or financial statements provided to us need to be accurate. Our firm may, but is not obligated to, verify the information that has been provided to us which will then be used in the advisory process. It is essential that the client inform our firm of significant issues that may call for an update to their financial plan or investment portfolio.

### ***Financial Planning Services***

Financial planning services may be as broad-based or narrowly focused as you desire. The incorporation of most or all of the listed components allows not only a thorough analysis but also a refined focus of your plans so that the firm is able to assist you in reaching your goals and objectives. We provide these services in the form of hourly engagements or as ongoing financial coaching.

### **Cash Flow Analysis and Debt Management**

A review of your income and expenses will be conducted to determine your current surplus or deficit. Based upon the results, we will provide advice on prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. In addition, advice on the prioritization of which debts to repay may be provided, based upon such factors as the debt's interest rate and any income tax ramifications. Recommendations may also be made regarding the appropriate level of cash reserves for emergencies and other financial goals. These recommendations are based upon a review of cash accounts (such as money market funds) for such reserves and may include strategies to save desired reserve amounts.

### **Risk Management**

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

### **Employee Benefits**

A review is conducted, and analysis is made as to whether you, as an employee, are taking maximum advantage of your employee benefits. We will also offer advice on your employer-sponsored retirement plan and/or stock options, along with other benefits that may be available to you.

### **Personal Retirement Planning**

Retirement planning services typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

### **Tax Planning Strategies**

Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific

investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. The firm may refer the client to an accountant or tax specialist in order to get a second professional opinion.

#### Education Planning

Advice involving funding an education may include projecting the amount that will be needed to achieve post-secondary goals, along with savings strategies and the “pros-and-cons” of various college savings vehicles that are available. We are also available to review your financial picture as it relates to eligibility for financial aid or ways to contribute to family members’ educations.

#### Estate Planning and Charitable Giving

Our review typically includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. We may assess ways to minimize or avoid estate taxes by implementing appropriate estate planning and charitable giving strategies. We encourage you to consult with an experienced attorney when you initiate, update, or complete estate planning activities, and may provide you with contact information for attorneys who specialize in estate planning. We will participate in meetings or phone calls between you and your attorney with prior approval.

#### Divorce Planning

Separation or divorce can have a major impact on your goals and plans. We will work with you to help you gain an understanding of your unique situation and provide you with a realistic financial picture so that you are in a better situation to communicate with legal counsel, a mediator or soon to be ex-spouse. We can assist in the completion of cash flow and net worth projections, budgetary analysis, as well as help you to understand the financial consequences involving a settlement.

#### Investment Consultation

Investment consultation services often involve providing information on the types of investment vehicles available, employee retirement plans and/or stock options, investment analysis and strategies, asset selection and portfolio design, as well as limited assistance if your investment account is maintained at another broker/dealer or custodian. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

#### Business Consultation

We are available to assist businesses in a variety of ways, to include budgeting and forecasting, as well as coordination with financial institutions, corporate attorneys or accounting firm.

#### Broad-Based v. Modular Financial Planning

A broad-based plan is an endeavor that requires detail. Certain variables can affect the development of the plan, such as the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others. At your request, we may concentrate on reviewing only a specific area (modular planning), such as an employer retirement plan allocation, funding an education or estate planning issues, or evaluating the sufficiency of your current retirement plan. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established.

Whether we have created a broad-based or modular plan, we will present you with a summary of our recommendations, guide you in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter. In all instances involving our financial planning engagements, our clients retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make.

### ***Educational Workshops***

We provide complimentary educational seminar sessions involving personal finance and investing. Topics may include issues related to general financial planning, educational funding, estate planning, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the solicitation of insurance or investment products.

### ***Portfolio Management Services***

We typically prepare investment guidelines reflecting your objectives, time horizon, and tolerance for risk. In accordance with Rule 3a-4 of the Investment Company Act, we allow reasonable account constraints that a client may have for their portfolio. For example, you have the right to exclude certain securities (e.g., options, stocks, etc.) at your discretion. However, investment guidelines are designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. We will then develop a customized portfolio for you based on your unique situation, investment goals and tolerance for risk. Our portfolio strategies and recommended investments are discussed in Item 8, and we manage portfolios on a discretionary or nondiscretionary basis (see Item 16). We do not offer an investment program involving wrapped (bundled) fees.

We may recommend the services of an institutional investment manager to serve as sub-advisor to your portfolio maintained at the custodian. Prior to recommending a sub-advisor ("investment manager"), we will conduct what we believe to be an appropriate level of due diligence that includes ensuring the investment manager is appropriately registered or notice-filed within the client's state of residence. Clients may be required to maintain a minimum account size to be eligible for these services, and certain investment managers may require a higher asset-level to invest in their program. Investment managers supervise portfolios in accordance with the strategies set forth in their own disclosure documents which will be provided to the client by our firm prior to employing that investment manager. The selected investment manager assumes discretionary authority over an account (see Item 16), and some of these programs may not be available for those clients who prefer an account to be managed under a nondiscretionary engagement or whom may have other unique account restrictions. At least annually thereafter a review will be performed from both a compliance and performance perspective to determine whether the selected investment manager remains an appropriate fit for the portfolio.

Because this is our initial year of operation, we do not have client reportable assets under our management<sup>1</sup> as of the date of this brochure's publication footnoted below.

### **Item 5 - Fees and Compensation**

Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with our firm. Our published fees are negotiable, and we typically waive or discount our fee for associates of our advisory firm and their family members. Similar services may be made available from other firms and potentially at a lower fee.

---

<sup>1</sup> The term "assets under management" and rounding per the SEC's *General Instructions for Part 2 of Form ADV*.

Fees may be paid by check or draft from US-based financial institutions. With your prior authorization, payment may also be made via credit or debit card via qualified, unaffiliated PCI compliant<sup>2</sup> third-party processors, or withdrawal from your account maintained at your custodian. We do not accept cash, money orders or similar forms of payment for our engagements. We reserve the right to suspend services once an account is deemed past due.

### ***Method of Compensation and Fee Schedule***

#### ***Financial Planning & Coaching***

For hourly financial planning engagements: We are assessed an hourly fee for our stand-alone financial planning services. Our rate is \$125 per hour; billed in 10-minute increments, and partial increments will be treated as a whole increment. There is a \$1250 minimum for financial planning engagements. Prior to entering into an agreement with our firm you will receive an estimate of the overall cost based on your requirements and the time involved. No deposit is required; payment in full is required at delivery of our invoice which coincides with the presentation of your plan/advice. An hourly engagement lasting more than one month may be billed at the end of each month for time incurred.

For ongoing financial coaching: We charge an upfront analysis fee of \$250 and an ongoing fee of \$75 per month for ongoing coaching. The ongoing fee is paid in arrears. Once the analysis is complete the upfront fee is considered earned and all other fees are paid in arrears, so no refund will be due upon termination. There is no annual minimum for financial coaching.

#### ***Educational Workshops***

Workshops sessions are complimentary; no fee is assessed.

#### ***Portfolio Management***

Investment accounts managed by our firm are assessed an annualized asset-based based that is paid quarterly, in arrears, as indicated in the following fee tables. The quarterly fee is based on the accounts average daily balance over the quarter and calculated by multiplying the quotient by the applicable number of basis points (one basis point equals 1/100 of one percent). The result is then divided by four to determine the quarterly fee. If a sub-advisor is engaged to execute its investment strategy within your account maintained at the custodian of record, the sub-advisor's fee is added to the fee as noted in the table. For the benefit of discounting your asset-based fee, we will attempt to aggregate accounts for the same individual or two or more accounts within the same household.

If used, a sub-advisor will debit the client's account for both the sub-advisor's fee, and uVest Advisory Group's advisory fee, and will remit uVest Advisory Group's fee to uVest Advisory Group. Please note, the fee schedule below does not include the sub-advisor's fee. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

---

<sup>2</sup>For an explanation of the term "PCI," who the PCI Security Standards Council is, as well as its comprehensive standards to enhance payment card data security, please go to [https://www.pcisecuritystandards.org/security\\_standards/index.php](https://www.pcisecuritystandards.org/security_standards/index.php)

*Table 1 fees are based on a blended tier; for example, a client's portfolio with \$900,000 in assets managed by our firm at our custodian would be assessed an annualized fee of 85 basis points for the first \$499,999 and 75 basis points on the remaining amount.*

*Formula:* ((quarter's average daily balance) x (applicable number of basis points)) ÷ 4

**Table 1: Portfolio Management**

<b>Assets Under Management</b>	<b>Annualized Asset-Based Fee</b>
\$0 - \$499,999	.85% (85 basis points)
\$500,000- \$999,999	0.75% (75 basis points)
\$1,000,000 - \$1,999,999	0.65% (65 basis points)
\$2,000,000 - Above	0.50% (50 basis points)

Clients receiving more than one service e.g. Portfolio Management and Financial Planning or Portfolio Management and Financial Coaching will not pay for both services individually but will pay a fee equal to the greater of the two fees. For example, clients receiving Portfolio Management and Financial Planning are subject to the greater of a minimum fee of \$1,250 their respective AUM fee per year. Once the AUM basis reaches approximately \$147,000 (as  $\$147,000 \times .0085 = \sim \$1250$ ) they will be charged at .85% AUM. If a client is receiving Financial Coaching and Investment Management, they will pay a \$250 initial analysis fee plus \$75/month (\$1150/year) or their respective AUM percentage per year. Once the AUM basis reaches approximately \$135,000 (as  $\$135,000 \times .0085 = \sim \$1150$ ) they will be charged at .85% AUM.

Advisory fees will be determined by average daily balance each quarter and in consonance with the statement you will receive from your custodian of record for the purpose of verifying the computation of our advisory fee. In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm), and our clients may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if necessary.

The first billing cycle will begin once the client agreement is executed and account assets have settled into the your separately identifiable account held by your custodian of record. Fee payments will generally be assessed within the first 15 calendar days of each billing cycle. Our firm will send you and your custodian of record notice (invoice) each billing period that describes the advisory fees to be deducted from the account at our firm's request. The invoice will include the total fee assessed, covered time period, calculation formula utilized, and reference to the assets under management in which the fee had been based.

Your written authorization is required in order for the custodian of record to deduct advisory fees from your account. By signing our firm's engagement agreement, as well as the custodian account opening documents, you will be authorizing the custodian to withdraw our advisory fee from your account, and the custodian will remit our fees directly to our firm. All fees deducted from your account will be noted on statements that you will receive directly from your custodian of record.<sup>3</sup> We encourage you to verify the accuracy of fee calculations; custodians do not verify the accuracy of advisory fee assessments for an account. We do not accommodate client requests to directly pay our advisory firm its portfolio management fee in lieu of having the advisory fee withdrawn from the investment account.

### **Additional Client Fees**

We have arranged for asset-based pricing for accounts managed by our firm at our Folio Institutional. The custodian's fee is 0.25% (25 basis points) which is in addition to our fee noted above. The minimum custodial charge assessed is \$100 per year per client and \$25 per IRA; however, there is no "ticket-charge" for our custodian's standard transactions that occur during scheduled trading periods ("Window Trade").

---

<sup>3</sup> Periodic account value variances between the firm's invoice and custodian statement (beyond the firm's control) may occur due to late trade settlement, dividend distribution, etc., requiring adjusted transaction reporting from the custodian of record.

Any other transactional or service fees (sometimes termed *brokerage fees*) from any other custodian, as well as individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees at our custodian (and any others) would be borne by the account holder per the custodian of record's separate fee schedule. We will provide you with a copy of our custodian's fee schedule at the beginning of the engagement, and you will be notified of any future changes to those fees by our custodian of record and/or third-party administrator for certain tax-qualified plans. Additional information about our fees in relationship to our trading (brokerage) practices is noted in Item 12 of this document. Fees paid by our clients to our firm for our advisory services are separate from any internal fees or charges a client may pay for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other similar investments.

#### ***External Compensation Involving Transactions***

Our firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding that is recommended to a client. We do not receive "trailer" or SEC Rule 12b-1 fees from an investment company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions

and interested our clients are encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges. Our clients retain the right to purchase recommended or similar investments through a provider of their choice.

#### ***Termination of Services***

Either party may terminate the agreement at any time by communicating the intent to terminate in writing. Our firm will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that we inform the custodian of record that the relationship between parties has been terminated.

If a client of our firm does not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into our firm's agreement, then that client will have the right to terminate the engagement without fee and penalty within five business days after entering into the contract. If a client terminates a planning service after this five business-day rescission period, we are not obligated to provide them with a plan, to include a partial plan. When a portfolio management services client terminates their agreement after the five business-day rescission period, that client will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement and assets settlement into the account to the date of the firm's receipt of the written notice of termination, or (ii) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice. While our firm does not require an advance fee, we will return any prepaid, unearned fees (if any) within 30 days of termination notice. Return of prepaid fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

#### **Item 6 - Performance-Based Fees and Side-By-Side Management**

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Our fees will also not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not.

#### **Item 7 - Types of Clients**

Our firm provides its services to individuals and high net worth individuals, small businesses and retirement plan sponsors (via separate disclosure document and agreement). We do not require minimum income, asset levels or other similar preconditions for its engagements. We reserve the right to decline services to any

prospective client for any nondiscriminatory reason.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

### ***Methods of Analysis and Investment Strategies***

We utilize what we believe to be an appropriate blend of fundamental and technical analyses. We evaluate various economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. We then study historical market patterns and trends to assist us in determining the direction of market as well as specific securities. Our research is drawn from sources such as financial periodicals, research materials prepared by industry professionals, company press releases, and annual reports, prospectuses and other regulatory filings.

Our passive strategy is oriented toward selecting securities whose price movements have historically low correlations to create efficient portfolios that offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return.

This strategy does not employ market timing or “stock picking” but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels. Portfolios typically contain ETFs and individual stocks.

### ***Risk of Loss***

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that a planning goal or investment objective will be achieved. Past performance is not necessarily indicative of future results. Investing in securities involves risk of loss that clients should be prepared to bear. While the following list is not exhaustive, we provide some examples of such risk in the following paragraphs, and we believe it is important that our clients review and consider each prior to investing.

### **Company Risk**

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as *unsystematic risk* and can be reduced or mitigated through diversification.

### **Currency Risk**

The risk of loss from fluctuating foreign exchange rates when a portfolio has exposure to foreign currency or in foreign currency traded investments is known as currency risk.

### **ETF Risks**

The risk of owning ETFs (and mutual funds) reflect their underlying securities (e.g., stocks, bonds, derivatives, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. Certain ETFs have the potential to be affected by “active risk;” a deviation from its stated index (e.g., S&P 500).

While many ETFs are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be a holding within an ETF), may be considered “non-qualified” under certain tax code provisions. A holding’s QDI will be considered when

tax-efficiency is an important aspect of the client's portfolio.

Leveraged and/or inverse ETFs attempt to achieve multiples of the performance of an index or benchmark through the opposite (inverse) of the performance of the tracked index or benchmark. This strategy attempts to profit from, or hedge exposures to, downward drifting markets. There is risk involving this strategy and part of the concern is based on the fact that leveraged and inverse exchange traded funds "reset" daily, which means they are designed to achieve their stated objectives on a *daily basis*. It is due to the compounding effect of daily adjustments that ETF performance over longer periods of time can differ significantly from the performance (or inverse of the performance) of an underlying index or benchmark during the same period. This effect is potentially magnified during volatile markets. If effects contrary to the ETF strategy occur, losses may be significant; therefore, leveraged and/or inverse ETFs will be considered for portfolios either properly hedged or for clients able to sustain potentially higher risks. Leveraged and inverse ETFs will not be recommended for portfolios where a "buy-and-hold" philosophy is important.

#### Equity (Stock) Risk

Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

Preferred stocks can be affected by interest rate and liquidity risks (described in adjacent paragraphs). Also note that their dividend payment is not guaranteed; some are subject to a call provision, meaning the issuer can redeem its preferred shares on demand, and usually when interest rates have fallen.

#### Failure to Implement

Each financial planning client is free to accept or reject any or all of the recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

#### Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

- Credit Risk - The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (e.g., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.
- Interest Rate Risk - The risk that the value of the fixed income holding will decrease because of an increase in interest rates.
- Reinvestment Risk - With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

#### Fundamental Analysis

The challenge involving fundamental analyses is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable performance.

#### Inflation Risk

Also called *purchasing power risk*, is the chance that the cash flows from an investment won't be worth as much in the future because of changes in purchasing power due to inflation.

#### Liquidity Risk

Liquidity risk is the inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (e.g., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

#### Market Risk

This is also called systematic risk. In cases where markets are under extreme duress, many securities lose their ability to provide diversification benefits.

#### Passive Management

A passive portfolio has the risk of generating lower-than-expected returns due to its broad diversification when compared to a portfolio more narrowly focused.

#### Political Risk

The risk of financial and market loss because of political decisions or disruptions in a particular country or region and may also be known as "geopolitical risk."

#### Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

#### Technical Analysis

The risk of investing based on technical analyses is that it may not consistently predict a future price movement; the current price of a security may reflect all known information. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

#### **Item 9 - Disciplinary Information**

Neither the firm nor its management has been involved in any criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

## **Item 10 - Other Financial Industry Activities and Affiliations**

Our advisory firm and its management are not registered nor have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm or associated person of such a firm. We are not required to be registered with such entities, nor do they supervise our firm, its activities or our associates. Neither our firm nor its management is or has a material relationship with any of the following types of entities:

- accountant or accounting firm
- another financial planning firm
- bank, credit union or thrift institution, or their separately identifiable departments or divisions
- insurance company or insurance agency/broker
- lawyer or law firm
- pension consultant (other than our own services)
- real estate broker, dealer or advisor
- sponsor or syndicator of limited partnerships
- third-party investment managers (via “held-away” accounts); nor do we recommend/refer, select or utilize their services
- trust company
- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)

The sub-advisors that we may recommend for your portfolio are required to be registered as an investment advisor. As referenced in Item 5 of this brochure, each firm is compensated for their respective services by the client in addition to the advisory fee that is assessed. We have an incentive to recommend one sub-advisor over another if less favorable compensation or services arrangements were to be offered to us by another external portfolio manager. In light of this conflict of interest, we will review our recommendations and “mix of business” based on the client’s needs, goals and objectives with respect to all of our portfolio management offerings. There is also the potential for clients’ fees assessed via these engagements to be higher than had a client obtained them directly from the external portfolio manager or the client were able to purchase similar underlying investments on their own. Clients are encouraged to review all of our offerings and their stated fees prior to the engagement, and each client has the right to purchase recommended or similar investments through their own provider. It should be noted that certain sub-advisors and/or underlying investments may not be available to self-directed investors or at the same cost.

## **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our firm holds itself to a *fiduciary standard*, which means we will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest. Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

### ***Code of Ethics Description***

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical

and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

### ***Privacy Policy Statement***

We respect the privacy of all clients and prospective clients (collectively termed "customers" per federal guidelines), both past and present. It is recognized that clients have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information provided to us complete their plan or investment recommendation;
- Information provided via engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about client transactions.

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information. Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices is confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes providing information about a family member's account.

The firm will provide customers with its privacy policy on an annual basis and at any time, in advance, if firm privacy policies are expected to change.

### ***Firm Recommendations and Conflicts of Interest***

Our associates are prohibited from borrowing from or lending to a client unless the client is an approved financial lending institution.

Our firm is able to provide a range of advisory services to you and all of our clients. Due to our firm's ability to offer two or more services and receive a fee for each engagement, a potential conflict of interest may exist due to the extended services provided. We therefore note that you are under no obligation to act on our recommendations and, if you elect to do so, you are under no obligation to complete all of them through our firm or our recommended service providers.

Neither our firm nor its associates are authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a “related person” (associates, their immediate family members, etc.) has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.

Our firm does not trade for its own account (e.g., proprietary trading). The firm’s related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts, and this poses a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation or transaction, cross-trades, etc.), firm policy may require that we periodically restrict or prohibit related parties’ transactions. Any exceptions must be approved in writing by our Chief Compliance Officer, and personal trading accounts are reviewed on a quarterly or more frequent basis. Please refer to Item 6 of the accompanying Form ADV Part 2B for further details.

## **Item 12 - Brokerage Practices**

### ***Factors Used to Select Broker/Dealers for Client Transactions***

We require your accounts to be separately maintained by an independent “qualified custodian” (i.e., a broker-dealer, or “bank”, including a trust company). We are not affiliated with a qualified custodian and no qualified custodian supervises our firm, its activities or our associates. We do not receive referrals from our custodian, nor are client referrals a factor in our recommendation of a custodian.

If a client engages us to provide periodic investment advice via a planning services component, they have the right to keep their assets with their present custodian/service provider. If the client prefers a new service provider, a recommendation may be made by our firm that is based on client need, overall costs, ease of use and following our review of the recommended provider.

We prefer that our portfolio management clients use the custodial and brokerage services of either of the two following custodians: TD Ameritrade Institutional which is a division of TD Ameritrade, Inc. (“TD Ameritrade”), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.) Or, Folio Investments, Inc. (“Folio”), which is a federally registered online broker-dealer, and FINRA and SIPC member firm.<sup>4</sup> In recommending Folio, we have taken into account Folio’s ability to provide professional services, our experience with Folio, their reputation, their quality of execution services, and the cost of such services. Among other factors, as part of the standard packages of services available to all advisers and their clients who use Folio as a custodian, Folio offers a unique “window trading” methodology for executing orders (described in detail on [www.folioclient.com](http://www.folioclient.com)); a model manager exchange; advisory fee billing services; online access to the Folio platform to enter orders, view account information and use tax management functionality; and performance reports. Our firm conducts periodic assessments of custodians involving a review of the range and quality of services, reasonableness of fees, among other items, in comparison to industry peers.

While we recommend that you use TD Ameritrade or Folio, it is your decision whether to do so. You open your account directly with either of these custodians by entering into an account agreement. We do not open a TD Ameritrade account for you, although we will assist you in doing so.

---

<sup>4</sup>You may learn more about the SIPC and how it serves member firms and the investing public by going to their website at <http://www.sipc.org>.

If you do not wish to maintain your assets with Folio, we may serve as portfolio manager for your account maintained at another custodian of your choice if that custodian's policies allow us to do so and we have your written authorization.

### ***Best Execution***

We recognize our obligation in seeking best execution for our clients. "Best execution" means the most favorable terms for a transaction based on all relevant factors, including those listed above under *Factors Used to Select Broker/Dealers for Client Transactions*. It is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. Our firm will seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction. We have determined that executing orders for our portfolio management clients' accounts through our recommended custodian is consistent with our obligation to seek best execution of client trades. A review is regularly conducted with regard to recommending a custodian to our clients in light of our duty to seek best execution.

### ***Directed Brokerage***

Our portfolio management services clients are unable to engage in directed brokerage with our custodian. Our internal policy and operational relationship with our custodian requires client accounts custodied with them to have trades executed per the custodian's order routing requirements. Not all investment advisors require their clients to direct brokerage. We do not direct which executing broker should be selected by Folio for client account trades. Folio is also unique in that it offers trading in fractional shares. To do this, Folio may act in a principal capacity.

For those clients who maintain account assets at another custodian of record, you may choose to request that a particular broker is used to execute some or all account transactions. Under these circumstances, you will be responsible for negotiating, in advance of each trade, the terms and/or arrangements involving your account with that broker, and whether the selected broker is affiliated with your custodian of record or not. We will not be obligated to seek better execution services or prices from these other brokers.

### ***Aggregating Securities Transactions***

Our firm does not aggregate purchases and sales for various client accounts. However, orders are aggregated by Folio as part of its patented Window Trade process. Instead of being executed immediately, Folio Window orders are processed one or more times per day and executed generally around 11 a.m. ET and 2 p.m. ET. In the Window Trade process, Folio aggregates orders designated for trading in the Window based on the ticker symbol of each security and whether it's a buy or sell order. An aggregated order may include any combination of orders from your accounts, other customer accounts, and Folio's firm account. Folio generally routes aggregated orders to a market maker for execution or to a mutual fund company for fulfillment. Folio may also execute Window orders entirely by using its own inventory of securities. All Folio customers receive the same execution price for any given Window trade.

## **Item 13 - Review of Accounts**

### ***Scheduled Reviews***

Periodic financial check-ups or reviews are recommended if you are receiving our planning services. We believe they should occur on an annual basis whenever practical. Reviews will be conducted by Erik Goodge and typically involve analysis and possible revision of your previous financial plan or investment allocation.

Investment accounts are reviewed on a quarterly or more frequent basis by Mr. Goodge. Client-level reviews are also completed by Mr. Goodge, and it is recommended these occur on at least an annual basis.

A copy of revised plans or asset allocation reports in printed or digital format will be provided to the client upon request.

### ***Non-Periodic Reviews***

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to change requirements involving your investment account. Non-periodic reviews are conducted by Mr. Goodge. A copy of revised plans or asset allocation reports in printed or digital format will be provided to the client upon request.

Additional reviews by Mr. Goodge may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

### ***Client Reports***

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

We will provide digital (PDF) performance reports generated from our custodian's systems, but we do not create or distribute our own performance reports. Clients are urged to carefully review and compare account statements provided by their custodian of record with any report they have received from any source containing investment performance information.

### **Item 14 - Client Referrals and Other Compensation**

We do not engage in solicitation activities. If we receive or offer an introduction to a client, we do not pay or earn a referral fee, nor are there established *quid pro quo* arrangements. Each client has the right to accept or deny such referral or subsequent services.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business

consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor always puts the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

#### **Item 15 - Custody**

Accounts will be maintained by an unaffiliated, qualified custodian; they are not to be maintained by our firm or any associate of our firm. In keeping with this policy involving our clients' funds or securities, our firm:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account. Although we may be deemed to have custody since we may request the withdrawal of advisory fees from an account, we will only do so through the engagement of a qualified custodian maintaining your account assets in your name, via your prior written approval, and following our delivery of our notice (invoice) as described in Item 5 of this brochure;
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm; and
- Will not collect advance fees of \$500 or more for services that are to be performed six months or more into the future.

The custodian of record will provide client account transaction confirmations and statements, which will include debits and credits, as well as reference to our firm's advisory fee for that period. Statements are provided on at least a quarterly basis and confirmations are provided as transactions occur within the client account. Our advisory firm does not create a separate account statement for a client nor serve as the sole recipient of a client account statement.

Clients are reminded that if they receive a report from any source that includes investment performance information, they are urged to carefully review and compare the report with their account statements that they have received directly from their custodian of record.

#### **Item 16 - Investment Discretion**

We typically serve portfolio management accounts on a discretionary basis. Via limited power of attorney, clients grant our firm the authority to implement investment decisions, such as the purchase or sale of a security on behalf of an account, without requiring the client's prior authorization for each transaction in order to meet stated investment objectives. This authority will be provided by the client through the execution of both our engagement agreement and the custodian's account opening documents. Note that the custodian will specifically limit our firm's authority within an account to the placement of trade orders and our request for the deduction of our advisory fees.

On a case-by-case basis, our firm may manage a client portfolio on a nondiscretionary basis. This type of account authority requires the client's ongoing prior approval involving the investment and reinvestment of

account assets, and portfolio rebalancing. The client will be required to execute our firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes their limited power of attorney form or clause. Considering trading pre-approval requirements, the client must make themselves available and keep our firm updated on their contact information so that instructions can be efficiently effected on their behalf. In addition, nondiscretionary accounts are generally unable to be aggregated and may therefore be assessed higher trading fees or receive less favorable prices than those accounts where trade aggregation has occurred.

We will account for any reasonable restrictions involving the management of the client's account (i.e., no sin stocks, avoiding international holdings, etc.). It remains the client's responsibility to notify us if there is any change in their situation and/or investment objective so that we may reevaluate previous investment recommendations or portfolio holdings. Our clients retain the right to amend our account authority, in writing.

### **Item 17 - Voting Client Securities**

Our clients may periodically receive proxies or other similar solicitations sent directly from the custodian of record or transfer agent. Should we receive a duplicate copy, note that we do not forward these or any correspondence relating to the voting of the client securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on a client's behalf, including those accounts that we have discretionary authority over; nor do we offer specific guidance on how to vote proxies. We will not offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.

However, we will answer limited questions via a scheduled meeting with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or its legal representative.

Each account holder will maintain responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to holdings. Clients should consider contacting the issuer or their legal counsel involving specific questions they may have with respect to a particular proxy solicitation or corporate action.

### **Item 18 - Financial Information**

Our advisory firm will not take physical custody of client assets, nor do we have the type of account authority to have such control. Fee withdrawals must be done through a qualified intermediary (e.g., custodian of record), per prior written agreement with the client, and following the client's receipt of our firm's invoice.

Engagements with our firm do not require the collection of fees from you of \$500 or more for our advisory services that have been agreed to be performed six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet

commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

**Item 19 - Requirements for State-Registered Advisers**

For further information involving firm principal executive and management personnel, their business activities as well as material conflicts of interest, please refer to areas previously disclosed in Items 6 and 9 through 11, as well as the accompanying Form ADV Part 2B brochure supplement that immediately follows this page. In consonance with Item 10 of this brochure, neither our firm nor a member of its management has a material relationship with the issuer of a security.

# uVest Advisory Group, LLC

Registered Investment Advisor  
CRD # 292564

uVest Advisory Group, LLC  
7388 Edgedale Drive  
Newburgh, IN 47630

812-499-5252  
[www.uvestadvisory.com](http://www.uvestadvisory.com)

**Erik T. Goodge**  
President  
Chief Compliance Officer  
Investment Advisor Representative  
Managing Member  
CRD # 6562264

**Form ADV Part 2B**  
Brochure Supplement  
January 23, 2019

**This brochure provides information about Erik Goodge that supplements uVest Advisory Group, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Goodge at 812-499-5252 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Erik Goodge is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 6562264.**

## **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

### **Principal Executive Officers and Management Persons**

#### ***President/Chief Compliance Officer/Investment Advisor Representative/Managing Member***

Erik Thomas Goodge

Year of Birth: 1988

CRD Number: 6562264

#### ***Educational Background and Business Experience***

##### ***Educational Background***

Bachelor of Science in Economics and Cognitive Science, University of Evansville; Evansville, IN (2017)  
Uniform Investment Adviser Law Examination/NASAA Series 65 (2015) <sup>1</sup>

##### ***Business Experience***

uVest Advisory Group, LLC (01/2018-Present)

Newburgh, IN

President/Managing Member (01/2018-Present)

Chief Compliance Officer/Investment Advisor Representative (02/2018-Present)

Endress Capital Management, L.L.C. (10/2015-01/2018)

Evansville, IN

Investment Advisor Representative

University of Evansville (06/2014-12/2017)

Evansville, IN

Student

Boston's Pizza (03/2014-09/2014)

Newburgh, IN

Delivery Driver

Ivy Tech Community College (08/2013-05/2014)

Evansville, IN

Student

Firemaster Inc. (04/2012-08/2013)

Evansville, IN

Warehouse Manager

---

<sup>1</sup> North American Securities Administrators Association (NASAA) examinations are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of an industry examination does not constitute or imply a person is "approved" or "endorsed" by a state or federal regulatory body.

United States Marine Corps (08/2007-03/2012)  
Camp Lejeune, NC  
Artillery Fire Support Marine

**Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts regarding any legal or disciplinary events material to the evaluation of each officer or a supervised person providing investment advice. Erik Goodge has not been the subject of any such event.

**Item 4 - Other Business Activities**

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Neither Erik Goodge nor our firm has a material relationship with the issuer of a marketable security. He is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

**Item 5 - Additional Compensation**

Neither our advisory firm nor Mr. Goodge are compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

**Item 6 - Supervision**

Erik Goodge serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict and may use the services of unaffiliated professionals to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2 may be made to the attention of Mr. Goodge at 812-499-5252.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for our firm is 292564. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Indiana Securities Division at 317-232-6681 or the state securities administrator in which the client resides.

**Item 7 - Requirements for State-Registered Advisers**

There have been neither awards nor sanctions or other matter where Erik Goodge or our firm has been found liable in an arbitration, self-regulatory or administrative proceeding. Neither Mr. Goodge nor our firm has been the subject of a bankruptcy petition.