

## **ADV 2B - Brochure Supplement**

### **MALCOLM BLAKE PFENNINGER**

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This brochure supplement provides clients with information about MALCOLM PFENNINGER that supplements the Sagepoint Financial disclosure brochure. Please contact THOMAS J GOODSON, OSJ Manager at 702-987-9730 or Sagepoint Financial at the firm phone number above, if you did not receive a copy of the Sagepoint Financial disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about MALCOLM PFENNINGER is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system's website; [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

In addition to being an Investment Advisory Representative ("Advisory Representative") and Registered Representative (RR) of the Advisor Group Broker Dealer referenced above, I am also an Investment Advisory Representative of the Independent Registered Investment Adviser below. Advisor Group Broker Dealer is a dually registered Broker Dealer/Investment Adviser where securities and investment advisory services are offered through Advisor Group Broker Dealer, member FINRA/SIPC.

The AmeriFlex Group, Inc.

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

MALCOLM BLAKE PFENNINGER

Year of Birth: 1984

### **Education**

Houston Baptist University, Bachelor of Science Degree, Psychology and Kinesiology, 2008

### **Business Experience**

01/2020-Present, SAGEPOINT FINANCIAL, INC. BELLAIRE, REGISTERED REP

01/2020-Present, THE AMERIFLEX GROUP, INC., INVESTMENT ADVISER REP

07/2014-01/2020, EAGLE STRATEGIES LLC, INVESTMENT ADVISER REP

10/2010-01/2020, NYLIFE SECURITIES LLC, REGISTERED REP

04/2010-01/2020, NEW YORK LIFE INSURANCE COMPANY, AGENT

07/2008-10/2010 HUMANA INC, UNDERWRITER

04/2006-07/2008 FAMILY HERITAGE, AGENT

### **Professional Licenses/Designations**

Retirement Income Certified Professional (RICP)

The Retirement Income Certified Professional® designation (RICP®) is issued by the American College of Financial Services. Applicants to the RICP® program must successfully complete 3 required courses, meet experience requirements (3 years business experience within the last five years) and agree to comply with the College's Code of Ethics and Procedures. The program courses are self-study and available online; each includes lectures, expert interviews, practice exams, assessment questions and professor-driven webinars. Each course concludes with a 2-hour 100-question exam. To maintain the right to hold out the designation, certificants must complete continuing education through the College's Professional Recertification Program.

Series 6 - Investment Company and Variable Contracts Exam (Mutual Funds/Variable Annuities)

To obtain the Series 6 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also

required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

#### Series 7 - General Securities Representative Exam (Stockbroker)

To obtain the Series 7 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

#### Series 63 - Uniform Securities Agent State Law Exam

To obtain the Series 63 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

#### Series 66 - Uniform Investment Adviser, Combined State Laws Exam 66

To obtain the Series Combined 63 and 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

### **DISCIPLINARY INFORMATION**

I have no material disciplinary events to report.

### **OTHER BUSINESS ACTIVITIES**

Your advisor is also a registered representative of Sagepoint Financial. As such, your advisor may recommend the purchase of securities from Sagepoint Financial. If you purchase securities from Sagepoint Financial, your advisor will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Your advisor is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services.

These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from life insurance provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain life insurance products over other investment products. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

[INSURANCE BROKERING; APPOINTED WITH OUTSIDE INSURANCE CARRIERS FOR THE PURPOSE OF BROKERING NON-REGISTERED INSURANCE PRODUCTS; ROLE/TITLE: INSURANCE BROKER; INVESTMENT RELATED; 25 HOURS PER MONTH; 25 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

Please note that registered representative and insurance agent activities are reviewed and supervised by Sagepoint Financial. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative.

With respect to certain other business activities unrelated to registered representative or certain insurance agent activities that your financial advisor may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by Sagepoint Financial. Therefore, Sagepoint Financial will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your financial advisor for further information.

### **ADDITIONAL COMPENSATION**

As discussed previously above, your advisor is a registered representative and may also be an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, Sagepoint Financial may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While Sagepoint Financial and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Financial advisors may receive compensation from someone other than a client for providing investment advice or other advisory services to clients by referring clients to other investment advisers. As such, there may be potential conflicts of interests with these arrangements, including situations where the compensation paid to the firm or the financial advisor differs based on the particular third-party adviser. Therefore, financial advisors may have an economic incentive to recommend one third-party adviser over another. Additionally, certain third-party advisers may provide reimbursements to financial advisors as an offset for marketing and seminar materials for the advisory products and services offered. These situations may also create conflicts of interest that you should carefully consider.

## **SUPERVISION**

Sagepoint Financial supervises the investment advisory services provided by its financial advisors through a variety of methods, including a review by a licensed principal prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising MALCOLM PFENNINGER is THOMAS J GOODSON, OSJ Manager. THOMAS J GOODSON may be reached at 702-987-9730.