

## Item 1: Cover Page

**TruNorth Capital Management, L.L.C.**

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### **Supervised Persons**

**Brian J. Mullally CRD# 6124884**

**John D. Schoolman CRD# 6145675**

**Kevin L. Miller CRD# 4861915**

**Jean-Claude (JC) Morisset CRD# 6038678**

This Brochure Supplement provides information about Brian J. Mullally, John D. Schoolman, Kevin L. Miller and JC Morisset that supplements the TruNorth Capital Management, L.L.C. brochure. You should have received a copy of that brochure. Please contact TruNorth Capital Management, LLC if you did not receive TruNorth Capital Management, L.L.C.'s brochure or if you have any questions about the contents of this supplement. Registration does not imply a certain level of skill or training.

Additional information about Brian J. Mullally, John D. Schoolman, Kevin L. Miller and JC Morisset is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Item 2: Educational Background and Business Experience – Brian J. Mullally, Esq.**

Mr. Mullally was born in 1972 and graduated from Georgetown University in 1995 with a bachelor's degree in Foreign Service, majoring in International Economics / Finance and Commerce.

After graduation from Georgetown, Mr. Mullally joined Goldman Sachs & Co. in New York City as a Financial Analyst where he provided quantitative portfolio accounting and risk management services to domestic and international trading desks. He left Goldman in 1997 to attend the University of Notre Dame, where he graduated with a dual graduate degree in law (juris doctor) and an MBA with honors in 2001.

Mr. Mullally joined Greenleaf Trust in 2001, where he held varying degrees of ascending portfolio management and client relationship responsibilities, including Junior Research Analyst, Research Analyst, and Vice President and Trust Relationship Officer. In 2007 Mr. Mullally became the CEO and Co-Founder of GlobeFunder Ventures, Inc., a financial technology start-up. In 2012, Mr. Mullally co-founded TruNorth Capital Management, L.L.C., where he is actively engaged in investment research and managing client investment portfolios as CEO and Chief Investment Officer. As of May 1, 2021, he continues to provide leadership as an owner and is a Relationship Manager for the firm.

A member of the State Bar of Michigan and licensed to practice law, Mr. Mullally is a 2004 graduate of the American Bankers Association National Trust School and a 2006 honors graduate of the National Graduate Trust School. Mr. Mullally passed the Series 65 Investment Adviser Law exam as required for registration as an Investment Adviser Representative.

## **Item 3: Disciplinary Information – Brian J. Mullally, Esq.**

- A. Brian Mullally, Esq. has not had criminal or civil actions brought against him.
- B. Brian Mullally, Esq. has not had any administrative proceedings before the SEC, any federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority.
- C. Brian Mullally, Esq. has not had any proceedings before a self-regulatory organization.
- D. Brian Mullally, Esq. has not had any proceedings in which a professional designation, license or professional attainment was revoked or suspended because of a violation of rules relating to professional conduct.

## **Item 4: Other Business Activities – Brian J. Mullally, Esq.**

Mr. Mullally is involved in other business activities primarily in the development and management of real-estate properties. These activities do not conflict with the business activities of TruNorth Capital Management, L.L.C. The time spent may vary throughout the year but may account for approximately 90% of Mr. Mullally's time thereby limiting his day-to-day activities with TruNorth Capital Management, L.L.C.

### **Item 5: Additional Compensation – Brian J. Mullally, Esq.**

Other than compensation paid via TruNorth Capital Management L.L.C., Mr. Mullally does not receive any economic benefit from any person, company or organization, either directly or indirectly, in exchange for providing clients with advisory services.

Mr. Mullally's primary compensation and economic benefit comes from his ownership interest in TruNorth Capital Management, L.L.C. and compensation and economic benefits from the interest in the real-estate activities noted in Item 4.

### **Item 6: Supervision – Brian J. Mullally, Esq.**

Mr. Mullally, as a Relationship Manager, serves as a designated principal of the firm. Mr. Mullally must adhere to the firm's policies and procedures which govern all compliance, operational and financial activities. John Schoolman, Chief Compliance Officer, monitors the firm's practices to ensure Mr. Mullally follows the policies and procedures outlined therein. Mr. Mullally's telephone number is 269-823-4939. John Schoolman, Chief Compliance Officer, supervises Mr. Mullally's activities. Mr. Schoolman's telephone number is 269-823-4118.

### **Item 2: Educational Background and Business Experience – John D. Schoolman**

Mr. Schoolman was born in 1967 and graduated from the University of Illinois at Urbana/Champaign in 1990 with a bachelor's degree in Science, majoring in Agricultural Economics.

After graduation, Mr. Schoolman joined then First of America Bank (now known as PNC) in Kankakee, Illinois as a Credit Analyst where he provided quantitative and risk management services for commercial loan clients. In 1992, Mr. Schoolman's work at the Bank turned to its trust and financial services division where he had various roles and responsibilities over its employee benefits product line at the Bank's corporate headquarters, located in Kalamazoo, Michigan.

Mr. Schoolman joined Greenleaf Trust in 1998, to participate in the startup of Michigan's first "trust-only" bank where he held varying degrees of personal trust, wealth management, and retirement plan services and client trust relationship responsibilities as a Vice President and Trust Relationship Officer. In 2007 Mr. Schoolman became the COO and Co-Founder of GlobeFunder Ventures, Inc., a financial technology start-up. In 2012, Mr. Schoolman became the Co-Founder, President and Chief Compliance Officer of TruNorth Capital Management, L.L.C. As of May 1, 2021, as Chief Compliance Officer, he is actively engaged in the operational and financial activities of the firm.

Mr. Schoolman is also a 2004 graduate of the American Bankers Association National Trust School and a 2006 honors graduate of the National Graduate Trust School. He earned the Certified Trust and Financial Advisor (CTFA) designation, which is available to Trust professionals with a minimum of 3 years' experience who completed the approved training programs and passed the National exam. Mr. Schoolman also earned the Certified Retirement Plan Services Professional (CRSP) designation, available

to those individuals with 3 years of professional experience working in a position that implements the Employee Retirement Income Security Act of 1974 (ERISA) and Internal Revenue Service (IRS) regulations and have completed a retirement and benefits program that is approved by the Institute of Certified Bankers (ICB). Mr. Schoolman passed the Series 65 Investment Adviser Law exam as required for registration as an Investment Adviser Representative.

### **Item 3: Disciplinary Information – John D. Schoolman**

- A. John Schoolman has not had criminal or civil actions brought against him.
- B. John Schoolman has not had any administrative proceedings before the SEC, any federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority.
- C. John Schoolman has not had any proceedings before a self-regulatory organization.
- D. John Schoolman has not had any proceedings in which a professional designation, license or professional attainment was revoked or suspended because of a violation of rules relating to professional conduct.

### **Item 4: Other Business Activities – John D. Schoolman**

Mr. Schoolman is involved in other business activities primarily in the development and management of real-estate properties. These activities do not conflict with the business activities of TruNorth Capital Management, L.L.C. The time spent may vary throughout the year but may account for approximately 10% of Mr. Schoolman's time.

### **Item 5: Additional Compensation – John D. Schoolman**

Other than compensation paid via TruNorth Capital Management L.L.C., Mr. Schoolman does not receive any economic benefit from any person, company or organization, either directly or indirectly, in exchange for providing clients with advisory services.

Mr. Schoolman's primary compensation and economic benefit comes from his ownership interest in TruNorth Capital Management, L.L.C. and he receives compensation and economic benefits from the interest in the real-estate activities noted in Item 4.

### **Item 6: Supervision – John D Schoolman**

Mr. Schoolman, Chief Compliance Officer, serves as a designated principal of the firm. Mr. Schoolman must adhere to the firm's policies and procedures which govern all compliance, operational and financial activities. Mr. Schoolman's telephone number is 269-823-4118.

## **Item 2: Educational Background and Business Experience – Kevin L. Miller**

Mr. Miller was born in 1982 and graduated from Western Michigan University in 2005 with a bachelor's degree in Business Administration majoring in Finance and Accounting.

After graduation, Mr. Miller joined Plante Moran Financial Advisors (PMFA) in June 2005 as a staff member in their Kalamazoo, Michigan office. In his early years at PMFA he focused on supporting the existing wealth management practice as well as developing his technical skills in the areas of financial planning. In 2007 Mr. Miller became a licensed Certified Public Accounting (CPA) in the State of Michigan. In 2009, Mr. Miller received his Certified Financial Planner (CFP®) certification. Professionals carrying the CFP® certification have completed extensive training and experience requirements and are held to rigorous ethical standards. In the same year, Mr. Miller was promoted to Associate at PMFA to recognize his contributions to managing client relationships and excellence in financial planning. In 2012 Mr. Miller transferred to PMFA's Chicago, Illinois office to assist with the Plante Moran merger. While in Chicago, Kevin focused on training staff and helping establish the groundwork for the new wealth management practice. In 2014, Mr. Miller received his Certified Private Wealth Advisor (CPWA®) designation which expands on the complexities many families face when creating their financial goals. After nearly two years in Chicago, Mr. Miller relocated to Kalamazoo Michigan. In 2015, Mr. Miller was promoted to Relationship Manager which recognizes his client service capabilities, client management skills, and managing a team of professionals.

In February 2019, Mr. Miller joined TruNorth Capital Management, L.L.C. as partner and as a Vice President where he is actively engaged in client service activities, investment strategy development, technology interface, and business development. Effective May 1, 2021, Mr. Miller was promoted to President and CEO.

### **INFORMATION ABOUT THE CFP® DESIGNATION**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to obtain the certification. It is recognized in the United States (U.S.) and a number of other countries for its:

1. high standard of professional education
2. stringent code of conduct and standards of practice; and
3. ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- ❖ Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's

degree from a regionally accredited U.S. college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

- ❖ Examination – Pass the comprehensive CFP® Certification Examination. The exam, administered in 10 hours over a 2-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances
- ❖ Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- ❖ Ethics Agreement – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.
- ❖ Continuing Education – Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This includes: 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ❖ Ongoing Ethics Requirement – Individuals who become certified must renew an agreement to be bound by the *Standards of Professional Conduct*, as required. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® Professionals must provide services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Note: The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

### **Item 3: Disciplinary Information – Kevin L. Miller**

- A. Kevin Miller has not had criminal or civil actions brought against him.
- B. Kevin Miller has not had any administrative proceedings before the SEC, any federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority.
- C. Kevin Miller has not had any proceedings before a self-regulatory organization.
- D. Kevin Miller has not had any proceedings in which a professional designation, license or professional attainment was revoked or suspended because of a violation of rules relating to professional conduct.

#### **Item 4: Other Business Activities – Kevin L. Miller**

Mr. Miller is not engaged in any other investment-related business or occupation. As an independent contractor, Mr. Miller teaches CPA continuing education courses for Surgent CPE. Mr. Miller's commitments are expected to be less than 20 hours annually.

#### **Item 5: Additional Compensation – Kevin L. Miller**

Other than compensation paid via TruNorth Capital Management L.L.C., Mr. Miller does not receive any economic benefit from any person, company or organization, either directly or indirectly, in exchange for providing clients with advisory services. Mr. Miller is compensated on an hourly basis, receives discounted CPE courses for his professional designations, and can use his teaching hours towards professional continuing education credits from the activities noted in Item 4.

#### **Item 6: Supervision – Kevin L. Miller**

Mr. Miller, President and CEO, serves as a designated principal of the firm. Mr. Miller must adhere to the firm's policies and procedures which govern all compliance, operational and financial activities. Mr. Miller's telephone number is 269-369-0227. John Schoolman, Chief Compliance Officer, supervises Mr. Miller's activities. Mr. Schoolman's telephone number is 269-823-4118.

#### **Item 2: Educational Background and Business Experience – JC Morisset**

Mr. Morisset was born in 1989 and graduated from Grand Valley State University in 2011 with a bachelor's degree in Business Administration, majoring in Finance.

After graduating from Grand Valley State, Mr. Morisset joined Stifel Nicolaus in Grand Rapids, Michigan as a Client Service Associate where he actively engaged in client service activities and supported a team of internal Financial Advisors. He left Stifel in 2014 to join Plante Moran Financial Advisors (PMFA) as an Operations Team member in their Grand Rapids, Michigan office. In 2015, Mr. Morisset transferred to a Client Service role directly assisting clients with ongoing needs and account related inquiries. In 2018, Mr. Morisset was promoted to a Senior Operations role which recognizes his leadership qualities and client service capabilities. Mr. Morisset passed the Series 65 Investment Adviser Law exam as required for registration as an Investment Adviser Representative.

In April 2022, Mr. Morisset joined TruNorth Capital Management, L.L.C. as a Client Service Specialist, where he is actively engaged in client service activities and the ongoing maintenance and development of their technology interface.

#### **Item 3: Disciplinary Information – JC Morisset**

- A. JC Morisset has not had criminal or civil actions brought against him.
- B. JC Morisset has not had any administrative proceedings before the SEC, any federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority.
- C. JC Moisset has not had any proceedings before a self-regulatory organization.



- D. JC Morisset has not had any proceedings in which a professional designation, license or professional attainment was revoked or suspended because of a violation of rules relating to professional conduct.

#### **Item 4: Other Business Activities – JC Morisset**

Mr. Morisset is not engaged in any other investment-related business or occupation.

#### **Item 5: Additional Compensation – JC Morisset**

Other than compensation paid via TruNorth Capital Management L.L.C., Mr. Morisset does not receive any economic benefit from any person, company, or organization, either directly or indirectly, in exchange for providing clients with advisory services.

#### **Item 6: Supervision – JC Morisset**

Mr. Morisset, Client Service Specialist, serves as an Investment Adviser Representative (IAR) of the firm. Mr. Morisset must adhere to the firm's policies and procedures which govern all compliance, operational and financial activities. Mr. Morisset's telephone number is 586-995-0908. John Schoolman, Chief Compliance Officer, supervises Mr. Morisset's activities. Mr. Schoolman's telephone number is 269-823-4118.