

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Germi L. Cloud, CRPC®, NSSA®

**CLOUD INVESTMENTS, LLC**

**Office Address:**  
200 Clinton Avenue,  
Suite 1020  
Huntsville, AL 35801

Tel: 256-715-0094  
Fax: 256-585-6079

germi@cloudfinancial.com  
www.cloudfinancial.com

This brochure supplement provides information about Germi L. Cloud and supplements the Cloud Investments Financial Advisory, LLC's brochure. You should have received a copy of that brochure. Please contact Germi L. Cloud if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Germi L. Cloud (CRD#5832146) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 14, 2025**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

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### Principal Executive Officer

**Germi L. Cloud, CRPC®, NSSA®**

- Year of birth: 1973
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### Item 2 Educational Background and Business Experience

Educational Background:

- American Intercontinental University; Years attended 2005-2006

Business Experience:

06/2016 – Present	Cloud Investments, LLC Investment Advisor Representative
08/2010 – Present	Cloud Financial, Inc. Insurance Agent
03/2015 – 06/2016	Precision Capital Management Investment Advisor Representative
08/2010 – 03/2015	Horter Investment Management LLC Investment Advisor Representative
02/2006 – 07/2011	U.S. Express Manager

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®): Chartered Retirement Planning Counselor is a designation granted by the College for Financial Planning. CRPC® certification requirements:

- Successfully complete the program.
- Pass the final exam.
- Comply with the Code of Ethics.
- When you achieve your CRPC® designation, you must complete 16 hours of continuing education.
- Reaffirm to abide by the Standards of Professional Conduct.
- Pay a biennial renewal fee.

National Social Security Advisor (NSSA®) certification: certification is awarded by National Social Security Association, LLC, candidates must:

- Complete an eight hour educational course from an authorized educational provider encompassing social security benefits and options.
- Pass an exam administered by The National Underwriter Company. Minimum test score 75%.
- Renew certification bi-annually. Sixteen hours of continuing education is required for renewal.

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**Item 3 Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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**Item 4 Other Business Activities**

Germi Cloud is also a licensed insurance agent. Approximately 50% of Mr. Cloud's time is spent in his insurance practice. From time to time, he will offer clients products and/or services in this capacity.

Germi Cloud leases farmland of row crop to farmer and gets compensated for this activity. This is not investment related, the start date of this activity was 01/2020 and this activity takes up zero hours during trading hours of Mr. Cloud's time. This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

In addition, Germi Cloud is Treasurer of a homeowners association. This is not a financially related business and he spends minimal time in this role. This does not pose a conflict of interest as there will be no crossover clients.

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**Item 5 Additional Compensation**

Mr. Cloud receives additional compensation in his capacity as an insurance agent, but he does not receive any performance based fees.

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**Item 6 Supervision**

Germi Cloud is supervised by Scott Montes, Chief Compliance Officer. Mr. Montes reviews Mr. Cloud's work through client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions.

Mr. Montes can be contacted at 256-715-0094 or by email at [scott@cloudfinancial.com](mailto:scott@cloudfinancial.com).