

This brochure supplement provides information about Michael Scott Berry that supplements the MSF Investment Advisory LLC brochure. You should have received a copy of that brochure. Please contact Michael Scott Berry, Managing Member if you did not receive MSF Advisory LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Scott Berry is also available on the SEC's website at www.adviserinfo.sec.gov.

MSF Advisory LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Scott Berry

Personal CRD Number: 3168996

Investment Adviser Representative

MSF Advisory LLC
40 Boggs Hill Rd
Newtown, Connecticut, 06470
(855) 449-7100
mberry@msf-advisors.com

UPDATED: 12/12/2019

Item 2: Educational Background and Business Experience

Name: Michael Scott Berry **Born:** 1969

Education Background and Professional Designations:

Education:

BA Communications, University of Rhode Island – 1991
ChFC Financial Planning, American College – 2008

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA’s Central Registration Depository.

Business Background:

01/2013 – Present	Managing Member/Investment Adviser Representative MSF Advisory LLC
01/2010 – Present	Principal Michael Scott Financial, LLC
05/2015 –10/2016	Registered Representative Lion Street Financial
08/2011 – 12/2012	Director/Investment Adviser Representative OJM Group
09/2012 – 01/2013	Registered Representative Purshe Kaplan Sterling Investments

01/1999 – 08/2011

Agent/Representative
Northwestern Mutual Investment Services LLC

Item 3: 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.

Item 4: Other Business Activities

Michael Scott Berry is the managing member and a consultant with Michael Scott Financial, LLC. He spends approximately 20 hours per week in this business. Michael Scott Berry is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. MSF Advisory LLC (MSFIA) always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of MSFIA in such individual's capacity as an insurance agent or consultant.

Michael Scott Berry is the owner and managing partner of Magnolia Land Management Company LLC which serves as the manager of the Magnolia Land Fund LLC, a private fund which is a client of MSFIA.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Michael Scott Berry does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through MSF Advisory LLC.

Item 6: Supervision

As the only owner and representative of MSF Advisory LLC, Michael Scott Berry supervises all duties and activities of the firm. Michael Scott Berry's contact information is on the cover page of this disclosure document. Michael Scott Berry adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures

outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Connecticut securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Michael Scott Berry has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Michael Scott Berry has **NOT** been the subject of a bankruptcy petition in the past ten years.