



Frank R. Brannon

Brochure Supplement - Form ADV Part 2B

This brochure supplement provides information about Frank R. Brannon that supplements the KMR Financial Advisory, Inc. brochure. You should have received a copy of that brochure. Please contact Frank Brannon, President of KMR Financial Advisory, Inc. if you did not receive KMR Financial Advisory's brochure or if you have any questions about the contents of this supplement.

Additional information about Frank R. Brannon (CRD # 2905421) is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Frank R. Brannon, CFP®
Born 1955

Education

Master of Decision Sciences, Georgia State University, 1980
Bachelor of Arts-Economics, Tulane University, 1977

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

Frank is Founder and President of KMR Financial Advisory, Inc., which was established in 1997. Frank worked for 30 years in the accounting, finance and technology areas of Southern Company, the largest electric utility in the United States.

Prior 5 Years Work Experience

7/1997-Present KMR Financial Advisory, Inc. - President
2/1986-10/2016 Southern Company Services, most recent position was Corporate Performance Manager; retired in October 2016

Certified Financial Planner

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Frank R. Brannon does not have any legal or disciplinary events.

Item 4 Other Business Activities

Frank R. Brannon does not have any other investment-related business activities.

Item 5 Additional Compensation

Frank R. Brannon does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 Supervision

Frank R. Brannon is the President of KMR Financial Advisory, Inc.; therefore, he is responsible for his own supervision.

Item 7 Requirements for State Registered Advisers

Frank Brannon does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.