

This brochure supplement provides information about Stephen Ballard that supplements the Cherry Investment Advisors, Ltd. brochure. You should have received a copy of that brochure. Please contact Stephen Ballard, IAR if you did not receive the Cherry Investment Advisors, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Ballard is also available on the SEC's website at www.adviserinfo.sec.gov.



***Cherry Investment Advisors, Ltd.
Form ADV Part 2B – Individual Disclosure Brochure for***

Stephen Ballard
Investment Adviser Representative

Cherry Investment Advisors, Ltd.
6219 Bridlewood LN
Brentwood, Tennessee, 37027
(972) 450-6000
stephen.ballard@cherryfp.com

Item 2: Educational Background and Business Experience

Name: Stephen Ballard

Born: 1970

Education Background and Professional Designations

Education:

BA Business, Middle Tennessee State University (MTSU) – 1994

Business Background:

2010 – Present IAR Cherry Investment Advisors, Ltd.

1994 – Present Self Employed

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

Stephen Ballard is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Other than standard compensation, annual bonuses, regular bonuses, Stephen Ballard does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Cherry Investment Advisors, Ltd..

Item 6: Supervision

As a representative of Cherry Investment Advisors, Ltd., Stephen Ballard works closely with his supervisor, the President and or Chief Compliance Officer of Cherry Investment Advisors, Ltd. to receive regular training on appropriate advice and recommendations provided to clients. Stephen Ballard contact information is on the cover page of this disclosure document.