

**Michael S. Bartolotta, ChFC®, CLU®**

**Darwin Advisors, LLC  
d/b/a: Harwood Financial Group**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael S. Bartolotta that supplements the Harwood Financial Group brochure. You should have received a copy of that brochure. Contact us at 727-524-1427 if you did not receive Harwood Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael S. Bartolotta (CRD # 1104888) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

**Michael S. Bartolotta, ChFC®, CLU®**

*Year of Birth:* 1959

*Formal Education After High School:*

- Michael S. Bartolotta has no formal educational background

*Business Background:*

- Harwood Financial Group, Investment Adviser Representative, 2/2020 - Present
- M3 Financial, Inc., President, 4/2007 - 1/2018

*Certifications:* **ChFC, CLU**

### **Chartered Financial Consultant® (ChFC®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

### **Chartered Life Underwriter® (CLU®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

## **Item 3 Disciplinary Information**

None to report.

## **Item 4 Other Business Activities**

Mr. Bartolotta has no other business activities.

## **Item 5 Additional Compensation**

Mr. Bartolotta does not receive any performance-based fees.

## **Item 6 Supervision**

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Harwood Financial Group, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Michael Sorrentino, Chief Compliance Officer/Chief Investment Officer

Supervisor phone number: 727-524-1427