

Item 1 Cover Page

A.

Veena A. Kutler

Garnet Group, LLC

Brochure Supplement
Dated 3/28/2014

Contact: Annette F. Simon, Chief Compliance Officer
6701 Democracy Boulevard, Suite 300
Bethesda, Maryland 20817

B.

This Brochure Supplement provides information about Veena A. Kutler that supplements the Garnet Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Annette F. Simon, Chief Compliance Officer, if you did *not* receive Garnet Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Veena A. Kutler is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Veena A. Kutler was born in 1956. Ms. Kutler graduated from West Virginia University with a Bachelor of Science degree in Computer Science and from George Washington University with a Masters of Business Administration degree in Finance in 1983. Ms. Kutler has been a Managing Member and an investment adviser representative of Garnet Group, LLC since July of 2006.

Ms. Kutler has held the designation of Chartered Financial Analyst (CFA[®]) since 1987. CFA[®] designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA[®], candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying

financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Kutler is not actively engaged in any other investment-related businesses or occupations.
- B. Ms. Kutler is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Garnet Group provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of Garnet Group's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. Garnet Group's Chief Compliance Officer, Annette F. Simon, is primarily responsible for implementation of Garnet Group's policies and procedures. Should an employee or investment adviser representative of Garnet Group have any questions regarding the applicability/relevance of the *Act*, the *Rules*, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Ms. Simon can be reached at (301) 564-3000.

Item 1 Cover Page

A.

Annette F. Simon

Garnet Group, LLC

Brochure Supplement
Dated 3/28/2014

Contact: Annette F. Simon, Chief Compliance Officer
6701 Democracy Boulevard, Suite 300
Bethesda, Maryland 20817

B.

This Brochure Supplement provides information about Annette F. Simon that supplements the Garnet Group, LLC Brochure; you should have received a copy of that Brochure. Please contact Annette F. Simon, Chief Compliance Officer, if you did *not* receive Garnet Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Annette F. Simon is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Annette F. Simon was born in 1959. Ms. Simon graduated from Northwestern University with a Bachelor of Arts degree in Economics and from Yale University with a Masters of Business Administration degree in 1984 with concentrations in Accounting and Quantitative Methods. Ms. Simon has been a Managing Member and an investment adviser representative of Garnet Group, LLC since July of 2006.

Ms. Simon has been a CERTIFIED FINANCIAL PLANNER™ since 1996. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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) or two years of Apprenticeship experience that meets additional requirements; 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Simon is not actively engaged in any other investment-related businesses or occupations.
- B. Ms. Simon is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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