

BROCHURE SUPPLEMENT

(Part 2B of FORM ADV)

February 27, 2012

BRIAN D. LOWDER, INC.

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This brochure supplement provides information about all investment adviser representatives of BRIAN D. LOWDER, INC. and supplements the Company's Brochure.

Education and Business Background

BRIAN D. LOWDER, INC. (“ADVISER”) has standards of education and business experience requirements that all advisors must have before being involved in determining or giving investment, financial planning or wealth management advice to clients. Minimum qualifications include: a) undergraduate or graduate degree in Business Administration; b) has received, or is enrolled in, the Certified Financial Planner licensing program and; c) at least two years of related business experience or professional designations such as CPA, JD, or CFA. Presently, all three advisors have Master’s degrees in Business/Finance, the CFP® Certification and over ten years of experience as advisors with BRIAN D. LOWDER, INC.

Explanation of Professional Designations

Certified Financial Planner (CFP®)

The CFP® certification is a voluntary certification and is not legally required by federal or state laws to practice “financial planning”. However, the certification is generally recognized as a leader in requiring: 1) a high standard of professional education; 2) a stringent code of conduct and standards of practice and; 3) a professional code of ethics. 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 (insurance planning and risk management, investment planning, retirement planning, employee benefits planning, income tax planning and estate planning) that the CFP Board has determined as necessary for the competent and professional delivery of financial planning services.
- Examination – Pass the comprehensive 10-hour CFP® Certification Examination.
- Experience – Complete at least three years of full-time financial-planning related experience.
- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*.

To maintain the right to use the CFP® marks, an individual must complete the following ongoing educational and ethics requirements:

- Continuing Education – Complete 30 hours of continuing education hours every two years (including 2 hours of Ethics), maintain competence and stay current with developments in the financial planning field.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct* and particularly, provide financial planning services at a fiduciary standard of care.

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst credential has become known as the highest level of educational achievement within the global investment community. This graduate-level investment credential was established in 1962 and is awarded by the CFA Institute – the largest global association of investment professionals. Passing the three CFA® exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study for each of three levels/exams). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's global financial industry. The three levels of the CFA Program test proficiency within a wide range of fundamental and advanced topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

To attain the right to use the CFA charter, an individual must satisfactorily fulfill the following requirements:

- Education – A CFA charter holder is required to hold a Bachelor's Degree from an accredited institution or have an equivalent education or work experience in addition to voluntarily agreeing to an ongoing professional development program which recommends 20 hours of continuing education.
- Examinations – Pass three sequential six-hour examinations covering the areas of portfolio management, financial accounting, economics, statistics, security evaluation, derivative securities and ethics.
- Experience – In order to attain the CFA Charter, a candidate must have 4 years of acceptable work experience in the investment decision-making process.
- Compliance – A CFA charterholder must adhere to the CFA Institute's Code of Ethics and Standards of Professional Conduct and must annually certify compliance with these standards.

For more information about the CFA charter, visit www.cfainstitute.org.

Brian D. Lowder, - Owner, President

Date of Birth: 1958

Education: BS Bachelor of Science, Management San Diego State Univ. 1980.

MSFS Master of Science, Financial Services San Diego State Univ. 1985.

CFP® Certified Financial Planner designation 1985.

CFA® Chartered Financial Analyst charter 1995.

Experience and Background: Brian Lowder is the owner and President of BRIAN D. LOWDER, INC. since its inception from October 1991 to present. Previously, Mr. Lowder was a partner with Lowder, Dowling & Hillard, Inc. – a comprehensive Financial Planning and Investment Management Company from October, 1987 to December 1990.

History of disciplinary actions – NONE.

Other Business Activities – Mr. Lowder has served as Trustee and personal representative for three prior clients who passed away. Mr. Lowder currently serves as Trustee for one estate, three Trust investment accounts, one Life Insurance Trust, the Brian D. Lowder, Inc. 401(k) & Profit Sharing Plan and is a co-trustee with his mother over her estate.

Additional Compensation – Additional compensation from the above trustee duties represents less than 10% of employment income.

Clinton D. Winey

Date of Birth: 1963

Education: BA Bachelor of Arts, Economics Cornell University, 1985.

MBA Master of Business Administration San Diego State Univ. 1997.

CFP® Certified Financial Planner designation 2005.

CFA® Chartered Financial Analyst charter 2008.

Experience and Background: Clinton Winey is a senior advisor with BRIAN D. LOWDER, INC. since July 2000 to present. Formerly, Mr. Winey was a real estate research analyst with Fairfield Residential, LLC from 1997 – 2000 and worked in the banking industry with Bank of America, San Diego, California from 1990-1995 and National Bank of Alaska, Anchorage, Alaska from 1986-1989.

History of disciplinary actions – NONE.

Other Business Activities – NONE

Additional Compensation - NONE

Michael G. Kinnear

Date of Birth: 1965

Education: BA Bachelor of Arts, Business Adm. Accounting National Univ. 1996.

MBA Master of Business Adm. San Diego State University. 1998.

MS Master of Science, Taxation & Financial Planning San Diego State University. 2002.

CFP® Certified Financial Planner designation 2001.

Experience and Background: Mr. Kinnear is a senior advisor with BRIAN D. LOWDER, INC. since 2002. Former background includes two years with Lincoln Financial Advisors as a Registered Representative in financial services, a senior financial analyst within the biotech industry and served 8 years in The United States Navy.

History of disciplinary actions – NONE.

Other Business Activities – NONE

Additional Compensation - NONE