



Michael Frenette Deschenes

Form ADV Part 2B – Individual Disclosure Brochure

Investment Adviser Representative

IAR CRD Number: 7344453

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This brochure is a supplement to the United Advisor Group (“UAG”) Firm Brochure and provides information about your Investment Adviser Representative (“IAR”). Additional information about your IAR is also available on the SEC’s website at www.advisorinfo.sec.gov.

Name: Michael Frenette Deschenes

Year Born: 1999

Educational Background and Business Experience

Education:

BS in Economics and Finance, Southwest Baptist University – 2020

Business Background (10 years):

02/2023 – Present, Investment Adviser Representative, United Advisor Group
03/2021 – 02/2023, Career Agent, Ohio National Financial Services
04/2021 – 02/2023, Registered Representative, The O.N. Equity Sales Company
03/2020 - 04/2021, Store Clerk, Aldi
03/2020 - 05/2020, Personal Shopper, Instacart
08/2018 - 03/2020, Campus Host, Southwest Baptist University
06/2018 - 01/2020, Factory Worker, RDM Products Division
07/2015 - 07/2018, Cook, Pantera's Pizza
06/2015 - 08/2015, Cook, Steak n' Shake

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities

Michael Frenette Deschenes is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of UAG are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers.

No client is ever under any obligation to purchase any insurance product. Insurance products recommended by UAG's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Michael Frenette Deschenes works at SFA, LLC Dba Strategic Financial.

Additional Compensation

Michael Frenette Deschenes does not receive any economic benefit from any person, company, or organization, other than United Advisor Group in exchange for providing clients advisory services through United Advisor Group

Supervision

As a representative of United Advisor Group, Michael Frenette Deschenes is supervised by Raymond S. Gettins, the firm's Chief Compliance Officer. Raymond S. Gettins is responsible for ensuring that Michael Frenette Deschenes adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Raymond S. Gettins is (888) 242-4912.