

# **BROCHURE**

(Form ADV Part 2A)

## **Schumpert Investments, LLC**

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**March 03, 2025**

This Brochure provides you with information about the qualifications and business practices of *Schumpert Investments, LLC*. It contains information that you should consider before becoming a client of our firm.

The information contained herein has not been approved or verified by any governmental authority. Our firm is an investment advisory firm registered pursuant to the laws of the State of Georgia. Registration of an Investment Adviser does not imply a certain level of skill or training, only that we have filed the appropriate registration documents in the appropriate jurisdictions and with the respective governmental entities.

If you have any questions about the contents of this Brochure, please contact us by telephone at (678) 447-5387. Additional information about Schumpert Investments can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Schumpert Investments' CRD/IARD No. is 307863.

The Brochure Supplement for the investment adviser representative of our firm begins after page 13, and this document is not complete without the Brochure Supplement.

## **MATERIAL CHANGES (Item 2)**

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### **Schumpert Investments Material Changes**

**This version of our Brochure dated March 3, 2025 is an annual amendment. The following is the material change to our business practices since our last update in January of 2024:**

#### Assets Under Management

We updated our assets under management figures as required by regulations. We currently manage \$7,358,799 in client assets. Our assets under management calculations are as of December 2024.

## Table of Contents (Item 3)

<b>MATERIAL CHANGES (Item 2)</b>	2
<b>ADVISORY BUSINESS (Item 4)</b>	4
About Our Business	4
Types of Advisory Services	4
Tailored Services	4
Wrap Fee Programs	4
Assets under Management	4
<b>FEES AND COMPENSATION (Item 5)</b>	5
Advisory Fees	5
Billing Procedures	5
Other Fees & Expenses	5
Refund Policy	6
Other Compensation	6
<b>PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)</b>	6
<b>TYPES OF CLIENTS (Item 7)</b>	6
<b>METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)</b>	6
Methods of Analysis and Investment Strategies	6
Material Risks of Methods of Analysis and Investment Strategies	6
Recommendation of Specific Types of Securities	8
<b>DISCIPLINARY INFORMATION (Item 9)</b>	8
<b>OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)</b>	8
Financial Industry Activities	8
Financial Industry Affiliations	8
Other Affiliations	8
Other Investment Advisers	9
<b>CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)</b>	9
Code of Ethics	9
Participation or Interest in Client Transactions	9
Personal Trading	9
<b>BROKERAGE PRACTICES (Item 12)</b>	9
Selection and Recommendation	9
<b>REVIEW OF ACCOUNTS (Item 13)</b>	11
Periodic Reviews	11
Intermittent Review Factors	11
Client Reports	11
<b>CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)</b>	11
Economic Benefits for Advisory Services	11
Compensation for Client Referrals	11
<b>CUSTODY (Item 15)</b>	11
Custodian of Assets	11
Account Statements	12
<b>INVESTMENT DISCRETION (Item 16)</b>	12
Discretionary Authority	12
<b>VOTING CLIENT SECURITIES (Item 17)</b>	12
<b>FINANCIAL INFORMATION (Item 18)</b>	12
Balance Sheet Requirement	12
Discretionary Authority, Custody of Client Funds or Securities and Financial Condition	12
Bankruptcy Petition Filings	12
<b>REQUIREMENTS FOR STATE REGISTERED ADVISERS (Item 19)</b>	13
Firm Management	13
Other Business Activities	13
Performance-Based Fees	13
Disciplinary Disclosure Reporting	13
Relationships or Arrangements with Securities Issuers	13
<b>ADDITIONAL DISCLOSURES</b>	13
Conflicts of Interest related to Retirement Plan Rollovers	13
<b>BROCHURE SUPPLEMENT for Lamont Schumpert, CRD No. 6785711</b>	14

## **ADVISORY BUSINESS (Item 4)**

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### *About Our Business*

Schumpert Investments, LLC (also referred to herein as “we,” “us,” or “our”) is a wealth management firm that offers comprehensive financial planning consultations and investment management services. We are a state of Georgia domiciled limited liability company that began managing our clients’ investments and providing financial advice in February of 2020. Lamont Schumpert is the sole owner, investment adviser representative, and chief compliance officer.

### *Types of Advisory Services*

We provide comprehensive financial planning and investment management services to individuals, high net worth individuals, corporations, and other businesses. Our services are best suited for clients who are looking to develop a long-term relationship with an advisory firm to help them organize their financial affairs and assist in keeping them on track to achieve their financial goals. A detailed explanation of our services is as follows:

#### **1. Comprehensive Financial Planning Services**

Upon engagement, we will construct financial plans to assist clients in reaching their financial goals. Our plans are developed by evaluating data relative to each client’s financial circumstances, such as income, net worth, life stage, tax status, and financial goals. We will typically request relevant information such as tax returns and investment account statements from clients for our analysis. Depending on a client’s particular financial situation, financial planning services may include but are not limited to some or all of the following, as applicable:

- Preparation of a net worth statement
- Retirement and cash flow planning analysis
- Review of current investments and make recommendations
- Review of client’s insurance policies and make recommendations
- Providing advice related to matters such as education savings, debt management, and retirement planning

Upon review and analysis of the information gathered from a client, we will provide a written plan or planning report with recommendations that coincide with the client’s long-term financial goals.

#### **2. Investment Management Services**

We offer discretionary investment management services that incorporate personalized asset allocations to meet our clients’ long-term investment goals and objectives. Upon client request, we will employ non-discretionary authority to manage client assets. Our investment management services include advice regarding equities, mutual funds, exchange-traded funds, fixed income securities (i.e. investment grade bonds, and municipal securities, etc.), and publicly real estate investment trusts. When implementing investment management services, we will typically construct a client’s investment holdings using equities, mutual funds, and exchange-traded funds.

We believe that having an understanding of our clients’ comprehensive financial circumstances through the planning process ensures that our investment advice can be more effectively tailored to their specific goals and objectives. Please review the Financial Planning Services section above for specific details regarding the financial planning services offered as a part of investment management services.

### *Tailored Services*

Our advice and services are based on the individual needs and financial circumstances of our clients, after analyzing and thoroughly evaluating each client’s goals, objectives, investment horizon, and risk tolerance. Clients may impose restrictions on investing in certain asset classes by advising their investment adviser representative of such restrictions.

### *Wrap Fee Programs*

We are not a participant in any wrap fee program.

### *Assets under Management*

We updated our assets under management figures as required by regulations. We currently manage \$7,358,799 in client assets. Our assets under management calculations are as of December 2024.

## FEES AND COMPENSATION (Item 5)

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### *Advisory Fees*

We earn fees and compensation by providing financial planning advice and investment management services. Our standard fees for services are as follows:

#### **1. Fees for Financial Planning Services**

There are no fees for financial planning services. Our financial planning methodologies are incorporated with investment management services to assist clients in reaching their financial goals and objectives.

#### **2. Fees for Investment Management Services**

Our fee schedule for Investment Management Services is as follows:

Assets Under Management	Annual Rate
-\$1- or more	1.35%

#### **Sample Fee Calculation:**

Investments of **\$200,000**

\$200,000 @ 1.35%

Monthly Fee of **\$225** | Annual Fee of **\$2,700**

***Subject to \$100 minimum monthly fee (\$1,200 annually)\****

Our fees for investment management services (which include financial planning services) are negotiable (subject to minimum fees), and the final fee will be outlined in our investment management agreement. Please see Item 7, Types of Clients, for details regarding our minimum fee. \*In evaluating our minimum fee, please note that lower fees for comparable services may be available from other sources.

### *Billing Procedures*

Our specific billing procedures are as follows:

#### **1. Financial Planning Services Billing**

Billing procedures are not applicable to financial planning services.

#### **2. Investment Management Services Billing**

The fees for investment management services are billed and due monthly in arrears (i.e., at the end of each month). Accordingly, we will transmit our advisory fee calculations electronically to the account custodian no later than one week after the beginning of the following month. Fee calculations are based on the value of the account(s) as listed on a national securities exchange or the principal market where the securities are traded, at the closing price, as of the last business day of the month. Additionally, with respect to fixed income securities, valuations for billing often include accrued interest. Furthermore, margin interest, if applicable, will accrue monthly.

By agreement and a client's written authorization incorporated in our investment management agreement, our advisory fees are deducted directly from the client's specified account(s).

### *Other Fees & Expenses*

Clients will also incur additional third-party fees and expenses ("third-party fees") related to the management of investments and advisory service provisions. These fees may include but are not limited to no-load mutual fund ticket charges, brokerage transaction costs, deferred sales charges on previously purchased mutual funds, IRA maintenance fees, and other legal or transfer fees. The account custodians, broker-dealers, mutual fund companies, and others who provide account services charge these fees, and clients are responsible for payment of all third-party fees and expenses. Please note that as of the date of this Brochure, our account custodian does not assess transaction costs trades in equity securities (i.e., stocks, exchange-traded funds, etc.). Also, clients whose assets are invested in mutual funds, exchange-traded funds, money market mutual funds, closed-end funds, and other investment company securities will incur additional expenses. These are direct expenses of the investment company that issues the security but a cost that is borne by investors (clients). The specific fees and expenses are outlined in the prospectus for each investment company security.

It is important to note that the advisory fees paid to our firm are separate and distinct from the maintenance fees and transaction expenses charged by these third parties. Please also refer to Item 12, Brokerage Practices, for more information regarding our account custodian.

### *Refund Policy*

Clients who do not receive this Brochure at least 48 hours in advance of signing our advisory agreement are afforded the right to terminate their agreement within five (5) business days, without penalty. Upon expiration of the five (5) business day period, either party may terminate our investment management agreement at any time by providing thirty (30) days advance written notice to the other party. Upon our receipt of a termination request for investment management services, we will assess advisory fees pro-rata, if applicable, to the date of receipt of notice of termination. Any unearned portion of prepaid advisory fees will be refunded within ten (10) days of the date of termination. Any balances for unpaid advisory fees due to our firm will be collected prior to the disbursement of funds, if applicable. In the event we are unable to deduct final fees from the account(s), in the case of account transfer, we will transmit an invoice to the client, which is due upon receipt. Clients can pay final invoices by mailing a check to our address herein.

### *Other Compensation*

Neither our firm nor investment adviser representative accepts any compensation for the sale of securities or other investment products. Our investment adviser representative is not registered in any securities or investment sales capacity.

## **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)**

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We do not charge performance-based fees, and we do not conduct side-by-side investment product management.

## **TYPES OF CLIENTS (Item 7)**

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Our firm generally provides advice to individuals, high net worth individuals, corporations, and other businesses.

We do not have a minimum asset value or investment requirement to implement services. Nonetheless, as outlined in Item 5, Fees and Compensation, we do impose a minimum monthly fee of \$100 per month (\$1,200 annually).

\*Please be advised that as a result of the minimum monthly fee, clients who have investment asset values lower than \$89,000 will incur investment management fees that are higher than our stated annual rate.

## **METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)**

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### *Methods of Analysis and Investment Strategies*

We generally utilize fundamental analysis methods to analyze investments. Our primary sources of information include but are not limited to financial newspapers and magazines, an inspection of corporate activities, research materials prepared by others, and annual reports, prospectuses, and corporate press releases.

Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with monetary policy indicators to assess the overall performance and profitability of companies.

Our investment management strategies consist of portfolio construction, suitable asset allocation, diversification, and risk management. Also, depending on a client's financial circumstances, we allocate investments in different proportions of the major asset classes. The asset classes are stocks, bonds, and real estate. We typically utilize equities, mutual funds, and exchange-traded funds as investment vehicles.

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

Furthermore, although we utilize conventional investment analysis methods and strategies, there remains some level of material risk as one invests in any investment securities. We utilize fundamental analysis methods that measure the risks of markets and investments by formulating assumptions based on historical financial representations and other factors. Although we use valid data sources, examine expense ratios, examine return and risk information extensively, refer to economic indicators, review the implications of monetary policy, and consider management team tenure and track record, our strategies are implemented as a result of assumptions that are derived from the analysis of historical data. The results of investment strategies derived from this method of analysis are not guaranteed, and the past performance of an investment is not indicative of future financial returns.

Clients should be aware that all securities and/or investment strategies have various types of risks. While it is impossible to name all potential risks associated with our specific methods of analysis and investment *strategies*, *some risks are as follows:*

- **General Market Risks.** Markets can, as a whole, go up or down on various news releases or for no explicable reason. This uncertainty means that at times, the price of specific securities could go up or down without real reason and may take some time to recover any lost value. Adding additional securities may not help to minimize this risk since all securities may be affected by market fluctuations. Market fluctuations will ultimately affect a client's investment holdings.
- **Interest Rate Risks.** Changes in interest rates will affect the value of an investment in fixed-income securities. The value of fixed income securities is more inclined to decrease as interest rates increase. This decrease in value may not be offset by income from new investments or other holdings. Interest rate risk is generally greater for fixed-income securities with longer maturities or durations.
- **Credit Risks.** An issuer or guarantor of a fixed-income security may be unable or unwilling to make timely payments of interest or principal or to honor its obligations otherwise. The issuer or guarantor may default, causing a loss of the full principal amount of a security. The degree of risk for a particular security may be reflected in its credit rating. There is the possibility that the credit rating of a fixed-income security may be downgraded after purchase, which may adversely affect its value and a client's investment.
- **Financial Risks.** All companies have exposure to financial risks. Excessive borrowing to finance business operations decreases profitability because the company must meet the terms of its obligations in good and bad economic times. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or declining market value of a company's securities. All businesses are susceptible to financial risks at some point in a business cycle. When we invest in companies that have excessive debt, the financial risk of that company could negatively affect a client's investment.
- **Equity Securities Risks.** Equity securities such as common stocks are subject to changes in value that may be attributable to the market perception of a particular issuer or general stock market fluctuations that affect all issuers. Investments in equity securities may be more volatile than other types of investments.
- **Liquidity Risks.** Liquidity is the ability to convert an investment into cash readily. Some investment vehicles are highly liquid, while others are illiquid. For example, Treasury Bills are highly liquid, while real estate is not. Illiquid investments carry more risk than other securities because it can be difficult to sell or liquidate such investments at a fair market price.
- **ETF Risks.** There are risks associated with investing in exchange-traded funds (ETFs) that may be unrecognized. ETFs are registered investment companies whose shares represent an interest in a portfolio of securities that are designed to track an underlying benchmark or index. Although ETFs seek to track an underlying benchmark or index, the ETF may or may not hold all of the securities in the underlying benchmark or index. ETFs are also subject to price variations. ETFs trade throughout the day and market prices are generally at or near the most recent net asset value (NAV). However, certain market inefficiencies may cause the shares to trade at a premium or discount to the stated NAV. For example, a high volume of market sales may cause ETFs to trade below the value of the underlying NAV.

Moreover, as with any security, there is also no guarantee that an active secondary market for such ETF shares will continue to exist. Also, the redemption of ETFs can be limited. Only an authorized participant (generally broker-dealers that act as liquidity providers) may engage in creation or redemption transactions of an ETF. Furthermore, ETFs typically have a limited number of broker-dealers that may act as authorized participants. To the extent that authorized participants exit the business or are unable to proceed with creation or redemption orders, and no other authorized participant can step forward, the liquidity of an ETF is likely to be impacted and could face trading halts or delisting.

- **Asset Allocation Risks.** The asset classes represented in a client's investment asset composition can perform differently from each other at any given time, as well as over the long term. A client's investments will be affected by the allocation among equity securities (e.g., stocks, mutual funds, exchange-traded funds, etc.) and cash equivalents and occasionally, fixed income securities (bonds). If any asset class that comprises a client's holdings underperforms, the performance of other asset classes may suffer.
- **Time Horizon Risks.** A client may require the liquidation of an investment at a time earlier than the anticipated stated time horizon. If liquidations occur during a period when investment values are low, the client will not realize as much value as he/she would have, had the investments had the opportunity to gain value (or regain its value) as investments frequently do.
- **Regulatory and Governmental Risk.** Changes in laws and regulations can change the value of securities. Certain industries are more susceptible to government regulation. If investment assets are invested heavily in a

particular sector or industry, correlating changes in zoning, tax structure, or specific industry regulations could have an impact on returns or holdings.

- **Reliance on Adviser.** The performance of clients' investment assets depends on the skill of our staff to make appropriate investment decisions. The success of client holding depends upon our firm's ability to develop and implement investment strategies and to apply investment techniques and risk analyses that achieve a client's investment objectives. Subjective decisions made by us may cause investments to incur losses or to miss profit opportunities on which it may otherwise have capitalized.

Notwithstanding the method of analysis or investment strategy employed by our firm, investment assets are subject to the risk of devaluation or loss. There is no guarantee that investment assets will achieve the desired investment objectives. Please be aware that many different events can affect the value of assets or portfolio holdings, including, but not limited to, changes in the financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic reports, and natural disasters. While this information provides a synopsis of the events that may affect the value of investments, this listing is not exhaustive.

**We want you to understand that there are inherent risks associated with investing and depending on the risk occurrence, you may suffer the loss of all or a substantial part of your principal investment. INVESTING IN SECURITIES INVOLVES A RISK OF LOSS THAT CLIENTS SHOULD BE PREPARED TO BEAR.**

#### *Recommendation of Specific Types of Securities*

We do not focus our advice on or make recommendations relative to any particular type of security. Our advice encompasses an array of securities and investment vehicles.

### **DISCIPLINARY INFORMATION (Item 9)**

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Our firm has not been involved in industry-related legal or disciplinary events related to our advisory business.

### **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)**

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#### *Financial Industry Activities*

We are not a registered broker-dealer and we do not have an application pending for registration as a broker-dealer. Additionally, neither our management personnel nor investment adviser representative is registered as or has any application pending to register as a registered representative of a broker-dealer.

#### *Financial Industry Affiliations*

Neither our management personnel nor investment adviser representative is registered as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor, nor has an application pending to register as the foregoing or an associated person thereof.

#### *Other Affiliations*

Lamont Schumpert is also a licensed insurance agent who offers and sells insurance products for asset and income protection. Mr. Schumpert's insurance offerings include life insurance, disability insurance, long-term care, group life, and fixed annuities. Many of the insurance products are sold through separate and distinct vendors. Mr. Schumpert generally devotes up to thirty (30%) percent of his workweek to selling insurance products.

In Mr. Schumpert's capacity as an insurance agent, he receives separate, yet customary compensation for insurance product sales. In instances where Mr. Schumpert receives advisory fees in addition to insurance commissions, his compensation will be higher than if purchased separately or absent of the advisory fee component. Advisory fees are not offset by insurance commissions earned; therefore, insurance products may be available through more cost-effective channels. Clients are not obligated to purchase any insurance products recommended by our firm.

Acting in dual capacities (insurance agent and investment adviser representative) and receiving compensation in dual roles, creates conflicts of interest. Accordingly, this is our notification of the aforementioned conflict of interest; additional conflicts will be disclosed in writing prior to providing other services.

Additionally, we do not have arrangements with a related person that is a broker-dealer, municipal securities dealer, government securities dealer or broker, investment company or other pooled investment vehicle (including mutual fund, closed-end investment company, unit investment trust, private investment company, or "hedge fund," and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool



operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer, sponsor or syndicator of limited partnerships not already disclosed herein.

#### *Other Investment Advisors*

We do not recommend other investment advisors to our clients.

## **CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)**

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### *Code of Ethics*

We require that all employees of Schumpert Investments act ethically and professionally. Our management persons, investment adviser representatives, and other employees (collectively, “personnel”) subscribe to a strict code of ethics. Our Code of Ethics is constructed to comply with the investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. Our inherent fiduciary duty requires that we act solely in our clients’ best interests and adhere to standards of utmost integrity in our communications and transactions. These standards ensure that clients’ interests are given precedence.

Accordingly, we have implemented extensive policies, guidelines, and procedures that promote ethical conduct and practices by all of our personnel. The foregoing has been compiled and is collectively referred to as our Code of Ethics. We adopted our Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (or perceived conflicts of interest), as well as to establish reporting requirements and enforcement procedures relating to personal transactions by our personnel.

Our Code of Ethics, which specifically deals with our fiduciary duty, professional standards, insider trading, personal trading, and gifts and entertainment, establishes our ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust.

We will provide a copy of our complete Code of Ethics to any client or prospective client upon request.

### *Participation or Interest in Client Transactions*

We do not recommend that clients buy or sell securities in which a related person may have a material financial interest.

### *Personal Trading*

#### *Proprietary Trading*

We will, at times, buy or sell securities for personal accounts of our employees that we also recommend to clients. We will always document any transactions that could be construed as a conflict of interest. Conflicts of interest relative to trades for employees (“personal accounts”) may present in many different contexts. Some conflicts of interest related to personal accounts include trading ahead to obtain a better transaction execution price than clients, recommendations or trades based on a financial interest, trading on information that is not available to the public, or structuring transactions in a manner so that the results are profitable for employees’ accounts. To mitigate or remedy any conflicts of interest or perceived conflicts, we monitor internal trading reports for adherence to our Code of Ethics.

#### *Simultaneous Trading*

We are likely, from time to time, to buy or sell investments for the personal accounts of our employees at or around the same time as clients. As summarized above, our Code of Ethics requires us to (1) act in accordance with all applicable federal and state regulations, (2) act in the best interest of clients, (3) pre-clear transactions in private placements, or initial public offerings, and (4) review of personal securities transactions by employees to confirm adherence. Our chief compliance officer performs this review. In any instance where similar securities are purchased or sold, we will uphold our fiduciary duty by ensuring that transactions are beneficial to the interests of our clients.

## **BROKERAGE PRACTICES (Item 12)**

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### *Selection and Recommendation*

We recommend account custodians after evaluating several factors. The factors include but are not limited to, relatively low fees and expenses, execution capabilities, reputation, access to securities markets, and expertise in

handling brokerage support processes. We may also consider the availability of other products and services that benefit our clients, many of which are not typically available to retail (non-advisory) clients.

Our firm maintains a custodial services agreement with Charles Schwab & Co. (hereinafter, "Schwab"). Schwab is a registered broker-dealer and a member of FINRA and SIPC. We are participants of Schwab's institutional services platform for independent investment advisers (known as Schwab Advisor Services™).

Our firm is independently owned and operated and is not affiliated with Schwab. Schwab provides brokerage, operational support, and other custodial services to our firm and may also provide additional services that assist us in managing or growing our advisory business. These services are available to our firm at no cost. Therefore, as a result of our established service agreement, cost implications, operational support, and custodial and other services provided, Schwab receives preferential status in the recommendation of custodians to our clients for our advisory transactions.

While we recommend that clients use Schwab as an account custodian, clients ultimately decide whether to do so. Clients will open an account by entering into an account agreement directly with Schwab. We do not open the account, although we may assist clients in doing so. As outlined in Item 5, Other Fees & Expenses, there are other costs and expenses related to the management of the investments and advisory service provisions.

Although Schwab generally does not charge clients separately for custody services, it is usually compensated by charging transaction fees on trades and assessing account maintenance fees. Schwab is also compensated by the interest it earns on the uninvested cash (i.e., Schwab money market mutual funds) in client accounts and may be compensated by our clients' investments in other products and services offered through Schwab Advisor Services™.

Notwithstanding our agreement with and recommendation of Schwab, we reserve the right to use other or additional firms for custodial services.

#### *1. Soft Dollar Benefits*

We have not entered into any arrangement to receive research or other products or services other than execution from an account custodian, broker-dealer, or any other third party.

#### *2. Brokerage for Client Referrals*

We do not receive client referrals from broker-dealers or other third parties in exchange for using any particular broker-dealer.

#### *3. Directed Brokerage*

(a) As previously stated, we recommend that clients utilize Schwab. Our service agreement with Schwab is designed to maximize trading efficiencies and cost-effectiveness on behalf of our clients. By recommending that clients use Schwab as a broker-dealer custodian, we seek to achieve the most favorable results relative to trading costs, allocation of funds, and rebalancing of client investments.

(b) We also permit clients to direct brokerage. If a client prefers a particular account custodian or broker-dealer, we will notify the custodian of our adviser-client relationship and proceed accordingly. Clients are advised that there may be greater costs associated with brokerage transactions pursuant to a directed arrangement.

#### *Order Aggregation*

In the normal course of business, we may (but are not obligated to) block or aggregate orders for all advisory accounts, including personal accounts to execute transactions in a more timely, equitable, cost-effective, and efficient manner. When we block or aggregate trades, purchase and sale orders are averaged as to price and allocated among accounts proportionally. This practice is reasonably likely to result in an administrative convenience for our firm and an overall economic benefit to clients. Clients benefit relatively with an averaged purchase or sell execution prices, lower transaction expenses, beneficial timing of transactions, or a combination of these and other factors.

If we decide that order aggregation is in the best interest of clients, before aggregating trades, we will prepare a written allocation statement specifying each advisory account that will participate in the aggregated order and the anticipated allocation among the accounts if the order is filled in its entirety. If the order is partially filled, allocations will be made according to our judgment of the best interest of each client, and such allocation decisions will be documented. For example, if an order is filled partially, client orders will be allocated before any personal account allocations. Each account participating in a block trade will pay or receive the average price for all shares included in the transactions for such securities on that day, including applicable transaction costs.

Any change to an allocation must treat each client fairly and equitably and must be explained in writing and approved by our chief compliance officer promptly (generally no later than one hour) after the opening of the markets on the trading day following the day the order was executed.

Our firm does not receive any additional compensation or remuneration as a result of order aggregation. The chief compliance officer will review transactions periodically to detect and prevent inefficiencies that result from non-compliance with our order aggregation policies and procedures.

## **REVIEW OF ACCOUNTS (Item 13)**

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### *Periodic Reviews*

Our criteria for reviewing client accounts are as follows:

#### 1. Review of Financial Plans

Our complimentary financial planning services or planning reports are based on the financial data that clients provide us. After the delivery of a financial plan or planning report, updates are provided throughout the engagement and in conjunction with the review of a client's investment management strategy. During such discussions, we request updates from clients regarding previously provided financial information. It is each client's responsibility to ensure that we are provided with the most up-to-date financial information to ensure the accuracy of the projections in the financial plan or planning reports. Formal reviews of a financial plan or planning report are conducted no less than annually.

#### 2. Review of Investment Management Strategy

We monitor accounts continually and rebalance investment assets as we deem appropriate. We conduct formal reviews of each client's investments no less than annually. Clients may request formal reviews more frequently. Lamont Schumpert, our Chief Compliance Officer, will conduct such reviews to determine whether the client's investment assets and strategies continue to align with the stated goals and objectives. If reallocation of investments is necessary, we will buy or sell investments that are appropriate for a client's investment strategies, goals, and objectives.

### *Intermittent Review Factors*

Periodic reviews may be triggered by substantial market fluctuation, economic, business, or political events, or by changes in a client's financial status (such as retirement, termination of employment, relocation, or inheritance). Clients should contact us to initiate an episodic review upon the occurrence of any of the foregoing events.

### *Client Reports*

We do not issue separate written reports regarding accounts to clients. Clients will receive transaction confirmations shortly after any trading activity (purchases or sales). The account custodian also sends monthly statements for each month in which there is trading activity. If there is no trading activity during any month, clients will receive account statements at least quarterly detailing account activity.

## **CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)**

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### *Economic Benefits for Advisory Services*

We do not have any arrangement to receive economic benefits from any third party for providing advisory services to our clients.

### *Compensation for Client Referrals*

We do not compensate any person for client referrals.

## **CUSTODY (Item 15)**

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### *Custodian of Assets*

We do not hold physical custody of client funds or securities. We require that qualified account custodians hold client assets. Please review *Item 12, Brokerage Practices*, for more information regarding the account custodian that services our accounts. Our firm has indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from our clients' account(s). We also have indirect custody as a result of utilizing asset movement authorizations to process client requests for account disbursements. Nonetheless, in all

instances of indirect custody, we have implemented the safeguard requirements of state regulations by ensuring the safekeeping of clients' funds and securities by a qualified custodian.

#### *Account Statements*

The account custodian will send monthly or quarterly electronic notifications to clients regarding the availability of account statements. Clients are advised to review account statements carefully, comparing asset values, activity, holdings, allocations, performance, and advisory fees on current statements to those in previously received account statements and confirmations.

### **INVESTMENT DISCRETION (Item 16)**

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#### *Discretionary Authority*

It is customary for our firm to exercise discretionary authority to manage and direct the investments of clients' accounts. This authority is granted upon the execution of our investment management agreement. Discretionary authority is to make and implement investment decisions without prior consultation with clients. Such investment decisions include determining the types and dollar amounts or percentages of securities to be bought or sold for an account and are made in accordance with the client's stated investment objectives. Clients may, at any time during our engagement, advise us in writing of any limitations on our authority. Clients may impose restrictions on investing in securities in specific industries or countries, etc., and dollar amounts or percentages of investments in the foregoing.

#### *Non-Discretionary Authority*

If a client who engages us for investment management services, prefers non-discretionary authority, we will implement advice accordingly. Under non-discretionary authority, we will seek our client's consultation and approval before implementing an investment strategy. Correspondingly, we will only make investment decisions that are per a client's written investment policy statement and collaborative adviser-client decisions.

### **VOTING CLIENT SECURITIES (Item 17)**

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Our firm does not participate in proxy voting on behalf of clients. We may provide information for clarification of the issues presented in proxy solicitation materials; however, responsibility for casting proxy votes rests solely with clients. Clients are also responsible for directing shareholder action items relative to mergers, acquisitions, tender offers, bankruptcy proceedings, and other types of events pertaining to the securities held in accounts managed by us. Clients will receive proxy solicitation and information regarding shareholder action items by mail or electronically from the account custodian or issuer's transfer agent. Clients must follow the instructions for voting or take action as directed in the mailing or electronic delivery.

### **FINANCIAL INFORMATION (Item 18)**

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#### *Balance Sheet Requirement*

We do not require or solicit prepayment of more than \$500 in advisory fees per client, six (6) months or more in advance. Moreover, we do not meet any custody requirements that would require submitting our balance sheet with this filing.

#### *Discretionary Authority, Custody of Client Funds or Securities and Financial Condition*

We typically exercise discretionary authority concerning supervising and directing the investments of clients' accounts. Upon a client's request, we will employ non-discretionary authority. Additionally, we have indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts. More importantly, we do not have any financial condition that will impair our ability to meet contractual commitments to clients.

#### *Bankruptcy Petition Filings*

Our firm has not been the subject of a bankruptcy petition at any time during the past ten (10) years.

## **REQUIREMENTS FOR STATE REGISTERED ADVISERS (Item 19)**

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### *Firm Management*

Our firm has one limited liability company member, Lamont Schumpert. Specific information regarding Mr. Schumpert's educational and business background is outlined in his attached Brochure Supplement.

### *Other Business Activities*

The other business activities of our firm and management personnel are listed in Item 10, Other Affiliations. Please review this section for details.

### *Performance-Based Fees*

Neither our firm nor management personnel receive performance-based fees.

### *Disciplinary Disclosure Reporting*

1. Arbitration Claims. NONE
2. Civil Litigation, Self Regulatory Organization proceedings, or Administrative actions. NONE

### *Relationships or Arrangements with Securities Issuers*

Neither our firm nor management personnel has additional relationships or arrangements with any issuers of securities.

## **ADDITIONAL DISCLOSURES**

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*This section covers additional disclosures, including conflicts of interest related to our advisory business, not specifically mentioned previously. If you have any questions regarding the disclosures or conflicts of interest listed below, please do not hesitate to request additional details or clarification.*

### *Retirement Plan Rollovers*

Clients or prospective clients leaving an employer typically have four (4) options regarding assets in an existing retirement plan:

1. roll over the assets to the new employer's plan, if available, and rollovers are permitted;
2. leave the assets in the former employer's plan if permitted;
3. roll over the assets to an Individual Retirement Account ("IRA"); or
4. cash out the account value (adverse tax consequences may be applicable).

If we recommend that a client roll over retirement plan assets into an account to be managed by our firm, such a recommendation creates a conflict of interest because we will earn an advisory fee as a result of the rollover. As a fiduciary, we are required to ensure that such a recommendation is in a client's best interest.

**BROCHURE SUPPLEMENT**  
(Form ADV Part 2B)

*for*

**Lamont Schumpert**

**Schumpert Investments, LLC**

3984 Madison Main

Kennesaw, Georgia 30144

Direct: (678) 447-5387

**Web:** [schumpertinvestments.com](http://schumpertinvestments.com)

**Email:** [lamont@schumpertinvestments.com](mailto:lamont@schumpertinvestments.com)

**March 03, 2025**

This brochure supplement provides information about Investment Adviser Representative, Lamont Schumpert CRD No. 6785711, that supplements the firm brochure of Schumpert Investments, LLC (CRD/IARD No. 307863). You should have received a copy of that brochure. Please contact Lamont Schumpert (see contact information below), if you did not receive the Schumpert Investments Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Lamont Schumpert CRD No. 6785711, can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). This website can be searched by using the investment adviser representative's CRD number (shown above).

## **BROCHURE SUPPLEMENT for Lamont Schumpert, CRD No. 6785711**

### **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)**

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#### Schumpert Investments Requirements for Representative Employment

We require that employees who provide advice on behalf of the firm have at least a 4-year college degree and two (2) years of relevant work experience in the securities industry. Prospective employees must have also passed the appropriate state advisory exams.

#### Investment Adviser Representative's Information

**Lamont Schumpert**

**Year of Birth: 1972**

#### **Educational Background**

Bachelor of Science in Computer Information Systems, Indiana University, Bloomington, Indiana 1996

#### **Business Experience**

*Founder, Member, Chief Compliance Officer  
& Investment Adviser Representative* 02/2020 to Present  
Schumpert Investments, LLC  
Kennesaw, Georgia

*Financial Advisor* 02/2017 to 02/2020  
Edward Jones, & Co.  
Kennesaw, Georgia

*Solutions Consultant*  
*Stibo Systems Healthcare, Inc.* 10/2015 to 02/2017  
Kennesaw, Georgia

*Senior Analyst Northside*  
*Hospital, Atlanta,* 1/2014 to 10/2015  
*Georgia*

*Senior Analyst*  
*Emory Healthcare, Inc.* 01/2012 to 11/2013  
Atlanta, Georgia

*Senior Analyst*  
*Emory/Saint Joseph's Hospital* 02/2006 to 01/201  
Atlanta, Georgia

### **DISCIPLINARY INFORMATION (Item 3)**

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Criminal or Civil Actions. NONE

Administrative Actions or Proceedings. NONE

Self-Regulatory Organization (SRO) Proceedings. NONE

Professional Standards Violations. NONE

#### **OTHER BUSINESS ACTIVITIES (Item 4)**

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*Investment Related*

Mr. Schumpert is not involved in any investment-related activity not already disclosed herein.

*Non-Investment Related*

Lamont Schumpert is also a Georgia licensed insurance agent (License No. 565933) who transacts insurance product sales with various insurance vendors. Mr. Schumpert will earn separate, yet customary compensation for insurance product sales. He generally spends up to thirty percent (30%) of his work week selling insurance products.

#### **ADDITIONAL COMPENSATION (Item 5)**

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Lamont Schumpert does not receive economic benefits from any third party not already disclosed herein.

#### **SUPERVISION (Item 6)**

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Lamont Schumpert is the chief compliance officer of our firm. Mr. Schumpert is responsible for the administration of operations and providing advice to clients as an investment adviser representative. We administer supervision through the application of our written supervisory policies and procedures. For questions regarding our supervisory procedures, contact Lamont Schumpert by phone at (678) 447-5387 or email to lamont@schumpertinvestments.com.

#### **REQUIREMENTS FOR STATE REGISTERED ADVISERS (Item 7)**

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Additional IAR Disciplinary Events

**1. Awards granted or findings of liability in consequential Arbitration Claims**

NONE.

**2. Awards granted or findings of liability in consequential Civil, SRO, or Administrative proceedings.**

NONE.