

Michael G. Terrio

Managing Member/CCO/Investment Adviser Representative

Motiv8 Investments LLC

2104 South East Rays Way
Stuart, Florida 34994

Phone: (772) 807-4628
Fax: (772) 807-4631
Email: info@motiv8advisors.com

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Form ADV Part 2B – Brochure Supplement

This Brochure Supplement provides information about Michael G. Terrio that supplements the Motiv8 Investments LLC's ("Motiv8") Brochure. You should have received a copy of that Brochure. Please contact our office at (772) 807-4628 if you did not receive Motiv8 Investments LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael G. Terrio is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Michael G. Terrio, CRPC®

Year of Birth: 1977

Educational Background

- University of Minnesota; 1995-1999

Business Background

- Motiv8 Investments LLC, Managing Member/Chief Compliance Officer/ Investment Adviser Representative, 11/2016 to Present
- M. Terrio Investments, Inc., dba The Terrio Group; President/IAR; 01/2011 – Present
- Mike Terrio Inc., dba Terrio Insurance Group; President/Insurance Agent; 10/2008 – Present
- Terrio Tax Advisory Group, Inc., President, 09/2012 to Present
- American Investment Services; 05/2009 – 05/2011

Professional Designations

Chartered Retirement Planning Counselor (CRPC®): Chartered Retirement Planning Counselors 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

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Terrio and Motiv8. Mr. Terrio has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Mr. Terrio is the owner of Motiv8 Advisors Inc., an insurance field marketing organization and insurance agency that markets/wholesales life insurance and fixed annuities to third-party insurance agents in exchange for a marketing and/or override fee from the issuer of such insurance/annuity products. Associated Persons of Motiv8 who are separately licensed as insurance agents generally utilize the marketing and wholesaling services of Motiv8 Advisors Inc.

Mr. Terrio is licensed as insurance agents and can effect transactions in various insurance products, including life, health, disability, long-term care, and annuities and earn commissions for these activities. The firm expects that clients to whom it offers advisory services may also be clients for whom Mr. Terrio act as an insurance agent. Clients are instructed that the fees paid to the firm for advisory services are separate and distinct from the commissions earned for placing the client in insurance products. Clients to whom the firm offers advisory services

are informed that they are under no obligation to use the firm's Associated Persons for insurance services and may use the insurance brokerage firm and agent of their choice.

Mr. Terrio is the owner of Terrio Tax Advisory Group, Inc., a company that offers accounting and tax preparation services to clients. Clients of Motiv8 can also receive various tax and accounting services from Terrio Tax Advisory Group, Inc., however, they are under no obligation to do so.

Mr. Terrio is the owner of M. Terrio Investments, Inc., a state registered investment adviser based in Florida. Clients of Motiv8 are not expected to receive advisory services from M. Terrio Investments, Inc.

Additional Compensation – Item 5

Apart from compensation earned from the outside business activities listed under Item 4 above, Mr. Terrio does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Terrio is an investment adviser representative of Motiv8. In this role, Mr. Terrio is responsible for the monitoring of client portfolios for investment objectives and other reviews. Mr. Terrio is also the Chief Compliance Officer of Motiv8. In this capacity, Mr. Terrio is responsible for the implementation of the firm's compliance program.

Motiv8 has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Terrio adheres himself to Motiv8's code of ethics and compliance manual as mandated. Clients may contact Mr. Terrio at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of Motiv8's code of ethics.

Additionally, Motiv8 is subject to regulatory oversight by various agencies. These agencies require registration by Motiv8 and its employees. As a registered entity, Motiv8 is subject to examinations by regulators, which may be announced or unannounced. Motiv8 is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Requirements for State-Registered Advisers - Item 7

Motiv8 Investments LLC is SEC registered.