

This brochure supplement provides information about Travis Brandon Woods that supplements the EFP Advisors Inc brochure. You should have received a copy of that brochure. Please contact Travis Brandon Woods if you did not receive EFP Advisors Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Travis Brandon Woods is also available on the SEC's website at www.adviserinfo.sec.gov.

EFP Advisors Inc
d/b/a
W. O. Stone Advisors
Form ADV Part 2B – Individual Disclosure Brochure
for
Travis Brandon Woods
Personal CRD Number: 5557118
Investment Adviser Representative

EFP Advisors Inc
1501 Lakeland Drive Suite 250
Jackson, MS 39216
(601) 206-0190
twoods@wostoneadvisors.com

UPDATED: 2/13/2014

Item 2: Educational Background and Business Experience

Name: Travis Brandon Woods

Born: 1986

Educational Background and Professional Designations:

Education:

MBA Business, Mississippi State University - 2010

BBA Risk Management, Insurance, Financial Planning, Mississippi State University - 2008

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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); 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:

- i. 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
- ii. 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.

Business Background:

01/2014 - Present	Investment Adviser Representative EFP Advisors Inc d/b/a W. O. Stone Advisors
01/2013 - Present	Registered Representative Purshe Kaplan Sterling Investments
08/2010 - 01/2014	Investment Adviser Representative CS Planning Corp
02/2009 - 08/2010	Graduate Assistant Mississippi State University
03/2009 - 08/2009	Associate Advisor Solomon Financial Advisors
06/2008 - 02/2009	Associate Advisor Stanford Group Company

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

Travis Brandon Woods is a registered representative with Purshe Kaplan Sterling Investments. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these 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. EFP Advisors Inc always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of EFP Advisors Inc in their capacity as a registered representative.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Travis Brandon Woods does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through EFP Advisors Inc.

Item 6: Supervision

As a representative of EFP Advisors Inc, Travis Brandon Woods works closely with supervisor Christopher J. Register, and all advice provided to clients is reviewed by this supervisor prior to implementation. Christopher Register can be reached at (601) 206-0008.