

Carlo Santos-Ocampo II, CFP®

Personal CRD Number: 6501705
Investment Adviser Representative

The High Net Worth Advisory Group, LLC

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Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Carlo Santos-Ocampo II that supplements the Disclosure Brochure of The High Net Worth Advisory Group (hereinafter “HNWAG”), a copy of which you should have received. Please contact HNWAG’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Carlo Santos-Ocampo II is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Carlo Santos-Ocampo II, CFP®

Year of Birth: 1987

Formal Education After High School:

- University of Notre Dame, B.S., Finance, 2010

Business Background for the Previous Five Years:

- The High Net Worth Advisory Group, LLC, Investment Adviser Representative, 07/2020 to Present
- Raymond James & Associates, Inc., Client Service Associate, 04/2015 to Present

Professional Designations:

Certified Financial Planner™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: a) complete an advanced college-level course of study addressing the financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; b) pass the comprehensive CFP® Certification Examination (10 hours over a two-day period); c) complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year); d) agree to be bound by CFP Board’s Standards of Professional Conduct; e) complete 30 hours of continuing education hours every two years; and f) renew an agreement to be bound by the Standards of Professional Conduct.

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. Santos-Ocampo and HNWAG. Mr. Santos-Ocampo has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Mr. Santos-Ocampo is a licensed insurance agent and may recommend insurance products offered by various insurance carriers. Please be advised that there is a conflict of interest in that there is an economic incentive to recommend insurance carriers and other investment products offered through such insurance carriers. The firm addresses the conflict by disclosing the conflict to the client and makes recommendations that are in the best interest of the client. Please also be advised that Mr. Santos-Ocampo strives to put his clients’ interest first and foremost, and clients are not obligated to purchase insurance products through Mr. Santos-Ocampo.

It is anticipated that Mr. Santos-Ocampo spends less than 5% of his professional time on this outside business activity.

Additional Compensation – Item 5

Apart from the receipt of compensation from the outside business activities listed under Item 4 above, Mr. Santos-Ocampo does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Santos-Ocampo is an Investment Adviser Representative for HNWAG. In this capacity, Mr. Santos-Ocampo is responsible for the monitoring of client portfolios for investment objectives and other account reviews. Mr. Santos-Ocampo reports directly to David Morgan, the Chief Compliance Officer of HNWAG. Mr. Morgan can be reached at the phone number listed on the cover of this Brochure Supplement

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

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

Requirements for State-Registered Advisers - Item 7

HNWAG is SEC registered; therefore, this item is not applicable.