

This Form ADV 2B ("Brochure Supplement") provides information about Michael Seth Carmody that supplements the Foresight Investment Advisors, LLC Disclosure Brochure. You should have received a copy of that brochure. Please contact Thomas H. Rizzo, Chief Compliance Officer if you did not receive Foresight Investment Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

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

Foresight Investment Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Seth Carmody, CFA

Individual CRD Number: 5879961

Portfolio Manager

Foresight Investment Advisors, LLC
307 Carpenter Dam Road, Suite H
Hot Springs, Arkansas, 71901
(501) 262-9874
mike@foresightia.com

UPDATED: 3/29/21

Item 2: Educational Background and Business Experience

Name: Michael Seth Carmody

Born: 1970

Education Background and Professional Designations:

Education:

Bachelor of Science in Mathematics, Lipscomb University, 1991
Graduated Valedictorian

Professional Designations:

Fellow in the Society of Actuaries, 1995
Chartered Financial Analyst, 2014

Chartered Financial Analyst ("CFA")

The Chartered Financial Analyst ("CFA") charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Business Background:

06/1998 – Present Self-Employed Actuarial Consultant
Nashville, TN

11/2010 – Present Portfolio Manager and LLC Member
Foresight Investment Advisors, LLC
(Investment Advisor Representative - 01/2011 to
Present)

07/2015 – Present

Owner and CFO
Red Dog Shelters, LLC

06/2016 – Present

Owner and Product Manager
Coaching Actuaries, Inc.

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 Seth Carmody provides actuarial consulting services to insurance companies and other interested parties. Michael also provides study material through pre-recorded videos and study guides for the for the CFA (Chartered Financial Analyst) exams through PassedTense. Michael is also the CFO (Chief Financial Officer) and owner of Red Dog Mobile Shelters, where he oversees all financial activities, including projects, billing and cash flow management. Michael is also serving as the CFO and Product Manager for Coaching Actuaries.

Item 5: Additional Compensation

Michael Seth Carmody does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Foresight Investment Advisors, LLC.

Item 6: Supervision

Steven Todd Irwin serves as Chief Compliance Officer for Foresight Investment Advisors, LLC. Both owners, Steven Todd Irwin and Michael Seth Carmody, oversee duties and activities of the firm as well. Each owner's contact information can be found on their respective ADV Part 2B disclosures.

Item 7: Requirements For State Registered Advisers

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

A. Michael Seth Carmody 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 Seth Carmody has **NOT** been the subject of a bankruptcy petition at any time.