

# Cory S Colquette, MBA, CPA, PFS

Investment Adviser Representative

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## Optivise Advisory Services

### Firm Address

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## Form ADV Part 2B - Brochure Supplement

This Brochure Supplement provides information about Cory Colquette that supplements the Optivise Advisory Services Brochure. You should have received a copy of that Brochure. Please contact our office at (855) 378-1806 if you did not receive Optivise Advisory Services's Brochure or if you have any questions about the contents of this supplement.

Additional information about Cory Colquette is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Date of Birth:** December 18, 1976

## Educational Background:

Bachelors Degree	Bachelor of Science (BS)	University of Tennessee at Chattanooga	Aug 1995 - May 1999
Masters Degree	Master of Business Administration (MBA)	University of Tennessee at Chattanooga	Aug 2003 - May 2005

## Business Background:

Veritas Financial, LLC	Member / Owner	Chattanooga, Tennessee	Jan 2009 - Dec 2010
Integra Wealth, LLC	Partner / Investment Advisor	Chattanooga, Tennessee	Dec 2010 - Dec 2014
Wealth & Pension Services Group, Inc. / Southbridge	Investment Adviser Representative	Chattanooga, Tennessee	Dec 2014 - Dec 2019
The Colquette Group	Principal / Owner / IAR	Chattanooga, Tennessee	Jan 2010 - Present
Cory Colquette, CPA	Owner/Certified Public Accountant	Chattanooga, Tennessee	Dec 2008 - Present
Optivise Advisory Services, LLC	Partner / Investment Advisor Representative	Chattanooga, Tennessee	Jan 2020 - Present
Guardian Wealth Management	Financial Planner	Chattanooga, Tennessee	Dec 2005 - Jan 2009
Colquette Group, Inc	Investment Advisor	Chattanooga, Tennessee	Oct 2017 - Dec 2018
Southbridge Advisors, LLC	Partner	Chattanooga, Tennessee	Oct 2019 - Jan 2020

## Professional Designations:

### Master of Business Administration (MBA):

This is an academic degree higher than a bachelor's degree but lower than a doctor's degree. This degree provides theoretical and practical training to help graduates gain a better understanding of general business management functions. MBA general requirements:

- Bachelor's degree from an accredited college or university.
- Graduate Management Admission Test (GMAT).
- Accepted by the program based on its selection criteria.
- Completion of required coursework with a passing grade.

### Certified Public Accountant (CPA):

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing

professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (the Statement). Most state boards of accountancy define financial planning as the practice of public accounting and therefore have jurisdiction over CPAs practicing in this discipline; state boards would likely look to the Statement as the authoritative guidance in this practice area regardless of specific or blanket adoption of AICPA standards.

**Personal Financial Specialist (PFS):**

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services 4 . To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [www.aicpa.org](http://www.aicpa.org).

### **Disciplinary Information - Item 3**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Colquette and Optivise Advisory Services. Mr. Colquette has no history of reportable legal or disciplinary events.

### **Other Business Activities - Item 4**

Mr. Colquette is the Owner of The Colquette Group, through which he markets investment advisory and financial planning services.

Additionally, Mr. Colquette is a licensed insurance agent and may recommend insurance products offered by such carriers for whom he functions as an agent and receives a commission for doing so. Some of Optivise Advisory Services's advisory clients may also purchase insurance products from Mr. Colquette. Fees paid to Optivise Advisory Services and Mr. Colquette for advisory services are separate and distinct from the commissions earned by him in his capacity as an insurance agent. Please be advised there is a potential conflict of interest in that there is an economic incentive to recommend insurance and other investment products of such carriers. Please also be advised that he strives to put client's interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire. However, individuals employed in the capacity of clergy services are limited in the carriers and products available to maintain their favorable tax privileges.

Optivise Advisory Services's advisory clients are under no obligation to purchase insurance products from Mr. Colquette and may use the insurance brokerage firm and agent of their choice.

### **List of Outside Business Activities:**

There are no Outside Business Activities to report.

### **Additional Compensation - Item 5**

Apart from commissions earned for the sale of insurance products, Mr. Colquette does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

### **Supervision - Item 6**

Mr. Colquette is an investment adviser representative of Optivise Advisory Services. In this role Mr. Colquette is responsible for the monitoring of client portfolios for investment objectives and other reviews.

Optivise Advisory Services has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Colquette adheres to Optivise Advisory Services's code of ethics and compliance manual as mandated. Clients may contact Mr. Colquette at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of Optivise Advisory Services's code of ethics.

Additionally, Optivise Advisory Services is subject to regulatory oversight by various agencies. These agencies require registration by Optivise Advisory Services and its employees. As a registered entity, Optivise Advisory Services is subject to examinations by regulators, which may be announced or unannounced. Optivise Advisory Services is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.