

This brochure supplement provides information about John R. Cole III that supplements the J.R. Cole & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact John R. Cole III, President if you did not receive J.R. Cole & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John R. Cole III is also available on the SEC's website at www.adviserinfo.sec.gov.

J.R. Cole & Associates, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

John R. Cole III

Personal CRD Number: 4008543

Investment Adviser Representative

J.R. Cole & Associates, Inc.
1930 Dawson Road
Albany, Georgia, 31707
(229) 883-1383
jay@ceafirm.com

UPDATED: 6/26/2012

Item 2: Educational Background and Business Experience

Name: John R. Cole III **Born:** 1967

Education Background and Professional Designations:

Education:

BA Risk Management & Insurance, University of Georgia – 1989

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- o Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- o Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- o Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- o Pass the exams for all required and elective courses
- o Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

CLU®- Chartered Life Underwriter®

CLU MINIMUM QUALIFICATIONS:

- o Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- o For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

CEBS - Certified Employee Benefit Specialist

CEBS MINIMUM QUALIFICATIONS

- o To earn a CEBS designation individuals are expected to register with the CEBS Program then must pass a national exam on each course. Upon completing the national exam for each of the courses, students will earn the professional designation of Certified Employee Benefit Specialist. Examinations are computer-based and are administered at Prometric (formerly Sylvan) Testing Centers.
- o EARN THE CEBS DESIGNATION BY COMPLETING SIX REQUIRED COURSES AND TWO ELECTIVES
 - * COURSE 1 -Employee Benefits: Concepts and Health Care Benefits

- * COURSE 2 -Employee Benefits: Design, Administration and Other Welfare Benefits
- * COURSE 3 -Retirement Plan Design
- * COURSE 4 -Retirement Plans: Defined Benefit Approaches and Plan Administration
- * COMPENSATION 1 - Compensation Concepts and Principles NEW
- * COURSE 8 -Human Resources and Compensation Management
- TWO ELECTIVES
 - * COURSE 7 -Asset Management
 - * COURSE 9 -Health Economics
 - * COMPENSATION 2 - Executive Compensation and Compensation Issues NEW
 - * PFP 1 - Personal Financial Planning 1: Concepts and Principles
 - * PFP2 - Personal Financial Planning 2: Tax and Estate Planning Techniques

Business Background:

1998 – Present

President
J.R. Cole & Associates, Inc.

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

John R. Cole III is a licensed insurance agent as well as a pension consultant. From time to time, he will offer clients advice or products from those activities. Clients should be aware that insurance 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. J.R. Cole & Associates, Inc. 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 J.R. Cole & Associates, Inc. in their capacity as an insurance agent or pension consultant.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, John R. Cole III does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through J.R. Cole & Associates, Inc.

Item 6: Supervision

As the only owner and representative of J.R. Cole & Associates, Inc., John R. Cole III supervises all duties and activities of the firm. John R. Cole III's contact information is on the cover page of this disclosure document. John R. Cole III adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.