

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



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This brochure provides information about the qualifications and business practices of O'Bryant & Associates, Inc. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 731-986-3445. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

**ADDITIONAL INFORMATION ABOUT O'BRYANT & ASSOCIATES, INC.  
(CRD #149187) IS AVAILABLE ON THE SEC'S WEBSITE AT  
[WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV)**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Since the last filing of this brochure on January 19, 2023, the following changes have been made:

- The entire brochure has been updated for compliance reasons.
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4: Advisory Business

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### Firm Description

O'Bryant & Associates, Inc. ("O'Bryant & Associates") was founded in 2003 and became registered to offer investment advisory services in 2009 in the State of Tennessee. Nathan O'Bryant is 100% owner.

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### Types of Advisory Services

#### FINANCIAL PLANNING AND CONSULTING

O'Bryant & Associates offers two different services, a full financial plan and hourly consultation services as outlined below.

#### *Full Financial Plan*

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. O'Bryant & Associates will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

### *Hourly Consultation Services*

This service is appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a comprehensive financial plan. Client may select individual topics above, or other topics as may be deemed appropriate. The individual topics that will be included in this service will be outlined and agreed upon on the financial planning and consulting agreement.

If a conflict of interest exists between the interests of O'Bryant & Associates and the interests of the Client, the Client is under no obligation to act upon O'Bryant & Associate's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through O'Bryant & Associates. Financial plans will be completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation.

### THIRD PARTY MANAGERS

When deemed appropriate for the Client, O'Bryant & Associates may recommend that Clients utilize the services of a Third Party Manager ("TPM") to manage a portion of, or your entire portfolio. All TPMs that O'Bryant & Associates recommends must either be registered as investment advisers with the Securities and Exchange Commission or with the appropriate state authority(ies).

After gathering information about your financial situation and objectives, an investment advisor representative of our firm will make recommendations regarding the suitability of a TPM or investment style based on, but not limited to, your financial needs, investment goals, tolerance for risk, and investment objectives. Upon selection of a TPM, O'Bryant & Associates will monitor the performance of the TPM to ensure their performance and investment style remains aligned with your investment goals and objectives.

In such circumstances, O'Bryant & Associates receives solicitor fees from the TPM. We act as the liaison between the Client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. We help the Client complete the necessary paperwork of the TPM, and provide ongoing services to the Client. Ongoing services include but are not limited to:

1. Meet with the Client to discuss any changes in status, objectives, time horizon or suitability;
2. Update the TPM with any changes in Client status which is provided to O'Bryant & Associates by the Client;
3. Review the statements provided by the TPM; and
4. Deliver the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the TPM to the Client.

Clients placed with TPM will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the Client prior to signing an agreement. This is detailed in Item 10 of this brochure.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

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**Wrap Fee Programs**

O'Bryant & Associates does not sponsor any wrap fee programs.

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**Client Assets under Management**

O'Bryant & Associates does not manage Client assets.

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**Item 5: Fees and Compensation**

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**Method of Compensation and Fee Schedule**FINANCIAL PLANNING AND CONSULTING

O'Bryant & Associates charges either an hourly fee or fixed fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of sixty (60) days. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to O'Bryant & Associates. O'Bryant & Associates reserves the right to waive the fee should the Client implement the plan through O'Bryant & Associates.

*Full Financial Plan*

Full Financial Plan services are offered on a fixed fee basis up to \$2,500.

*Hourly Consultation Services*

Hourly Consultation Services are offered based on an hourly fee of \$150 per hour.

*Fees for financial plans are:*

Due upon delivery of the completed plan.

THIRD PARTY MANAGERS

O'Bryant & Associates has entered into a Solicitor Agreement with Efficient Advisors, LLC ("Efficient"). Efficient is a Registered Investment Advisor registered with the Securities and Exchange Commission that provides investment portfolio advice and supervisory services.

Efficient offers passively managed models consisting primarily of no-load mutual funds and/or exchange-traded funds ('ETFs'). The total fees will be disclosed to the Client in Efficient's Investment Management Agreement ('IMA'). O'Bryant & Associates receives a fee for these services that will be based on a percentage of assets under management as follows:

<b>Assets Under Management</b>	<b>O'Bryant &amp; Associates Annual Retention</b>
Up to \$1,000,000	0.99%
\$1,000,000.01 - \$3,000,000	0.75%
Over \$3,000,000	0.50%

This is a flat fee/breakpoint fee schedule, the entire portfolio is charged the same asset management fee. For example, a Client with \$750,000 under management would pay \$7,425 on an annual basis.  $\$750,000 \times 0.99\% = \$7,425$ .

The above fees are negotiable. Fees are assessed monthly in advance based on the amount of the assets managed as of the end of the previous month. All management fees are withdrawn from



the Client's account unless otherwise noted. Efficient will receive written authorization from the Client to deduct advisory fees from their account held by a qualified custodian. Efficient will pay O'Bryant & Associates their share of the fees. O'Bryant & Associates does not have access to deduct Client fees. Clients may terminate their account within five (5) business days of signing the investment advisory agreement without penalty or obligation. For terminations after the initial five business days, Efficient will be entitled to a pro-rata fee for the days service was provided in the final quarter. Efficient will pay O'Bryant & Associates their portion of the final fee. Additionally, all unearned fees will be refunded to the Client.

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### **Client Payment of Fees**

Fees for financial plans will be billed to the Client and paid directly to O'Bryant & Associates.

Fees for asset management services provided by TPM are deducted from a designated Client account by TPM to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

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### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees.

For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

O'Bryant & Associates does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

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### **External Compensation for the Sale of Securities to Clients**

Investment Advisor Representatives of O'Bryant & Associates receive external compensation sales of investment related products such as insurance as licensed insurance agents. This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and O'Bryant & Associates' fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

O'Bryant & Associates does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for O'Bryant & Associates to recommend an investment that may carry a higher degree of risk to the Client.

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## **Item 7: Types of Clients**

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### **Description**

O'Bryant & Associates generally provides investment advice to individuals.

Client relationships vary in scope and length of service.

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### **Account Minimums**

O'Bryant & Associates requires a minimum of \$300,000 to open an account. The minimum account size may be lowered or waived for family of existing clients.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

TPMs utilized by O'Bryant & Associates may use various methods of analysis to determine the proper strategy for the Client referred and these will be disclosed in the TPM's Form ADV Part 2. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Other strategies utilized by TPMs may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

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### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind.

The risks associated with utilizing TPMs include:

- Manager Risk
  - TPM fails to execute the stated investment strategy
- Business Risk
  - TPM has financial or regulatory problems
- The specific risks associated with the portfolios of the TPM's which is disclosed in the TPM's Form ADV Part 2.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

O'Bryant & Associates and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

O'Bryant & Associates and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

O'Bryant & Associates and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of O'Bryant & Associates or the integrity of its management.

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

No affiliated representatives of O'Bryant & Associates are registered representatives of a broker-dealer.

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### **Futures or Commodity Registration**

Neither O'Bryant & Associates nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Managing Member, Nathan O'Bryant is also a licensed independent insurance agent. Less than 5% of Nathan O'Bryant's time is spent in this practice. He will offer Clients services from this activity. Tanya O'Bryant has an active insurance license but does not engage in selling or recommending insurance products.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Clients placed with TPMs will be billed in accordance with the TPM's fee schedule which will be disclosed to the Client prior to signing an agreement. When referring Clients to a TPM, the Client's best interest will be the main determining factor of O'Bryant & Associates. O'Bryant & Associates ensures that before selecting other advisors for Client that the other advisors are properly licensed or registered as an investment advisor.

These practices represent conflicts of interest because O'Bryant & Associates is paid a Solicitor Fee for recommending the TPMs and may choose to recommend a particular TPM based on the fee O'Bryant & Associates is to receive. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to act in the best interest of his Clients. Clients are not required to accept any recommendation of TPMs given by O'Bryant & Associates and have the option to receive investment advice through other money managers of their choosing.

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## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The affiliated persons (affiliated persons include employees and/or independent contractors) of O'Bryant & Associates have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of O'Bryant & Associates affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of O'Bryant & Associates. The Code reflects O'Bryant & Associates and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

O'Bryant & Associates' policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of O'Bryant & Associates may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

O'Bryant & Associates' Code is based on the guiding principle that the interests of the Client are our top priority. O'Bryant & Associates' officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

O'Bryant & Associates will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

O'Bryant & Associates and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

O'Bryant & Associates and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide O'Bryant & Associates with copies of their brokerage statements.

The Chief Compliance Officer of O'Bryant & Associates is Nathan O'Bryant. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over affiliated persons' transactions.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

O'Bryant & Associates does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they

buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide O'Bryant & Associates with copies of their brokerage statements.

The Chief Compliance Officer of O'Bryant & Associates is Nathan O'Bryant. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

O'Bryant & Associates does not manage money, therefore O'Bryant & Associates does not recommend the use of a particular broker-dealer.

- *Directed Brokerage*  
O'Bryant & Associates utilizes TPM's and therefore it does not take direction from Clients as to what broker-dealer to use.
- *Brokerage for Client Referrals*  
O'Bryant & Associates does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Best Execution*  
Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. O'Bryant & Associates does not manage Client accounts.
- *Soft Dollar Arrangements*  
O'Bryant & Associates does not receive soft dollar benefits.

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### **Aggregating Securities Transactions for Client Accounts**

O'Bryant & Associates does not trade for its or its Clients' accounts and therefore aggregation of securities transactions is not applicable.

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## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Accounts managed by TPM's are reviewed on an annual basis by investment advisor representatives of O'Bryant & Associates. Account reviews are performed more frequently when market conditions dictate.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, O'Bryant & Associates suggests updating at least annually.

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### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

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### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the third party money manager's custodian. Client receives confirmations of each transaction in account from Custodian and an additional

statement during any month in which a transaction occurs. O'Bryant & Associates does not provide additional reports to Clients.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

O'Bryant & Associates receives a portion of the annual management fees collected by the TPM(s) to whom O'Bryant & Associates refers Clients.

This situation creates a conflict of interest because O'Bryant & Associates and/or its Investment Advisor Representative have an incentive to decide what TPMs to use because of the higher solicitor fees to be received by O'Bryant & Associates. However, when referring Clients to a TPM, the Client's best interest will be the main determining factor of O'Bryant & Associates.

### **Advisory Firm Payments for Client Referrals**

O'Bryant & Associates does not compensate for Client referrals.

## **Item 15: Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by TPM.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

O'Bryant & Associates does not manage securities accounts on behalf of Clients.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

O'Bryant & Associates does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, O'Bryant & Associates will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided to Clients because O'Bryant & Associates does not serve as a custodian for Client funds or securities and O'Bryant & Associates does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

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**Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

O'Bryant & Associates has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

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**Bankruptcy Petitions during the Past Ten Years**

O'Bryant & Associates has not had any bankruptcy petitions in the last ten years.

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**Item 19: Requirements for State Registered Advisors**

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**Principal Executive Officer – Tanya O'Bryant**

- Year of birth: 1971

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**Educational Background and Business Experience**

Educational Background:

- No post-secondary education

Business Experience:

- O'Bryant & Associates, Inc.; Secretary/Insurance Agent; 04/2003-Present

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**Outside Business Activities**

Tanya O'Bryant has an active insurance license but does not engage in selling or recommending insurance products.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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**Performance Based Fee Description**

Neither O'Bryant & Associates nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

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**Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

Neither O'Bryant & Associates nor its management have been involved in any of the following:

1. An award or otherwise been 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;
  - e) Dishonest, unfair or unethical practices.
2. An award or otherwise been 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;
- e) Dishonest, unfair or unethical practices.

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**Material Relationship Maintained by this Advisory Business or Management Persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.



**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Nathan O'Bryant, CRPC®



**Main Office Address:**  
235 Veterans Drive North  
Huntingdon, TN 38344

**Jackson Office Address:**  
1030 Greystone Square  
Jackson, TN 38305

**Tel:** 731-986-3445

**Email:** [nathan@investorcoach.net](mailto:nathan@investorcoach.net)

**Website:** [www.investorcoach.net](http://www.investorcoach.net)

January 26, 2023

This brochure supplement provides information about Nathan O'Bryant and supplements the O'Bryant & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nathan O'Bryant if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT NATHAN O'BRYANT (CRD #5305954) IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.AVISERINFO.SEC.GOV](http://WWW.AVISERINFO.SEC.GOV).**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

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### Principal Executive Officer – Nathan O’Bryant, CRPC®

- Year of birth: 1978
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### Item 2 - Educational Background and Business Experience

#### Educational Background:

- Freed-Hardeman University; Bachelor of Business Administration – Business Management; 2000

#### Business Experience:

- O’Bryant & Associates, Inc.; Chief Compliance Officer; 01/2009-Present
- O’Bryant & Associates, Inc.; President/ Insurance Agent; 04/2003-Present
- Nathan O’Bryant, Sole Proprietor; Insurance Agent; 11/2001-04/2003

#### Professional Certifications

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*Nathan O’Bryant* has earned certifications and credentials that are required to be explained in further detail.

Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®): Chartered Retirement Planning Counselor 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.
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### Item 3 - Disciplinary Information

A. Mr. O’Bryant has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

- B. Mr. O'Bryant never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
  2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority  
(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. O'Bryant has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
  2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. O'Bryant has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

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#### **Item 4 - Other Business Activities**

Managing Member, Nathan O'Bryant is also a licensed independent insurance agent. Less than 5% of Nathan O'Bryant's time is spent in this practice. He will offer Clients services from this activity.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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#### **Item 5 - Additional Compensation**

Mr. O'Bryant receives commissions on the insurance products he sells. He does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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#### **Item 6 - Supervision**

Since Mr. O'Bryant is the sole owner and investment adviser representative of O'Bryant & Associates and is solely 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. He can be reached at [nathan@investorcoach.net](mailto:nathan@investorcoach.net) or 731-986-3445.

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**Item 7 - Requirements for State-Registered Advisors**

- A. Mr. O'Bryant has not been involved in any of the following:
1. An award or otherwise been 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;
    - e) Dishonest, unfair or unethical practices.
  2. An award or otherwise been 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;
    - e) Dishonest, unfair or unethical practices.
- B. Mr. O'Bryant has never been the subject of a bankruptcy petition.