

INVESTMENT ADVISOR REPRESENTATIVE BROCHURE SUPPLEMENT

This Brochure Supplement provides information about Charles Tutt that supplements Independent Financial Partners' Investment Advisor Disclosure Brochure. If you have not received a copy of that brochure or have questions about the brochure or this brochure supplement, please contact Independent Financial Partners' Compliance Department at 813-341-0960.

Additional information about Charles Tutt is available on the SEC's website at www.adviserinfo.sec.gov and/or FINRA's Broker Check at www.finra.org/brokercheck. Please be aware that not all states require registration and therefore your Advisor may not show up on the SEC website.

Charles Bryan Tutt, CFP®

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CRD: 3074098 Birth Year: 1975

LifeMore Financial Group

Charles Tutt conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As ("DBA") name of LifeMore Financial Group. LifeMore Financial Group and IFP are not affiliated.

Educational Background and Business Experience

Education:

Bachelors of Science, Business Administration, Oklahoma State University, 1998

Business Experience:

July 2016 - Present, Investment Advisor Representative, IFP Advisors, LLC

My 2019 - Present, Registered Representative, IFP Securities, LLC

July 2016 - May 2019, Registered Representative, LPL Financial

February 2013 - April 2016, Registered Representative, Cetera Advisor Networks LLC

January 2011 - December 2012, Registered Representative, Financial Network

Designations:

Certified Financial Planner (CFP®)

Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS)

Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience.

Educational Requirements: Must complete a CFP-board registered program or hold another designation authorized by the CFPBS.

Continuing Education: 30 hours every two years.

The CFP® certification mark is owned by Certified Financial Planner Board of Standards, Inc. and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Disciplinary Information

Charles Tutt has no disciplinary actions, orders, regulatory actions or regulatory disclosure events to disclose.

Other Business Activities

There are certain business activities in which an investment advisor representative may engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your IAR's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your IAR's Fiduciary duty to act in your best interest. If you have questions about the disclosures, please ask your IAR as this is an opportunity to better understand your relationship and your IAR's activities.

Registered Representative of a Broker-Dealer

Your IAR is also a registered representative of IFP Securities, a registered broker-dealer. If you elect to have your IAR implement the advice provided as part of the financial planning or consulting services, this is done in his or her separate capacity as a registered representative of a broker-dealer. Your IAR could receive fees for the advice and could also receive commissions, including 12b-1 distribution, and service fees. It provides incentive to recommend investment products based on the compensation received, rather than on your needs. You are not obligated to implement the advice provided by your IAR or to implement transactions through us as a broker-dealer. You are free to select any broker-dealer or registered representative to implement the recommendations provided by your IAR. However, if you choose to establish an account with your IAR, it is important to understand that due to supervisory operational efficiencies, your IAR places all purchases and sales of securities products in commission-based accounts through IFP or other institutions approved by IFP.

Independent Insurance Agent

Your IAR is also licensed as an independent insurance agent soliciting, offering and selling fixed life and annuity insurance products and is appointed with various insurance companies. Your IAR may receive separate commission compensation resulting from the purchases and sales of fixed life and annuity insurance products on behalf of investment advisory clients. The client is under no obligation to purchase fixed life and annuity insurance products through your IAR. In addition, your IAR may receive other compensation including bonuses and trail commissions from fixed insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for your IAR to recommend fixed insurance products based on the compensation received, rather than on the client's needs. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your IAR will discuss the products, your needs and any compensation arrangements.

Additional Compensation

Your IAR may be eligible to receive cash and/or non-cash compensation from product sponsors. Non-cash compensation can include gifts that do not exceed \$100, an occasional meal, a ticket to a sporting event or entertainment. The economic benefits received can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, reimbursement of travel expenses, and reimbursement to assist your IAR in providing various services to clients. Such compensation is and may not be in relation to the sales of any particular product or subsequent products. While IFP endeavors at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash compensation could create a conflict of interest when recommending certain products.

When referring clients to third party money managers, IFP receives a portion of the ongoing fees generated from the referral. Since each money manager has a separate agreement with IFP, each agreement will have a different percentage of the ongoing fees paid to us. That fee is shared with your IAR. This provides an incentive for representatives to recommend one money manager over another one.

Your IAR can refer you to SoFi. Both IFP and your IAR receive compensation for this referral. This creates a conflict as your IAR has an incentive to recommend the use of SoFi rather than another bank that might better fit your needs. You are under no obligation to use SoFi and can choose another bank for your use.

Your IAR received transition assistance in the form of a forgivable note. The forgivable note is a combined amount, used for both broker-dealer and RIA costs. This assistance includes but is not limited to technology services, administrative support, marketing costs or reimbursement of fees associated with moving accounts. The forgivable note presents a conflict of interest as it incentivizes your IAR to maintain a relationship with IFP for the duration of the note and/or to choose IFP over another firm.

Your IAR received a one-time grant of IFP private stock. While your IAR does not act as an officer of IFP there is a percentage of ownership and the ability to participate in IFPs overall profits. Your IAR is eligible to participate in the grant program due to their affiliation as a registered representative or IAR of IFP. This arrangement is a conflict of interest in that it can incentivize your IAR to make decisions in the interest of the firm versus your interest.

Supervision

Keith Kessel is the Chief Compliance Officer of IFP. He is responsible for the overall compliance operating model and its associated procedures. The supervision of IFP business is handled by Designated Principals in the Transaction Supervision Team and the Account Supervision Team, and their roles include enforcing IFP's compliance program. If you have questions about the handling of your account, you may contact IFP at 813-341-0960, and ask for Gary Husel or Kevin Nashbar for transactional matters and may ask for Betty MacDonald or Reginald Johnson for account-related matters.