

***Cover Page***



**DAVID DUNCAN, CFP®**

**Monterey Wealth Partners LLC  
DBA: Monterey Wealth  
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Atlanta, Georgia 30338**

**Phone: (404) 201-2284**

**January 16, 2024**

**FORM ADV PART 2  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about David Duncan that supplements the Monterey Wealth brochure. You should have received a copy of that brochure. Please contact David Duncan if you did not receive a copy of the Monterey Wealth's brochure or if you have questions about this supplement. Mr. Duncan's CRD number is 6027905.**

**Additional information about David Duncan is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Educational Background and Business Experience***

David Duncan, CFP®  
Investment Advisor/CCO  
Year of Birth: 1986

**Educational Background:**

Georgia Institute of Technology, Bachelor of Science - Business Administration, Graduated: 2011

University of Georgia, Terry College of Business, Certificate: Financial Planning & Services, 2018

**Business Experience:**

Monterey Wealth, Investment Advisor/Chief Compliance Officer, May 2020 - Present

LPL Financial, LLC, Registered Representative, February 2012 – May 2020

**Certifications and Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ Practitioner (CFP®)

This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see [www.cfp.net](http://www.cfp.net).

***Disciplinary Information***

Mr. Duncan does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

***Other Business Activities***

David Duncan has a financial industry affiliated business as an independent insurance agent. Not more than 30% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent a conflict of interest because it gives Mr. Duncan an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Duncan has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Form ADV, Part 2B, Item 5

***Additional Compensation***

David Duncan does not receive an economic benefit for providing advisory services to anyone who is not a client.

Form ADV, Part 2B, Item 6

***Supervision***

Monterey Wealth has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the U.S. Securities and Exchange Commission. Mr. Duncan is Monterey Wealth's Chief Compliance Officer. Mr. Duncan can be reached at (404) 201-2284.

Form ADV, Part 2B, Item 7

***Requirements for State-Registered Advisers***

This section is not applicable as Monterey Wealth is SEC registered and not state registered.