

Garner Financial Management, Inc.

Registered Investment Advisor

3620 Happy Valley Road Suite 103, Lafayette, CA 94549

Phone: 925-282-5500

Fax: 925-962-9250

www.GarnerFM.com

August 15, 2015

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about Garner Financial Management, Inc. (GFM) that supplements the Garner Financial Management, Inc. ("GFM"), Registered Investment Advisor brochure. You should have received a copy of that brochure. Please contact GFM if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about GFM is available at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Name: Robert J. Garner

Year of Birth: 1948

Education:

University of California, Berkeley, CA

B.A. Political Science, 1971

CFP® Professional Education Program

2002

Association:

NAPFA Registered Financial Advisor

2003

Continuing Education Requirements:

60 hours every two years

Professional Designations:

Chartered Mutual Fund Counselor (CMFC)

1996

Continuing Education Requirements:

16 hours every two years

Chartered Retirement Planning Counselor (CRPC)

1998

Continuing Education Requirements:

16 hours every two years

Business Background:

Garner Financial Management, Inc.

2002 Present

President and Chief Compliance Officer

The Savant Group

1998 – 2002

Investment Advisory Associate

Protected Investors of America

1993 – 1999

Registered Representative

Item 3 Disciplinary Information

Robert J. Garner has no reportable disciplinary history

Item 4 Other Business Activities

Robert J. Garner is the majority owner and advisor of Garner Financial Management, Inc. and is not actively engaged in any investment-related business or occupation other than that of Garner Financial Management, Inc.

Item 5 Additional Compensation

All compensation received is paid directly by the clients of Garner Financial Management, Inc. on a fee-only basis and thus there is no incentive to recommend investment products for additional compensation or for any other economic benefit.

Item 6 Supervision

Robert J. Garner is the majority owner and advisor of Garner Financial Management, Inc. and is therefore ultimately responsible for all activities of the firm.

Garner Financial Management, Inc.

Registered Investment Advisor

3620 Happy Valley Road Suite 103, Lafayette, CA 94549

Phone: 925-282-5500

Fax: 925-962-9250

www.GarnerFM.com

August 15, 2015

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about Garner Financial Management, Inc. (GFM) that supplements the Garner Financial Management, Inc. ("GFM"), Registered Investment Advisor brochure. You should have received a copy of that brochure. Please contact GFM if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about GFM is available at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Name: Blair J. Garner

Year of Birth: 1977

Education:

Hawaii Pacific University, HI

B.A. International Relations, 2001

St. Mary's College, CA
2014

M.S. Financial Analysis, Investment Management,

Professional Designations:

Registered Paraplanner (RP)

2012

Continuing Education Requirements:

16 hours every two years

Chartered Retirement Planning Counselor (CRPC)

2012

Continuing Education Requirements:

16 hours every two years

Chartered Mutual Fund Counselor (CMFC)

2012

Continuing Education Requirements:

16 hours every two years

Business Background:

Garner Financial Management, Inc.

2012-Present

Vice President

United States Marine Corps

2001-2012

Pilot, Major

Item 3 Disciplinary Information

Blair J. Garner has no reportable disciplinary history.

Item 4 Other Business Activities

Blair J. Garner is not actively engaged in any investment-related business or occupation other than that of Garner Financial Management, Inc.

Item 5 Additional Compensation

All compensation received is paid directly by the clients of Garner Financial Management, Inc. on a fee-only basis and thus there is no incentive to recommend investment products for additional compensation or for any other economic benefit.

Item 6 Supervision

Blair J. Garner is supervised by Robert J. Garner, the majority owner and Chief Compliance Officer of Garner Financial Management, Inc. Please contact Mr. Robert Garner if you have any questions about the brochure supplement at 925-282-5500.