

# ***Barber Lackey Financial Group, LLC***

***1001 Founders Row, Suite 104  
Greensboro, GA 30642***

***(404) 250-0293  
(877) 745-2534***

***[www.blfgonline.com](http://www.blfgonline.com)  
[www.blfgria.com](http://www.blfgria.com)***

## ***Disclosure Brochure***

***March 31, 2011***

This brochure provides information about the qualifications and business practices of Barber Lackey Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at (404) 250-0293. 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.

Barber Lackey Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Barber Lackey Financial Group, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Material Changes** (Item 2)

On August 12, 2010, the United State Securities and Exchange Commission (“SEC”) published “Amendments to Form ADV” which requires us to provide clients and prospective clients (“you, your, yours”) with a brochure and brochure supplements written in plain English. This brochure dated March 31, 2011 is prepared according to the SEC’s new requirements and rules. As a result, we are providing you with a brochure that not only looks different, but contains more information than required of earlier disclosure documents.

In the past, we have offered or delivered information about our qualifications and business practices on an annual basis. Going forward, we will ensure that you receive a summary of any material changes to our brochures by April 29th of each year. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of our last annual update of our brochure.

Currently, our brochure may be requested by contacting Jennifer D. Lackey, Chief Compliance Officer, at (404) 250-0293 or [jenniferd@blfgonline.com](mailto:jenniferd@blfgonline.com).

Our brochure is also available on our website <http://www.blfgonline.com> or <http://www.blfgria.com>.

We will provide you with a new brochure at any time without charge.

Additional information about Barber Lackey Financial Group, LLC (“BLFG, we, us, our, ours”) is also available via the SEC’s website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The SEC’s website also provides information about any persons affiliated with us who are registered as our investment adviser representatives.

Information on our investment adviser representatives who work with your account can be found in our brochure supplements on the page shown in the table of contents to the right of this column.

## **Table of Contents**

(Item 3)

<i>Advisory Business.....</i>	<i>1</i>
<i>Fees and Compensation.....</i>	<i>1</i>
<i>Performance Based Fees.....</i>	<i>4</i>
<i>Types of Clients.....</i>	<i>4</i>
<i>Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>4</i>
<i>Disciplinary Information.....</i>	<i>5</i>
<i>Other Financial Industry Activities and Affiliations.....</i>	<i>5</i>
<i>Code of Ethics; Participation or Interest in Client Transactions and Personal Trading.....</i>	<i>5</i>
<i>Brokerage Practices.....</i>	<i>6</i>
<i>Review of Accounts.....</i>	<i>9</i>
<i>Client Referrals and Other Compensation.....</i>	<i>9</i>
<i>Custody.....</i>	<i>9</i>
<i>Investment Discretion.....</i>	<i>9</i>
<i>Voting Client Securities.....</i>	<i>10</i>
<i>Financial Information.....</i>	<i>10</i>
<i>Requirement for State Registered Advisers.....</i>	<i>10</i>
<i>Brochure Supplements.....</i>	<i>11</i>

SEC File Number: 801-63522

CRD Number: 126989

## **Advisory Business** *(Item 4)*

Barber Lackey Financial Group is a limited liability company organized under the laws of the state of Georgia. Glen J. Barber, Gordon Thomas Lackey, Jr. and Jennifer Lackey Barber founded the firm in November 1999. Glen J. Barber and Gordon Thomas Lackey, Jr. are principal owners of the firm. Information about their backgrounds and qualifications can be found in the supplement at the end of this brochure.

We offer personalized investment advisory services and financial planning services on a continuous basis. We meet with you to determine your investment goals and objectives, focusing on your current and future financial needs. After your initial complimentary consultation, if you choose to move forward with us, we will prepare an advisory contract tailored to your specific needs that will be signed by both you and one of the BLFG partners.

We offer discretionary and non-discretionary services. Once we have determined your risk tolerance, investment objectives and time horizon (at a minimum), a portfolio model is chosen based upon the investment strategy that best suits you.

As of December 31, 2010, we managed approximately \$22.5 million in client assets where we had the discretionary

authority to make the investment decisions and approximately \$1.6 million in client assets where we did not have discretion.

We have available the flexibility of financial planning services on a one-time or ongoing basis. We will meet with you on an initial complimentary consultation where we will collect personal information such as family records, budgeting, personal assets and liabilities, estate information and additional financial goals. As a part of the planning process, at your discretion, we will work closely you're your attorney, insurance agent, stockbroker and/or other advisers. Otherwise, we suggest that you work closely with these outside professional advisers independently. Once the information is gathered, reviewed, and analyzed, a written financial plan is designed to help you achieve your stated financial goals and objectives. Implementation of your financial plan is entirely at your discretion.

## **Fees and Compensation** *(Item 5)*

### *Investment Advisory Services Fees*

We offer our investment advisory services on a fee-only basis. Our fee is calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts

are referred to as custodians (hereinafter referred to as “custodian”). Your custodian determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. Our fee schedule is described below:

<b><u>Discretionary*</u></b> <b><u>Assets Under Management</u></b>	<b><u>Annual</u></b> <b><u>Advisory Fee</u></b>
\$0 to \$499,999	1.75%
\$500,000 to \$999,999	1.50%
\$1,000,000 to \$2,999,999	1.25%
Above \$3,000,000	Negotiable

*\*Minimum quarterly fee of \$437.50 will be charged if the value of your account(s) is below the account minimums on the last day of each quarter. The minimum required account balance for Discretionary is \$100,000.*

<b><u>Non-Discretionary*</u></b> <b><u>Assets Under Management</u></b>	<b><u>Annual</u></b> <b><u>Advisory Fee</u></b>
\$0 to \$99,999	1.50%
\$100,000 to \$499,999	1.25%
\$500,000 to \$999,999	1.00%
\$1,000,000 to \$2,999,999	0.75%
Above \$3,000,000	Negotiable

*\*Minimum quarterly fee of \$187.50 will be charged if the value of your account(s) is below the account minimum on the last day of each quarter. The minimum required*

*account balance for Non-Discretionary is \$50,000.*

The minimum requirements pertaining to account balance and account fees may be negotiable depending on the complexity and level of sophistication of your plan. We reserve the right to change the advisory fees payable by you with thirty (30) days written notice. During the 30 days, you have the right to terminate the management agreement by written instruction. If you do not terminate your agreement, the new advisory fee schedule will take effect.

Your asset-based fee is payable to us quarterly in advance and will be debited directly from your account. You must authorize us in writing to have the custodian pay us directly by debiting your account.

One-fourth of the annual advisory fee is charged each calendar quarter. We send a statement that includes the value of your investments, our advisory fee, and how it is calculated. Your custodian also provides you with statements that show the amount paid directly to us. You should compare the statement we send to you to your custodian’s statement and verify the calculation of our fees. Your custodian does not verify the accuracy of the fee calculations.

#### **Quarterly Fee Calculation**

$$\text{Assets under Management} \times \text{Annual Fee} \div 4 = \text{Quarterly Fee}$$

In addition to our fee, you may be required to pay other charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- internal fees and expenses charged by mutual funds or exchange traded funds (“ETFs”), and
- other fees and taxes on brokerage accounts and securities transactions.

None of these fees are paid to or are shared with us.

Mutual fund companies, ETFs, and variable products insurers charge internal fees and expenses for their products. The fees and expenses are in addition to any advisory fees charged by us. Complete details of the internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us if you have any questions about fees and expenses.

If you purchase mutual funds through the custodian, you may pay a transaction fee that would not be charged if the transactions were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

You must pay our advisory fees in advance of receiving our services. If before the end of the billing period, either one of us terminates the advisory agreement, written notice will be required. Upon receipt of written notice, any unearned fees that were deducted from your account will be returned to you. The prorated amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund. Your prorated refund will be paid back directly to the account it was originally debited from.

#### *Financial Planning Services Fees*

Our financial planning fees are based on an hourly or fixed fee arrangement based on the schedule below and as agreed upon between you and us. Fees are negotiable and will vary depending on the complexity of your situation and the services we will provide. Once we have agreed on a fee, 50% is due at the time that we put in place the agreement and the remainder will be due when your plan is complete and reviewed with you. At no time will we take a deposit of more than \$500 more than six months in advance of completing the work.

**Fixed Fee (Maximum)**

\$5,000 - clients with a net worth up to \$1,000,000

\$10,000 - clients with a net worth of \$1,000,001 to \$5,000,000

Negotiable - clients with a net worth greater than \$5,000,000

**Hourly Fee:** \$0 to \$500 per hour

Our hourly fees will be due on a monthly basis on the last business day of each calendar month or in full upon completion of the service, whichever comes first.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

***Performance-Based Fees (Item 6)***

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance.

The fee is generally a percentage of the profits made on the investments.

We do not charge performance-based fees on any of our client accounts.

***Types of Clients (Item 7)***

We provide investment advisory and financial planning services to individuals, trusts, estates, charitable organizations, corporations, and other business entities. We generally require a minimum portfolio size of \$100,000. We, at our sole discretion, may accept

clients with smaller portfolios based upon certain factors including anticipated future earning capacity, anticipated future additional assets, account composition, related accounts, and pre-existing client relationships. We may consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement.

***Methods of Analysis, Investment Strategies and Risk of Loss (Item 8)***

We construct our portfolios by screening a universe of available mutual funds and ETFs using both technical and fundamental analysis to determine which funds should be used in our portfolios. Technical analysis uses charts and quantitative analysis to discover supply and demand and behavioral characteristics of a security. Fundamental analysis entails studying the overall economic and industry condition as well as the financial condition of the securities being assessed.

We use strategies that include core positions for longer holding periods along with some shorter term trend based purchases and sales. Our strategies may include selling securities within 30 days of their purchase. Some of the shorter term purchases and sales can include exposure to hedges and inverse funds designed to increase downside protection. All portfolios are reviewed regularly to make sure the

funds included still fit our strategies' objectives. Securities can be sold for various reasons, such as change in market outlook, change in strategy, loss of relative strength or a breach in the absolute loss threshold of the position. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk.

### ***Disciplinary Information*** (Item 9)

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

### ***Other Financial Industry Activities and Affiliations*** (Item 10)

Glen J. Barber and Jennifer Lackey Barber, partners of BLFG, are also

registered representatives of Cape Securities, Inc., a general securities broker/dealer and member of FINRA, SIPC & MSRB. Glen J. Barber and Jennifer Lackey Barber may also have arrangements to sell insurance through various insurance companies. You are under no obligation to purchase or sell securities through Mr. or Mrs. Barber or purchase insurance products. However, if you do so, he or she may earn compensation in addition to any fees you pay for advisory services. As a result of such sales activity, there may be a potential conflict of interest.

### ***Code of Ethics; Participation or Interest in Client Transactions and Personal Trading*** (Item 11)

We have adopted a *Code of Ethics* ("Code") to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative's or employee's position of trust and responsibility;

- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by our advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over

another, and

- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

### **Brokerage Practices** *(Item 12)*

We may recommend that the custodian for your account be Charles Schwab & Co., Inc. (“Schwab”) or Fidelity Brokerage Services, LLC (“Fidelity”). Schwab and/or Fidelity will assist us in servicing your account. We are independently owned and operated and are not affiliated with Schwab or Fidelity. Our use of Schwab and Fidelity is, however, a beneficial business arrangement for us and for Schwab and Fidelity. Information regarding the benefits of this relationship is described below.

In recommending Schwab or Fidelity as custodian and as the securities brokerage firm responsible for executing transactions for your portfolios, we consider at a minimum Schwab and Fidelity’s:

- existing relationship with us,
- financial strength,



- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of Schwab or Fidelity to execute transactions for your accounts is not the lowest possible transaction cost, but whether Schwab or Fidelity can provide what is in our view the best qualitative execution for your account.

Schwab and Fidelity provide us with access to their institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, and
- access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to affect a minimum volume of transactions or maintain a dollar amount of client assets to receive these services.

Schwab or Fidelity do not charge separately for holding our clients accounts, but may be compensated by you through other transaction-related fees associated with securities transactions it executes for your accounts.

Schwab and Fidelity also make available to us other products and services that benefit us, but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such as:
  - duplicate trade confirmations,
  - bundled duplicate account statements, and
  - access to an electronic communication network for client order entry and account information;
- execution, including:
  - access to a trading desk serving advisory participants exclusively and
  - access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;
- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts;
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

Schwab and Fidelity also make available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

Schwab and Fidelity may also make available or arrange for these types of services to be provided to us by independent third parties. Schwab and Fidelity may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with Schwab and Fidelity, because we do not have to produce or purchase the products and services listed above.

Because the amount of our compensation or the products and services we receive may vary depending on the custodian we recommend to you, we may have a conflict of interest in making that recommendation. Our recommendation of specific custodians may be based in part on the economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless

strive to act in your best interests at all times.

Commissions and other fees for transactions executed through Schwab and Fidelity may be higher than commissions and other fees available if you use another custodian or broker/dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by Schwab and Fidelity outweighs the benefit of possibly lower transaction costs which may be available under other brokerage arrangements.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained at Schwab or Fidelity. We do not attempt to allocate these benefits to specific clients.

You may direct us in writing to use a particular broker-dealer to execute some of all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other

clients who do not direct us to use a particular broker or dealer.

### **Review of Accounts** (Item 13)

All client accounts are monitored on an ongoing basis with a formal review conducted at least annually or as agreed upon with you. The reviews focus on the consistency of portfolio investments with your stated objectives and risk tolerances. Reviews also consider investment restrictions requested, investment time horizons, liquidity needs, tax considerations and other circumstances unique to your situation.

On a quarterly basis, the performance of your account(s) is reviewed to monitor consistency with market benchmarks that we deem applicable. Account reviews may also be triggered by other factors such as changes in general economic and market conditions, known changes in your financial situation, and large deposits or withdrawals from your account(s). Glen J. Barber, or other qualified associates of BLFG are responsible for reviews.

You will receive statements from the custodian of your account(s) at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values. You will also receive performance analysis reports prepared by us which describe the returns realized on the investments

in your account(s).

### **Client Referrals and Other Compensation** (Item 14)

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

We receive certain economic benefits as a result of our participation in Schwab and Fidelity's institutional programs. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

### **Custody** (Item 15)

You will receive statements from the custodian that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements and compare them to the account statements that we may provide you. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account.

### **Investment Discretion** (Item 16)

We offer our advisory services on a discretionary basis. This means that we do not need advance approval from you to determine the type and amount

of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the broker-dealer through which transactions will be executed or to negotiate brokerage commissions. Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees which, may only be done with your prior written authorization.) This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically included in the investment advisory agreement you enter into with us.

### ***Voting Client Securities (Item 17)***

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

### ***Financial Information (Item 18)***

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.

### ***Requirements for State-Registered Advisers (Item 19)***

The executive officers and management persons of BLFG are G. Thomas Lackey, Jr., Glen J. Barber, Jennifer Lackey Barber and Jennifer Driver Lackey. Information pertaining to their formal educations and business backgrounds can be found in the following brochure supplements.

We are not actively engaged in any business other than giving investment advice.

We do not charge performance-based fees on any of our client accounts.

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

We do not have any relationships or arrangements with any issuers of securities besides what we have already disclosed in the “Other Financial Industry Activities and Affiliations” section on page 5.

**G. Thomas Lackey, Jr.**

Individual CRD # 2553380

***Barber Lackey Financial Group, LLC***

***1001 Founders Row***

***Suite 104***

***Greensboro, GA***

***30642***

***(404) 250-0293***

**Brochure Supplement**

March 31, 2011

**This brochure supplement provides information about G. Thomas Lackey, Jr. that supplements the Barber Lackey Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Lackey, CCO, if you did not receive Barber Lackey Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about G. Thomas Lackey, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

**G. Thomas Lackey, Jr.**

*Year of birth:* 1971

*Formal education:*

- University of Georgia, BBA Finance, 1994
- Oglethorpe University, CFP® Program

*Business background:*

- Barber Lackey Financial Group, LLC – Member/Partner (10/99 – Present)
- Western International Securities, Inc. – Registered Principal (03/08 – 10/08)
- NRP Financial, Inc. – Registered Principal (04/07 – 04/08)
- Oberlin Financial Corp. – Registered Principal (01/06 – 04/07)
- FSC Securities Corporation – Registered Principal (04/02 – 01/06)
- J.P. Atkinson and Associates – Account Executive (1994 – 1999)

Mr. Lackey maintains the following professional designations:

***Chartered Market Technician (CMT)*** program is a certification

process in which candidates are required to demonstrate proficiency in a broad range of technical analysis subjects. Administered by the Accreditation Committee of the Market Technicians Association (MTA), Inc., the Program consists of three levels. CMT Level 1 and CMT Level 2 are multiple choice exams while CMT Level 3 is in essay form.

The objectives of the CMT Program are:

- To guide candidates in mastering a professional body of knowledge and in developing analytical skills;
- To promote and encourage the highest standards of education; and
- To grant the right to use the professional designation of Chartered Market Technician (CMT) to those members who successfully complete the Program and agree to abide by the MTA Code of Ethics.

In order to be granted your CMT designation, you must meet the following requirements:

- Successful completion of all three (3) levels of the CMT Exam.
- Have obtained ['Member Status'](#) within the MTA.
- Have been gainfully employed in a professional analytical or investment management capacity

for a minimum period of three (3) years and must be regularly engaged in this capacity at the time of successfully passing all three (3) levels of the CMT Exam.

The Chartered Market Technician (CMT) program offers a structured approach to study technical analysis and ensure all key areas are covered. The CMT can help to open doors that may lead to job opportunities. The CMT demonstrates to Wall Street that you are a professional in the field of technical analysis. For those seeking a more traditional Wall Street analyst job, passing the first two CMT exams provides a significant step towards attaining the "Registered Research Analyst" designation from FINRA. Even if you're not looking for a FINRA exemption but rather just to learn technical analysis, the CMT Program offers a structured, organized, and comprehensive way to do so.

The MTA is pleased to announce that it will now be offering a voluntary Continuing Education (CE) Program for our members. Credits for the CE Program will come from nearly all the MTA's member benefits: attending seminars, chapter meetings, submitting articles, viewing a webcast, etc. You will find that your current level of involvement with the MTA will most likely satisfy your CE requirements.

These requirements are intended to encourage professionals to expand their

knowledge base and stay up-to-date on new developments in the field of Technical Analysis. You will find a complete list of recognized credits within this page. Rest assured that the method of delivery and recording of CE Credits will be user friendly and simple to understand.

It is strongly believed that a continuing education program would strengthen the CMT designation in the eyes of the membership and, most importantly, with the financial community. In order to meet the CE Program requirements, one must complete 15 CE Credits by the end of the calendar year. 1 CE Credit is defined as 1 hour.

***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").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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.

***Chartered Financial Consultant (ChFC®)*** program provides financial planners and others in the financial services industry with an in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients. Individuals with this designation demonstrate an understanding of wealth accumulation, risk management, income taxation, planning for retirement needs, investments, estate and succession planning.

A Chartered Financial Consultant® has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken at least eight college-level courses on all aspects of financial planning from the American College, a non-profit educator with the highest level of academic accreditation. ChFC®s must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional advice you need.

Advisors with the ChFC® designation are required to serve you with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee

of the Board of Trustees of the American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients.

***Chartered Life Underwriter (CLU)*** program is the professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life. Agents, field managers, and home office personnel gain in-depth knowledge on insurance and financial planning, income taxation, individual life insurance, life insurance law, estate and succession planning, and planning for business owners and professionals. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation.

***Certified Fund Specialist® (CFS);*** Over 12,000 mutual funds are offered in the United States alone. There are more than three times as many mutual funds as there are stocks listed on the NYSE. Over 30% of all households own shares of at least one fund. Confused by the ever-increasing number of investments available and concerned about achieving financial security, more and more people are seeking the advice of professionals.

Their concerns and increasing awareness about mutual funds and annuities will motivate them to seek an advisor who has the credibility of a sound education and a commitment to professionalism - the Certified Fund Specialist®.

With mutual funds training, a Certified Fund Specialist® is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived.

The CFS® course, exams, and case study highlight what the practitioner faces daily. The course consists of six modules, designed to be completed in 15 weeks. Students of the course will gain mutual fund and related knowledge plus an understanding of the uses of different investment vehicles in their financial advising practice. Some highlighted areas of course study are asset class descriptions, historical returns and risk; mutual fund costs; fund management and selection; time value analysis and market indicators; REITs, ETFs, CEFs,

UITs and structured notes; risk measurements and minimization; fund and personal tax issues; and modern portfolio theory. There are three non-cumulative exams, each based on two modules and consisting of 50 multiple-choice questions, and one written case study based on a one-page fact pattern about a hypothetical client who has come to the advisor with questions.

### ***Disciplinary Information***

G. Thomas Lackey, Jr. has not been the subject of any legal or disciplinary event.

### ***Other Business Activities***

Mr. Lackey is not engaged in any business activities other than those related to Barber Lackey Financial Group, LLC.

### ***Additional Compensation***

Mr. Lackey does not receive any additional compensation related to the advisory services provided to you.

### ***Supervision***

G. Thomas Lackey, Jr. is a managing member of Barber Lackey Financial Group, LLC. Mr. Lackey is required to adhere to the processes and procedures as described in our firm's Code of Ethics. His advice to you will be monitored by performing the following

reviews:

- A review of relevant account opening documentation when the relationship is established,
- A daily review of account transactions,
- A review of personal custodial information on a quarterly basis to assess account activity, and

- A review of client correspondence on an as needed basis.

Mr. Lackey is supervised by our Chief Compliance Officer, Jennifer D. Lackey. Jennifer can be reached at (404) 250-0293.

**Glen J. Barber**

Individual CRD # 2201253

***Barber Lackey Financial Group, LLC***

***7824 Hickory Flat Highway***

***Suite 130***

***Woodstock, GA***

***30188***

***(404) 250-0293***

**Brochure Supplement**

March 31, 2011

**This brochure supplement provides information about Glen J. Barber that supplements the Barber Lackey Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Lackey, CCO, if you did not receive Barber Lackey Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Glen J. Barber is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

**Glen J. Barber**

*Year of birth:* 1969

*Formal education:*

- Berry College, BBA Business Management, 1991
- University of Georgia Certified Financial Planning Program

*Business background:*

- Barber Lackey Financial Group, LLC – Member/Partner (10/99 – Present)
- Cape Securities, Inc. - Registered Representative (10/08 – Present)
- Western International Securities, Inc. – Registered Representative (03/08 – 10/08)
- NRP Financial, Inc. – Registered Representative (04/07 – 04/08)
- Oberlin Financial Corp. – Registered Representative (01/06 – 04/07)
- FSC Securities Corporation – Registered Representative (12/01 – 01/06)
- J.P. Atkinson and Associates – Account Executive (1994 – 1999)

Mr. Barber maintains the following professional designations:

***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”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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.

***Certified in Long-Term Care (CLTC)*** program is the long-term care insurance industry's only independent professional designation. Created in 1999, the course is focused on the field of long-term care planning and provides legal, accounting, insurance and financial service professionals the critical tools necessary to address the

subject matter with their middle-age clients.

The goal is to teach students how to create a plan that preserves the emotional, physical, and financial wellbeing of a client's family should care be necessary. Once established, options to fund that plan, including, Medicare, Medicaid, the Veterans Administration, self-funding and long-term care insurance, are reviewed and recommended where appropriate.

The CLTC designation which is owned by the CLTC Board of Standards, Inc. is not affiliated with or funded by any insurance sales or marketing organization. The quality of the program is evidenced by the granting of continuing education credits by all states as well as established programs such as the Certified Financial Planner (CFP®) and Chartered Life Underwriter (CLU®) designations. It has also been approved in those states that have set strict criteria for professional designations.

The CLTC designation is obtained by taking a 7-part multi-disciplinary course. The program is presented in either a two-day class or correspondence format. Successful passing of a proctored exam is required in order to qualify for certification. Graduates are also required to take continuing education to maintain their certification.

Unlike any other designation, CLTC offers graduates continuing support through benefits that include:

- Updates on trends in the long-term care industry
- Personal assistance in helping graduates craft the right plan for their clients
- Educational material that helps reinforce the message that clients must establish a plan for long-term care

### ***Disciplinary Information***

Glen J. Barber has not been the subject of any legal or disciplinary event.

### ***Other Business Activities***

Mr. Barber is not engaged in any business activities other than those related to Barber Lackey Financial Group, LLC.

### ***Additional Compensation***

Mr. Barber does not receive any additional compensation related to the advisory services provided to you.

### ***Supervision***

Glen J. Barber is a managing member of Barber Lackey Financial Group, LLC. Mr. Barber is required to adhere to the processes and procedures as described in our firm's Code of Ethics. His advice to you will be monitored by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established,
- A daily review of account transactions,
- A review of personal custodial information on a quarterly basis to assess account activity, and

- A review of client correspondence on an as needed basis.

Mr. Barber is supervised by our Chief Compliance Officer, Jennifer D. Lackey. Jennifer can be reached at (404) 250-0293.



# **Jennifer Lackey Barber**

Individual CRD # 2213643

***Barber Lackey Financial Group, LLC***

***7824 Hickory Flat Highway  
Suite 130  
Woodstock, GA  
30188  
(404) 250-0293***

**Brochure Supplement**

March 31, 2011

**This brochure supplement provides information about Jennifer Lackey Barber that supplements the Barber Lackey Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Jennifer D. Lackey, CCO, if you did not receive Barber Lackey Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jennifer Lackey Barber is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

### **Jennifer Lackey Barber**

*Year of birth:* 1969

#### *Formal education:*

- University of Georgia, BBA Marketing, 1991
- Oglethorpe University, CFP® Program

#### *Business background:*

- Barber Lackey Financial Group, LLC – Member/Partner (10/99 – Present)
- Cape Securities, Inc. - Registered Representative (10/10 – Present)
- Western International Securities, Inc. – Registered Representative (03/08 – 10/08)
- NRP Financial, Inc. – Registered Representative (04/07 – 04/08)
- Oberlin Financial Corp. – Registered Representative (01/06 – 04/07)
- FSC Securities Corporation – Registered Representative (12/01 – 01/06)
- J.P. Atkinson and Associates – Account Executive (1998 – 1999)

Mrs. Barber maintains the following professional designations:

***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”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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.

***Life Underwriter Training Council Fellow (LUTCF)*** designation is jointly conferred by the National Association of Insurance and Financial Advisors (NAIFA) and the American College. The LUTCF designation represents accomplishment and professionalism, helping life insurance professionals to establish strong and lasting client relationships. Since its inception, the

LUTCF designation has been awarded to more than 63,000 individuals—including designees who earned it since the College assumed ownership of the designation curriculum from the Life Underwriters Training Council.

The LUTC course focuses on fundamental product and service concepts that are essential to long-term success. Topics in the program include:

- Basic planning concepts and needs applicable to the personal insurance market
- Effective communication skills
- Identify target markets, prospect, fact finding, sales presentations, and policy services
- Life-cycle segmentation
- Examining the needs of the senior market
- Products and services such as:
  - Disability income insurance
  - Business insurance
  - Employee benefits policies
  - Long-term care insurance
  - Annuities
  - Retirement Plans
  - Social insurance
  - Trust and estate planning

### ***Disciplinary Information***

Jennifer Lackey Barber has not been the subject of any legal or disciplinary event.

### ***Other Business Activities***

Mrs. Barber is not engaged in any business activities other than those related to Barber Lackey Financial Group, LLC.

### ***Additional Compensation***

Mrs. Barber does not receive any additional compensation related to the advisory services provided to you.

### ***Supervision***

Jennifer Lackey Barber is a managing member of Barber Lackey Financial Group, LLC. Mrs. Barber is required to adhere to the processes and procedures as described in our firm's Code of Ethics. Her advice to you will be monitored by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established,
- A daily review of account transactions,
- Review personal custodial information on a quarterly basis to assess account activity, and
- A review of client correspondence on an as needed basis.

Mrs. Barber is supervised by our Chief Compliance Officer, Jennifer D. Lackey. Jennifer can be reached at (404) 250-0293.

# **Jennifer Driver Lackey**

Individual CRD # 4509737

## ***Barber Lackey Financial Group, LLC***

***1001 Founders Row***

***Suite 104***

***Greensboro, GA***

***30642***

***(404) 250-0293***

## **Brochure Supplement**

March 31, 2011

**This brochure supplement provides information about Jennifer D. Lackey that supplements the Barber Lackey Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Jennifer D. Lackey, CCO, if you did not receive Barber Lackey Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jennifer D. Lackey is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

### **Jennifer Driver Lackey**

*Year of birth:* 1979

*Formal education:*

- University of Georgia, BBA Banking and Finance, 2001

*Business background:*

- Barber Lackey Financial Group, LLC – CCO/Office Manager (08/01 – Present)
- Western International Securities, Inc. – Registered Principal (03/08 – 10/08)
- NRP Financial, Inc. – Registered Principal (04/07 – 04/08)
- Oberlin Financial Corp. – Registered Principal (01/06 – 04/07)
- FSC Securities Corporation – Registered Representative (01/02 – 01/06)

## ***Disciplinary Information***

Jennifer Driver Lackey has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

Mrs. Lackey is not engaged in any business activities other than those

related to Barber Lackey Financial Group, LLC.

## ***Additional Compensation***

Mrs. Lackey does not receive any additional compensation related to the advisory services provided to you.

## ***Supervision***

Jennifer Driver Lackey is the firm's Chief Compliance Officer. Mrs. Lackey is required to adhere to the processes and procedures as described in our firm's Code of Ethics. Her interaction with you will be monitored by performing the following reviews:

- Review personal custodial information on a quarterly basis to assess account activity, and
- A review of client correspondence on an as needed basis.

Mrs. Lackey is supervised by the partners of Barber Lackey Financial Group, LLC. G. Thomas Lackey, Jr., Glen J. Barber, and Jennifer Lackey Barber can be reached at (404) 250-0293.