



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 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

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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

A.

- 1) Frank R. Brannon has not, nor anyone associated with KMR Financial Advisory, had to pay an award or been found liable in an arbitration claim.
- 2) Frank R. Brannon has not, nor anyone associated with KMR Financial Advisory, had to pay an award or been found liable in a civil, self-regulatory organization or administrative proceeding of any nature.

B. Frank R. Brannon has not, or anyone associated with KMR Financial Advisory, been subject of a bankruptcy petition.