Item 1 Cover Page

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Scott A. Montes

CLOUD INVESTMENTS, LLC

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

Additional information about Scott A. Montes (CRD#3099221) is available on the SEC's website at www.adviserinfo.sec.gov.

JANUARY 26, 2024

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Scott A. Montes

• Year of birth: 1971

Item 2 Educational Background and Business Experience

Educational Background:

• Auburn University; Bachelor of Science in Operations Management; 1996

Business Experience:

01/2024 – Present Cloud Investments, LLC

Investment Advisor Representative

06/2017 – 01/2024 Keel Point, LLC

Branch Office Supervisor

12/2011 – 06/2017 ProEquities, Inc

Compliance Officer

Item 3 Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Scott A. Montes has no outside business activities to report.

Item 5 Additional Compensation

Scott A. Montes does not receive additional compensation outside of his Investment Advisory business.

Item 6 Supervision

Scott A. Montes is Chief Compliance Officer of Cloud Investments, LLC. Mr. Montes is responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.