

*This brochure supplement provides information about Sandra Sue Presgraves that supplements the Berg Faircloth Investment Advisors Corp. brochure. You should have received a copy of that brochure. Please contact Sandra Sue Presgraves, Investment and Financial Advisor if you did not receive Berg Faircloth Investment Advisors Corp.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Sandra Sue Presgraves is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Berg Faircloth Investment Advisors Corp.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Sandra Sue Presgraves**

Personal CRD Number: 2159452

Investment Adviser Representative

Berg Faircloth Investment Advisors Corp.  
44135 Woodridge Parkway, Suite 200  
Leesburg, Virginia, 20176  
(703) 821-1040  
[www.b-f-c.com](http://www.b-f-c.com)  
[spresgraves@b-f-c.com](mailto:spresgraves@b-f-c.com)

UPDATED: 12/8/2011

## **Item 2: Educational Background and Business Experience**

**Name:** Sandra Presgraves **Born:** 1967

### **Education Background and Professional Designations:**

#### **Education:**

MBA Finance, Indiana University Bloomington, IN - 1991  
BBA Finance, James Madison University Harrisonburg, VA - 1989

#### **Business Background:**

2005- Present	Investment & Financial Advisor Berg Faircloth Investment Advisors Corp.
2011 - Present	Reg. Rep. United Planners Financial Services
2007 - 2011	Reg. Rep. Cambridge Investment Research, Inc.
1991 - Present	Ind. Agent Insurance Agent

## **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## **Item 4: Other Business Activities**

Sandra Presgraves is licensed in Life and Health Insurance in MD, VA and DC and may sell these products for a commission. Sandra is a Registered Representative of United Planners Financial Services. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BFIA always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of BFIA in their capacity as a registered

representative or a licensed insurance agent. She spends approximately 40 hours a week on these other business activities.

### Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Sandra Presgraves does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Berg Faircloth Investment Advisors Corp..

### Item 6: Supervision

As a representative of Berg Faircloth Investment Advisors Corp., Sandra Presgraves works close with Ricky Landon Faircloth, and all advice provided to clients is reviewed by Ricky Landon Faircloth prior to implementation. Sandra Presgraves's contact information is on the cover page of this disclosure document.

### Item 7: Requirements For State Registered Advisers

*This disclosure is required by Virginia securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Sandra Presgraves has **NOT** been involved in any of the events listed below.

1. An award or otherwise being 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; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being 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; or
  - e) dishonest, unfair, or unethical practices.

B. Sandra Presgraves has **NOT** been the subject of a bankruptcy petition at any time.