

# WCG Wealth Advisors, LLC

Doing Business As: Fides Wealth Strategies Group  
8925 W. Post Road Suite 200 | Las Vegas, NV 89148  
(800) 346-4063

# Morgan Ryan Davis

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(619) 546-4222

**01/04/2024**

This brochure supplement provides information about Morgan Ryan Davis that supplements the WCG Wealth Advisors, LLC disclosure brochure. You should have received a copy of that brochure that describes the investment advisory services offered through WCG Wealth Advisors, LLC, an investment advisor firm. Please contact WCG Wealth Advisors, LLC at the telephone number above if you did not receive their brochure or if you have any questions about the contents of the supplement.

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

## **Item 2 - Educational Background and Business Experience**

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

**Morgan Ryan Davis**

Year of birth: 1990

### **Education**

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Cuyamaca College  
08/2008 – 12/2011

### **Business Experience**

The following information details your Financial Advisor's business experience for at least the past 5 years.

WCG Wealth Advisors, LLC; Investment Adviser Representative  
03/2021 – Present

North Island Credit Union; Financial Advisor  
01/2015 – 02/2021

CUSO Financial Services; Financial Advisor  
01/2015 – 02/2021

## **Item 3 - Disciplinary Information**

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on [brokercheck.finra.org](http://brokercheck.finra.org) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) that you may wish to review and consider in your evaluation of your advisor's background.

## **Professional Designations**

The following provides information on professional designation(s) that your Financial Advisor earned.

### **Accredited Investment Fiduciary - AIF**

Designation: Accredited Investment Fiduciary (AIF). Issuing Organization: Center for Fiduciary Studies. Prerequisites/Experience Required: Must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. Educational Requirements: Must complete either a Web-based program or Capstone program. Continuing Education: 6 hours per year.

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

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending 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 an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

### **Other Outside Business Activities:**

Fides Wealth Strategies Group/DBA for Advisory Business; The Wealth Consulting Group/DBA for Advisory Business.

### **Insurance Agent**

Your financial advisor is licensed to sell insurance and receive commissions for insurance sales, through WCG's affiliated entity WCG Insurance or an independent insurance agency. When selling insurance, your financial advisor has a financial incentive to recommend insurance products based on the compensation received, rather than on the client's needs. If insurance is sold through WCG Insurance, WCG addresses this conflict by maintaining a supervisory system to confirm that insurance recommendations are suitable and appropriate. If insurance is sold through an independent insurance agency, WCG addresses the conflict by reviewing and approving the financial advisor's request to conduct the activity as an outside business activity. If you have any questions regarding the compensation your financial advisor receives when recommending insurance, you should ask your financial advisor. You are under no obligation to purchase insurance through your financial advisor.

## **Item 5 - Additional Compensation**

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Your financial advisor can receive economic benefits from persons other than clients in connection with advisory services. Your financial advisor provides services in an Asset Management account and may recommend mutual funds. Only no-load and load-waived mutual funds are available to be purchased in such asset management accounts.

However, some of these mutual funds may pay distribution or service fees (e.g., 12b-1 fees) payable to

LPL Financial. However, when your financial advisor provides investment advisory services, it is as a fiduciary under the Investment Advisers Act and has a duty to act in your best interest and to make full and fair disclosure to you of all material facts and conflicts of interest.

Your financial advisor can receive compensation from product sponsors and certain third-party vendors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.

#### **Item 6 - Supervision**

This section explains how the firm supervises the supervised persons, including how the advice the supervised person provided to clients is monitored.

Jimmy Lee is the CEO of WCG Wealth Advisors, LLC. He is responsible for all activities of the firm, however, the compliance activities are monitored by the Chief Compliance Officer (“CCO”) and the Compliance Department. Compliance staff uses tools that monitor the advisory services provided by your financial advisor, for example, with respect to asset allocation, concentration, and account activity where additional scrutiny or analysis may be appropriate. If you have any concerns, please contact Rosemary Richard (CCO) at (702) 263-8379 or by email at [compliance@wealthcg.com](mailto:compliance@wealthcg.com).