



## **Brochure Supplement**

(Part 2B of Form ADV)

**RICHARD OXFORD**  
**INVESTMENT ADVISER REPRESENTATIVE**

**MATTHEW D. SIMMONS**  
**INVESTMENT ADVISER REPRESENTATIVE**

**GFS, Inc.**  
**D/b/a Private Client Group**

**11175 Cicero Drive**  
**Suite 100**  
**Alpharetta, Georgia 30022**  
**Telephone: 678-242-5255**  
**Email: [simmatt9@gmail.com](mailto:simmatt9@gmail.com)**

**6720 N. Scottsdale Rd**  
**Suite 350**  
**Scottsdale, AZ 85253**  
**Email: [roxford8@cox.net](mailto:roxford8@cox.net)**

This Brochure Supplement provides information about the Investment Adviser Representatives (IARs) of GFS, LLC ("GFS"). This information supplements the GFS Firm Brochure. You should have received a copy of that brochure. Please contact Richard Oxford 480-951-1340 or Matthew D. Simmons 404-850-7936 if you did not receive the brochure of GFS. You can also contact Mr. Oxford or Mr. Simmons if you have any questions about the content of this Supplement. Additional information about the IARs delineated within this supplement is available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this website by using the IAR's CRD number as listed herein.

March 3, 2014

## **A. GENERAL REQUIREMENTS**

Generally, GFS requires employees to hold a college or advanced degree or have relevant working experience in the securities industry. Any employee of GFS acting in a representative capacity will be appropriately licensed or registered as such.

## **B. INVESTMENT ADVISER REPRESENTATIVE INFORMATION**

We currently have one (3) investment adviser representatives employed by GFS. This Brochure Supplement provides information about **Richard L. Oxford and Matthew D. Simmons**.

## **ITEM 2 EDUCATION AND BUSINESS EXPERIENCE**

Mr. Oxford  
CRD Number 5475549  
Year of Birth 1957

### ***EDUCATIONAL BACKGROUND:***

*1979; Northern Arizona University; Flagstaff, AZ; Bachelor of Science Geology*  
*2000; University of Phoenix; Phoenix, AZ; Masters of Business Administration*

### ***BUSINESS EXPERIENCE:***

7/2013 - Present	GFS, Inc. D/b/a Private Client Group; Scottsdale, AZ; Officer/ Investment Adviser Representative
11/2012-Present	PCG Insurance, LLC; Scottsdale, AZ; Owner
1/2013-7/2013	Private Client, LLC; Scottsdale, AZ Managing Member
2008-Present	Private Client, LLC; Scottsdale, AZ Investment Adviser Representative
2006-2011	Oxford Retirement and Estate Planning, Inc; Sun City, AZ Insurance Producer
2004-2008	Oxford Legacy Planning, Inc; Sun City, AZ Chief Executive Officer
2000-2004	International Import Export Institute; Phoenix, AZ Chief Operating Officer
1981-2000	Schuff Steel Company; Phoenix, AZ Senior Project Manager

Mr. Simmons  
CRD Number: 4019777  
Year of Birth: 1976

***EDUCATIONAL BACKGROUND:***

*1999; University of Georgia; Bachelor of Finance*

***BUSINESS EXPERIENCE:***

2012 - Present	GFS, Inc. D/b/a Private Client Group President/Investment Adviser Representative
2011 - 2012	Private Client, LLC Investment Adviser Representative
(2011 – 2012	FSC Securities Registered Representative
2009 – 2011	Securities Services Network, Inc. Registered Representative
2005 - 2011	The Householder Group Financial Advisors, LLC Regional Vice President

**ITEM 3 DISCIPLINARY INFORMATION**

Matthew D. Simmons and Richard L. Oxford do not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

**ITEM 4 OTHER BUSINESS ACTIVITIES**

Matthew D. Simmons is licensed as an insurance agent with the Georgia Office of Insurance and Fire Commissioner. Mr. Simmons sells insurance products and may recommend the purchase of certain insurance-related products on a commission basis. The recommendation by Mr. Simmons that a Client purchase an insurance product may presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commission received rather than on a particular Client's needs. No Client is under obligation to purchase any commissioned products from Mr. Simmons. In his capacity as an insurance agent, he will receive separate, yet customary compensation for insurance product sales.

Mr. Simmons is not actively engaged in any other non-investment related business activities.

Richard L Oxford is licensed as an insurance agent with the Arizona Department of Insurance as well as several other states. Mr. Oxford sells insurance products and may recommend the purchase of certain insurance-related products on a commission basis. The recommendation by Mr. Simmons that a Client purchase an insurance product may presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commission received rather than on a particular Client's needs. No Client is under obligation to purchase any commissioned products from Mr. Oxford. In his capacity as an insurance agent, he will receive separate, yet customary compensation for insurance product sales.

Mr. Oxford's other business activities include: Owner of PCG Insurance, LLC, a fixed insurance agency employing several fixed insurance agents. He spends no more than 5-10 hours a week on this activity. He is a shareholder and member of the Board of Directors for Dunlap Stone University a privately held online university. He spends no more than two hrs/month as Board Member.

#### **ITEM 5 ADDITIONAL COMPENSATION**

Other than as noted in Item 4 above, neither Matthew D. Simmons nor Richard Oxford do not receive any additional compensation for providing advisory services beyond the fee-based compensation he receives through our GFS.

#### **ITEM 6 SUPERVISION**

Matthew D. Simmons and Richard L Oxford are the principal owners. Mr. Oxford serves as the Firm's Compliance Officer as well as a Investment Adviser Representative. Mr. Simmons serves as Investment Adviser Representative. The Firm has adopted written supervisory procedures that are designed to supervise the activities of its supervised persons. The Firm will administer its supervision through application of its policies.