

FORM ADV
Uniform Application for Investment Adviser Registration

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Item 1 Cover Page

Name: The Financial Discovery Group, Inc.

SEC File Number: 801-63588

CRD Number: 125383

Address: 200 Ashford Center North, Suite 130, Atlanta, Georgia 30338

Phone: 404-816-0160

Website: www.financialdiscovery.net

Brochure Date: March 21, 2025

Brochure Disclosure:

This brochure provides information about the qualifications and business practices of The Financial Discovery Group, Inc. If you have any questions about the contents of this brochure, please contact us at 404-816-0160 or john@financialdiscovery.net. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about The Financial Discovery Group, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

We refer to ourselves as a "Registered Investment Adviser." This registration does not imply a certain level of skill or training.

Item 2 Material Changes

This brochure contains no material updates from the last annual amendment update on March 9, 2024.

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Item 4 Advisory Business

Item 4. A. Advisory Business Description

The Financial Discovery Group, Inc. is a Georgia Corporation owned by Galina Dimitrova Courson and John S. Huber and is a registered investment adviser with the United States Securities and Exchange Commission ("SEC"). The firm has been in business since 1996.

Item 4. B. Types of Advisory Services

The Financial Discovery Group, Inc. provides financial planning services. Approximately 50% of total advisory billings are due to providing financial planning advice to clients. Financial planning advice includes matters related to client cash flow, retirement, insurance, tax, educational funding and estate situations. The Financial Discovery Group, Inc. also provides investment supervisory services for clients. Investment supervisory services constitute approximately 50% of total advisory billings.

Item 4. C. Tailored Advisory Services

The Financial Discovery Group, Inc. tailors their advisory services to the individual needs of clients. All clients will be offered an annual review meeting to discuss their individual financial situation. The Financial Discovery Group, Inc. bases its advice on information disclosed by clients during the annual meeting. Clients may impose restrictions on investing in certain securities or types of securities.

Item 4. D. Wrap Fee Programs

The Financial Discovery Group, Inc. does not participate in any wrap fee programs.

Item 4. E. Client Assets Managed

The Financial Discovery Group, Inc. managed \$ 105,532,631 in discretionary regulatory assets under management as of December 31, 2024.

Item 5 Fees and Compensation

Item 5. A. Fee Schedule

The assets considered in determining the fee are agreed upon at the initial investment selection meeting. The Financial Discovery Group, Inc. reserves the right to change the investment fees with a thirty-day notice. Under certain circumstances, the fee may be negotiable. The annual fee schedule follows:

Portfolio Value	Percent of Portfolio	Maximum Cumulative Fee
<\$750,000	1.25%	\$9,375
>\$750,000	1.00%	None

Fixed fees: for portfolio values less than \$500,000, there is a fixed minimum annual fee of \$6,250.

There is no additional charge for financial planning services for clients using The Financial Discovery Group, Inc. for investment advice. The Financial Discovery Group, Inc. may agree to prepare one-time financial plans for a negotiated fee for persons not using the firm for investment advice.

Item 5. B. Client Billing and Fee Deduction

In most circumstances, The Financial Discovery Group, Inc. bills quarterly and deducts fees from client's assets within fifteen days of the calendar quarter. Clients may select to have fees deducted from client assets or to be billed for fees incurred. See Item 15 Custody for additional information on custody.

Item 5. C. Other Fees and Expenses

In addition to fees paid to The Financial Discovery Group, Inc., clients also pay the custodian/broker for transaction costs associated with buying or selling securities ("Brokerage Fees"). The brokerage fees are immediately deducted by the custodian/broker from the client's account. See Item 12 for additional information on brokerage. The Financial Discovery Group, Inc. does not receive any compensation from transactions.

In addition, each mutual fund and exchange traded fund has underlying expense ratios which reduce the return of the investment. These fees are embedded in the fund and reduce the mutual fund or exchange traded fund price ("Net Asset Value"). The fees are not deducted from the client account. The Financial Discovery Group, Inc. does not receive any compensation from these fees.

Item 5. D. Billing In Advance

The Financial Discovery Group, Inc. typically bills one quarter in advance at the end of each calendar quarter based on the quarter-end client asset values. Unless otherwise mutually agreed-to, the initial management fee is payable quarterly on a pro rata basis in advance on the first day of the next succeeding month after the assets have substantially transferred to the firm's management. Either party may terminate the agreement with a thirty-day notice to the other party. A terminating client will receive a prorated refund for the portion of the quarter during which assets were not under The Financial Discovery Group, Inc.'s management.

Item 5. E. Compensation of Supervised Person

No employee of The Financial Discovery Group, Inc. receives compensation for the sale of securities or other investment products.

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Item 6. Performance-based Fees

The Financial Discovery Group, Inc. does not enter into performance-based fee arrangements.

Item 7. Types of Clients

The Financial Discovery Group, Inc. provides investment advice to individuals, individual/solo 401k plans, estates of individuals, trusts, and custodial accounts for minors. Under most circumstances, the minimum account size is \$500,000.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Item 8. A. Methods of Analysis and Investment Strategies

The Financial Discovery Group, Inc. tailors investment advice to each client's projected future cash flow needs. This technique is sometimes referred to as Asset Liability Matching. The Financial Discovery Group, Inc. incorporates fundamental valuation and economic cycle analysis into its investment advice. The Financial Discovery Group, Inc. utilizes financial newspapers and magazines, research material prepared by others, corporate ratings services, prospectuses and filings with the Securities and Exchange Commission as a basis for its analysis. The Financial Discovery Group, Inc. does not receive "soft dollars" from client brokerage to pay for any research materials.

Client investment strategies include long term purchases, short term purchases (which are sold within one year), and options buying and writing. The Financial Discovery Group, Inc. implements client investment strategies through purchases of the following types of securities (both foreign and domestic):

- Money market funds
- Certificates of Deposit ("CD")
- No-load mutual fund shares
- Exchange Traded Funds ("ETF")
- Closed-end funds
- Municipal Bonds
- Corporate Bonds
- United States Government Bonds
- Sovereign Bonds
- Options contracts on securities
- Exchange listed interests in real estate and oil and gas partnerships
- Exchange listed securities

Investing in securities involves the risk of loss that clients should be prepared to bear.

Item 8. B. Risk of Loss for Investment Strategy and Method of Analysis

Significant risks of loss related to Asset Liability Matching methods include:

- a rise in the level of liabilities (future cash flow needs) due to inflation or higher client demands for cash withdrawals than previously projected without a corresponding increase in asset levels. A significant imbalance in asset and liabilities with ongoing withdrawals could result in portfolio depletion.
- a low level of cash flows available from securities (through dividends or bond coupons for example) which may necessitate a reliance on future capital gains to provide adequate total return in the portfolio. The future price level of securities is uncertain; securities may lose value in the future.
- rapid price changes and illiquidity during periods of unusual market volatility making desired adjustments to the portfolio difficult to execute.
- receiving less than the principal amount due on bonds at maturity due to default or restructuring of the issuer.
- significantly lower long-run equity or bond returns than the historical average.

Significant risks of loss related to fundamental valuation and economic cycle analysis include:

- changes in valuation norms resulting in allocating more capital to risky assets at an inopportune time.
- historical valuation and cyclical analysis techniques becoming outmoded due to changes in market conditions.

None of the investment strategies listed above result in frequent trading of securities. Frequent trading affects investment performance, particularly through increased brokerage or other transaction costs and taxes.

Item 8. C. Risk of Loss from particular types of securities

Money Market Funds: loss of “real” value (purchasing power) of principal due to inflation; illiquidity during times of extreme volatility; some loss of principal possible if the issuer no longer guarantees par value.

Certificates of Deposit: loss of “real” value of principal due to inflation; illiquidity prior to maturity date; penalties on early withdrawal; loss of principal on amounts over FDIC limits.

Bonds (individual securities, no-load mutual funds, exchange traded funds, closed-end funds): loss of “real” value of principal due to inflation; lack of liquidity and transparency in certain markets; loss of coupon income and principal due to default or restructuring; lower security price prior to maturity due to rising interest rates, credit risk, or changes in tax law; currency risk in foreign bonds. The market value of closed-end funds may trade at a premium or discount to the underlying asset value. Actively-managed bond portfolios may significantly underperform a broad bond index.

Equity (individual securities, no-load mutual funds, exchange traded funds, closed-end funds): significant risk of loss of principal; lack of liquidity during periods of extreme volatility; issuers do not guarantee any form of return, including dividend payments. The market value of closed-end funds may trade at a premium or discount to the underlying asset value. Actively-managed equity portfolios may

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significantly underperform a broad equity index.

Options: significant risk of loss of principal due to the passage of time, changes in the level of volatility, changes in interest rates, and changes in the price of the underlying security; lack of liquidity in certain markets; lack of liquidity in all markets during periods of extreme volatility.

Exchange listed interests in real estate and oil and gas partnerships (including Master Limited Partnerships): lack of liquidity in certain markets; lack of liquidity in all markets during periods of extreme volatility; changes in tax law reducing the desirability of holding the security; changes in interest rates reducing the desirability of holding the security; issuers do not guarantee any return, including payments of distributions. Actively-managed real estate and oil and gas funds may significantly underperform a broad index.

Item 9. Disciplinary Information

Item 9. A. Criminal or Civil Actions

The Financial Discovery Group, Inc. and its management persons have not been involved in any way with criminal or civil actions in a domestic, foreign or military court of competent jurisdiction.

Item 9. B. SEC Administrative Proceedings

The Financial Discovery Group, Inc. and its management persons have not been involved in any way with administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign regulatory authority.

Item 9. C. Self-Regulatory Organization Proceedings

The Financial Discovery Group, Inc. and its management persons have not been involved in any way with a self-regulatory organization (SRO) proceeding.

Item 10 . Other Financial Industry Activities and Affiliations

Item 10. A. Broker-Dealer

No management person of The Financial Discovery Group, Inc. is registered, or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Item 10. B. Commodities and Futures

No management person of The Financial Discovery Group, Inc. is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated **person of the foregoing entities.**

Item 10. C. Other relationships

Broker-Dealer Relationship material to the advisory business

The Financial Discovery Group, Inc. has selected Charles Schwab & Co., Inc. as custodian of client assets and directs most trades to Charles Schwab & Co., Inc. as broker-dealer. The Financial Discovery Group, Inc. does not receive any compensation from Charles Schwab & Co., Inc. The Financial Discovery Group, Inc. evaluates the use of Charles Schwab & Co. Inc. at least annually on a number of judgement factors (see Item 12. A. below for additional information).

Banking relationship

The Financial Discovery Group, Inc. maintains a banking relationship with Chase Bank and Hyperion Bank, which could create a conflict of interest when discussing the banking relationships of clients.

Accounting firm relationship

Galina Dimitrova Courson prepares income tax returns and receives an hourly fee for doing so under a separate engagement letter. In certain instances, the preparation of tax returns could create a conflict of interest when discussing tax matters with clients of The Financial Discovery Group, Inc. Galina Dimitrova Courson does not solicit clients of The Financial Discovery Group, Inc. for preparation of income taxes, but will prepare tax returns for clients under a separate engagement letter if asked to do so. No client of The Financial Discovery Group, Inc. is obligated to use Galina Dimitrova Courson for any accounting or tax services.

No management person of The Financial Discovery Group, Inc. has a relationship or arrangement that is material to the advisory business or clients with respect to any person listed below:

1. investment company or other pooled investment vehicle
2. other investment adviser or financial planner
3. futures commission merchant, commodity pool operator, or commodity trading advisor
4. lawyer or law firm
5. insurance company or agency
6. pension consultant
7. real estate broker or dealer
8. sponsor or syndicator of limited partnerships.

Item 10. D. Other investment advisers

The Financial Discovery Group, Inc. and its management persons do not recommend or select other investment advisers for their clients for which they receive compensation directly or indirectly.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Item 11. A. Code of Ethics

The Financial Discovery Group, Inc. has adopted a Code of Ethics. A copy of the Code of Ethics may be obtained by clients and prospective clients upon request. The Code of Ethics sets forth a standard of business conduct required of all employees. The Code mandates honest and ethical conduct and full compliance with all securities laws. The Code of Ethics supplements the policies and procedures contained in the Company's Compliance Manual.

Item 11. B. Securities in which we have a material financial interest

The Financial Discovery Group, Inc. does not engage in securities transactions with clients or recommend securities to clients in which management persons have a material financial interest.

Item 11. C. Securities we hold in common with clients

Management persons of The Financial Discovery Group, Inc. may at times hold the same securities recommended for or held by client accounts. This may create two conflicts of interest: 1) purchase (or sale) of the recommended security in significant amounts may cause the price to rise (or fall), affecting existing holders of the security, and 2) the timing of management persons purchases and sells relative to transactions conducted for clients in the security. The Financial Discovery Group, Inc. mitigates these conflicts by: 1) investing in securities with sufficient liquidity so as not to materially move the market bid/ask price, and 2) prioritizing trading securities in client accounts prior to trading in management person accounts.

Item 11. D. Timing of transactions in securities we hold in common with clients

Management persons of The Financial Discovery Group, Inc. sell securities removed from recommendation only after the positions have been sold in client accounts. Management persons of The Financial Discovery Group, Inc. buy newly recommended securities only after the securities have been purchased in client accounts.

Item 12. Brokerage Practices

Item 12. A. Selection of Broker-Dealer

The Financial Discovery Group, Inc. selects a custodian/broker that will hold client assets and execute transactions on terms that are, overall, advantageous when compared to other available providers and their services. The Financial Discovery Group, Inc. considers a wide range of factors, including, among others:

- a combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- capability to execute, clear, and settle trades (buy and sell securities for client accounts)
- capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
- quality of services
- competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- reputation, financial strength, and stability
- prior service to our clients

Item 12. A. 1. Research and Other Soft Dollar Benefits

The Financial Discovery Group, Inc. does not receive any soft dollar benefits from brokers. The Financial Discovery Group, Inc. automatically receives access to securities research provided by Charles Schwab & Co., Inc. as part of Schwab's website application for custody. The securities research consists of analyst reports on individual companies from research organizations such as Charles Schwab, Standard & Poors, and Argus. The Financial Discovery Group, Inc. does not solicit this access, nor does it use the materials as an integral part of its investment process as it does not recommend stocks of individual companies. Schwab also offers other services intended to help us manage and further develop the firm. These include: educational events and publications on practice management.

Item 12. A. 2. Brokerage for Client Referrals

The Financial Discovery Group, Inc. does not receive client referrals from a broker-dealer or third party.

Item 12. A. 3. a. Directed Brokerage

The Financial Discovery Group, Inc. recommends that clients use Charles Schwab & Co., Inc., a

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registered broker-dealer, as the qualified custodian. Clients decide whether to do so and open accounts with Charles Schwab & Co., Inc. by entering into an account agreement directly with them. The Financial Discovery Group, Inc. does not open the account, although it may assist clients in doing so. If prospective clients do not wish to place assets with Charles Schwab & Co., then The Financial Discovery Group, Inc. cannot manage the account. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor.

Although accounts are maintained at Charles Schwab & Co., Inc., The Financial Discovery Group, Inc. can select other brokers to execute trades for the account. In practice, The Financial Discovery Group, Inc. only selects brokers other than Charles Schwab & Co., Inc. in certain circumstances for individual bond and equity trades. By directing brokerage to Charles Schwab & Co., Inc., clients may be unable to achieve most favorable execution of transactions; this practice may cost clients more money.

Item 12. A. 3. b. Directed Brokerage

The Financial Discovery Group, Inc. does not permit clients to direct brokerage.

Item 12. B. Transaction Aggregation

The Financial Discovery Group, Inc. does not aggregate orders for multiple clients. Because of the individualized investment advice described above, The Financial Discovery Group, Inc. does not typically have an opportunity to aggregate orders. Not aggregating orders may result in clients paying full transaction costs for trades rather than a fraction of the transaction cost and potential loss of favorable security pricing.

Item 13. Review of Accounts

Item 13. A. Review Frequency

Generally, The Financial Discovery Group, Inc. reviews accounts on a quarterly basis. The intention is to assist the client in the development of a financial plan, design the portfolio, report on portfolio performance, and adjust the portfolio as necessary to achieve client goals.

Item 13. B. Other Reviews

The Financial Discovery Group, Inc. may review accounts at instances other than quarterly depending on the client's financial situation and any agreement with the client. Events that materially impact a client's life or finances will trigger a review.

Item 13. C. Reporting on Accounts

Clients receive written quarterly performance reports from The Financial Discovery Group, Inc. Clients also receive monthly account statements from the qualified custodian. During the annual review, The Financial Discovery Group, Inc. provides an updated status of the portfolio.

Item 14 Client Referrals and Other Compensation

Item 14. A. Economic benefits from persons other than clients

The Financial Discovery Group, Inc. does not have any arrangements with any persons other than clients which provides an economic benefit.

Item 14. B. Compensation for client referrals

The Financial Discovery Group, Inc. does not compensate any person for client referrals.

Item 15 . Custody

The Financial Discovery Group, Inc. has limited custody of some of our clients' funds or securities when the clients authorize us to deduct our management fees directly from the client's account. The SEC has set forth a set of standards intended to protect client assets in such situations, which we follow. An independent qualified custodian (generally a broker-dealer, bank, trust company, or other financial institution) holds clients' funds and securities – The Financial Discovery Group, Inc. does not act as custodian for any client. Clients will receive statements directly from your qualified custodian at least quarterly. The statements will reflect the client's funds and securities held with the qualified custodian as well as any transactions that occurred in the account, including the deduction of The Financial Discovery Group, Inc.'s fee. Clients should carefully review the account statements you receive from your qualified custodian. When clients receive statements from The Financial Discovery Group, Inc. as well as from the qualified custodian, you should compare these two reports carefully. If you have any questions about your statements, you should contact us at the address or phone number on the cover of this brochure. Clients who do not receive your statements from your qualified custodian at least quarterly should also notify us.

Item 16. Investment Discretion

The Financial Discovery Group, Inc. accepts discretionary authority to manage securities accounts on behalf of clients. Clients may place restrictions on certain securities they do not wish to hold. The Financial Discovery Group, Inc. executes discretionary authority through a limited power of attorney with the qualified custodian/broker to buy and sell securities in the client account.

Item 17. Voting Client Securities

Item 17. A. Authority to Proxy Vote

The Financial Discovery Group, Inc. will not accept authority to vote client securities.

Item 17. B. Receipt of Proxy

Clients will receive security proxies or other solicitations directly from the qualified custodian. Clients may contact The Financial Discovery Group, Inc. at the phone number above with questions about a particular solicitation.

Item 18 . Financial Information

Item 18. A. Prepayment

The Financial Discovery Group, Inc. does not require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

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Item 18. B. Prepayment with discretionary authority

The Financial Discovery Group, Inc. does not require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

Item 18. C. Bankruptcy

The Financial Discovery Group, Inc. has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 . Requirements for State-Registered Advisers

Item 19. A. Principal Executive Officers and Management Persons

Identification, education, and background information for each of The Financial Discovery Group's executive officers and management persons is provided in Form ADV Part 2 B.

Item 19. B. Other Businesses in which Actively Engaged

The Financial Discovery Group, Inc. prepares income tax returns on a limited basis under a separate engagement letter.

Item 19. C. Performance-based Fees

The Financial Discovery Group and its supervised persons are not compensated for advisory services with performance-based fees.

Item 19. D. Material Facts Involving Claims

The Financial Discovery Group and its management persons have not been involved in arbitration claims alleging damages in excess of \$2,500 involving any activity. The Financial Discovery Group and its management persons have not been found liable in any civil, self-regulatory organization, or administrative proceeding involving any action.

Item 19. E. Relationship with Issuers of Securities

The Financial Discovery Group and its management persons do not have relationships or arrangements with any issuer of securities that is not listed in Item 10. C. of Part 2 A.

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Item 1. Cover Page

Item 1. A. Galina Dimitrova Courson
Individual CRD # 5922043
The Financial Discovery Group, Inc.
200 Ashford Center North, Suite 130
Atlanta, GA 30338
404-816-0160

Supplement Date: March 21, 2025

Item 1. B. Brochure Supplement Disclosure:

This brochure supplement provides information about Galina Dimitrova Courson that supplements The Financial Discovery Group, Inc. brochure. You should have received a copy of that brochure. Please contact John S. Huber if you did not receive The Financial Discovery Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Galina Dimitrova Courson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2. Educational Background and Business Experience

Galina Dimitrova Courson / Year of Birth 1978 / Bachelor of Business Administration in Finance and Accounting, North Georgia College and State University, Dahlonega, Georgia 2001 / Master of Science in Personal Financial Planning, Georgia State University, Atlanta, Georgia 2007 / Master of Taxation, Georgia State University, Atlanta, Georgia 2008 / Certified Public Accountant 2004 / Certified Financial Planner 2009 / AICPA Personal Financial Specialist 2009 / twenty-three years of experience as a tax advisor / seventeen years of experience as financial planning and investment adviser as of the date of this ADV update.

CFP® Certification Requirements

Education: CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board.

Examination: CFP® practitioners must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience: CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics: As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background

check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

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. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

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, fulfill 3,000 hours of personal financial planning business experience, complete 80 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 is encouraged to follow AICPA's Statement of Responsibilities in Financial Planning Practice. 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 AICPA.

Item 3. Disciplinary Information

Item 3. A. Criminal or Civil Action

Galina Dimitrova Courson has not been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

Item 3. B. SEC Administrative Proceedings

Galina Dimitrova Courson has not been involved in any administrative proceeding before the SEC, any other federal regulatory agency, or any foreign financial regulatory authority.

Item 3. C. Self-Regulatory Organization

Galina Dimitrova Courson has not been involved with any self-regulatory organization (SRO) proceeding.

Item 3. D. Other Proceedings

Galina Dimitrova Courson has not been involved with any other proceeding related to a professional attainment, designation or license.

Item 4. Other Business Activities

Item 4. A. Investment-Related Business

Galina Dimitrova Courson has not registered or applied to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as an associated person of an FCM, CPO, or CTA.

Item 4. B. Other Business Activities

Galina Dimitrova Courson prepares income tax returns under a separate engagement letter. Galina Dimitrova Courson receives an hourly fee for these services. Galina Dimitrova Courson does not solicit clients of The Financial Discovery Group, Inc. for preparation of income tax returns, but will perform tax preparation if requested by the client. Preparation of income tax returns involves less than 10% of Galina Dimitrova Courson's time and less than 10% of firm income.

Item 5. Additional Compensation

No person, other than a client, provides an economic benefit to Galina Dimitrova Courson for providing advisory services.

Item 6. Supervision

Materials are prepared in advance for client meetings and are reviewed by John S. Huber. More than one of the principals of The Financial Discovery Group, Inc. is generally present during client meetings. In addition, the meeting minutes are reviewed by the principals of the firm following the meeting. Email communications are stored and copied to the other principal of the firm upon transmission. For further information, please contact John S. Huber, Chief Compliance Officer, at 404-816-0160.

Item 7. Requirements for State-Registered Advisers

None (Not Applicable)

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Item 1. Cover Page

Item 1. A. John S. Huber
Individual CRD # 5770159
The Financial Discovery Group, Inc.
200 Ashford Center North, Suite 130
Atlanta, GA 30338
404-816-0160

Supplement Date: March 21, 2025

Item 1. B. Brochure Supplement Disclosure:

This brochure supplement provides information about John S. Huber that supplements The Financial Discovery Group, Inc. brochure. You should have received a copy of that brochure. Please contact John S. Huber if you did not receive The Financial Discovery Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John S. Huber is available on the SEC's website at www.adviserinfo.sec.gov

Item 2. Educational Background and Business Experience

John S. Huber / Year of Birth 1972 / Bachelor of Science in Agricultural Engineering, The University of Georgia, Athens, Georgia 1995 / Master of Business Administration, Georgia State University, Atlanta, Georgia 2007 / Chartered Financial Analyst (CFA) Institute Charterholder 2009 / Certified Financial Planner 2010 / six years of experience in corporate finance / seventeen years of experience as financial planning and investment adviser as of the date of this ADV update.

CFA Charter (CFA)

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence

- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

CFP® Certification Requirements

Education: CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board.

Examination: CFP® practitioners must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience: CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics: As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

Item 3. Disciplinary Information

Item 3. A. Criminal or Civil Action

John S. Huber has not been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

Item 3. B. SEC Administrative Proceedings

John S. Huber has not been involved in any administrative proceeding before the SEC, any other federal regulatory agency, or any foreign financial regulatory authority.

Item 3. C. Self-Regulatory Organization

John S. Huber has not been involved with any self-regulatory organization (SRO) proceeding.

Item 3. D. Other Proceedings

John S. Huber has not been involved with any other proceeding related to a professional attainment, designation or license.

Item 4. Other Business Activities

Item 4. A. Investment-Related Business

John S. Huber has not registered or applied to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as an associated person of an FCM, CPO, or CTA.

Item 5. Additional Compensation

No person, other than a client, provides an economic benefit to John S. Huber for providing advisory services.

Item 6. Supervision

Materials are prepared in advance for client meetings and are reviewed by Galina Dimitrova Courson. More than one of the principals of The Financial Discovery Group, Inc. is generally present during client meetings. In addition, the meeting minutes are reviewed by the principals of the firm following the meeting. Email communications are stored and copied to the other principal of the firm upon transmission. For further information, please contact Galina Dimitrova Courson, President, at 404-816-0160.

Item 7. Requirements for State-Registered Advisers

None (Not Applicable)

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Item 1. Cover Page

Item 1. A. Nicole L. Wright
Individual CRD # 6094950
The Financial Discovery Group, Inc.
200 Ashford Center North, Suite 130
Atlanta, GA 30338
404-816-0160

Supplement Date: March 21, 2025

Item 1. B. Brochure Supplement Disclosure:

This brochure supplement provides information about Nicole L. Wright that supplements The Financial Discovery Group, Inc. brochure. You should have received a copy of that brochure. Please contact John S. Huber if you did not receive The Financial Discovery Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Nicole L. Wright is available on the SEC's website at www.adviserinfo.sec.gov

Item 2. Educational Background and Business Experience

Nicole L. Wright / Year of Birth 1976 / Bachelor of Arts in Economics and Italian Studies, Emory University, Atlanta, Georgia 1998 / Master of Business Administration, Georgia State University, Atlanta, Georgia 2006 / Certified Financial Planner 2010 / eighteen years of experience as financial planning and investment adviser as of the date of this ADV update.

CFP® Certification Requirements

Education: CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board.

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Ethics: As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

Item 3. Disciplinary Information
Item 3. A. Criminal or Civil Action

Nicole L. Wright has not been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

Item 3. B. SEC Administrative Proceedings

Nicole L. Wright has not been involved in any administrative proceeding before the SEC, any other federal regulatory agency, or any foreign financial regulatory authority.

Item 3. C. Self-Regulatory Organization

Nicole L. Wright has not been involved with any self-regulatory organization (SRO) proceeding.

Item 3. D. Other Proceedings

Nicole L. Wright has not been involved with any other proceeding related to a professional attainment, designation or license.

Item 4. Other Business Activities
Item 4. A. Investment-Related Business

Nicole L. Wright has not registered or applied to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as an associated person of an FCM, CPO, or CTA.

Item 5. Additional Compensation

No person, other than a client, provides an economic benefit to Nicole L. Wright for providing advisory services.

Item 6. Supervision

Materials are prepared in advance for client meetings and are reviewed by at least one other principal of the firm (John S. Huber or Galina Dimitrova Courson). One of the principals of The Financial Discovery Group, Inc. is generally present during client meetings. In addition, the meeting minutes are reviewed by the principals of the firm following the meeting. Email communications are stored and copied to at least one other principal of the firm upon transmission. For further information, please contact John S. Huber, Chief Compliance Officer, at 404-816-0160.

Item 7. Requirements for State-Registered Advisers

None (Not Applicable)