

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
October 2013**

Terri Bolden Ward



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Brentwood, TN 37027
www.richlandadvisory.com**

**Firm Contact:
Terri Bolden Ward
Chief Compliance Officer**

This brochure supplement provides information about Terri Bolden Ward that supplements our brochure. You should have received a copy of that brochure. Please contact Mrs. Ward if you did not receive Richland Advisory's brochure or if you have any questions about the contents of this supplement.

Additional information about Terri Bolden Ward is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Terri Bolden Ward
Year of Birth: 1974

Educational Background:

- 2003; Belmont University; Certificate in Financial Planning
- 1997; Georgia Institute of Technology; Certificate in Finance
- 1997; Georgia Institute of Technology; Certificate in Economics

Business Background:

- 08/2013 – Present Richland Advisory; Investment Adviser Representative
- 01/2005 – 07/2013 TrustCore; Financial Planner, Investment Adviser Representative, and Registered Representative
- 04/1999 – 12/2004 Strategic Financial Partners; Financial Planner and Registered Representative

Exams, Licenses & Other Professional Designations:

- 06/2003 – Certified Financial Planner™

CFP® - CERTIFIED FINANCIAL PLANNER™:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered 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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of*

Professional Conduct.

Individuals who become certified must 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 industry and 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.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events materials to your evaluation of Mrs. Ward.

Item 4: Other Business Activities

A. If Terri Bolden Ward is actively engaged in any investment-related business or occupation, including if Terri Bolden Ward is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Terri Bolden Ward's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mrs. Ward does not have any other financial industry activities that will create a conflict of interest with a client.

2. If Terri Bolden Ward receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Terri Bolden Ward receives. We must explain that this practice gives Terri Bolden Ward an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mrs. Ward is a licensed insurance agent through various insurance companies. In such capacity, she may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that she recommends the purchase of an insurance product which results in a commission being paid to her as an insurance agent.

B. If Terri Bolden Ward is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Terri Bolden Ward's income or involve a substantial amount of Terri Bolden Ward's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Terri Bolden Ward's time and income, we may presume that they are not substantial.

Mrs. Ward is not actively engaged in any business or occupation for compensation which has not already been discussed.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mrs. Ward to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mrs. Ward to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Terri Bolden Ward for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Terri Bolden Ward's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mrs. Ward does not receive an economic benefit from someone who is not a client for providing advisory services.

Item 6: Supervision

We are required to explain how we supervise Terri Bolden Ward, including how we monitor the advice Terri Bolden Ward provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Terri Bolden Ward's advisory activities on behalf of our firm.

Terri Bolden Ward is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over her. She is, however, bound by Richland Advisory's Code of Ethics and bound by her fiduciary duty to her clients as an Investment Advisor Representative.

Item 7: Requirements for State-Registered Advisers

Mrs. Ward has not been involved in any arbitration claims alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization or administrative proceedings nor has she been the subject of any bankruptcy petitions.