

Form ADV Part 2B - Brochure Supplement  
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July 2015

Raymond L. Manz  
CRD# 2640797



Granite Harbor Advisors

7850 North Sam Houston Parkway West, Suite 270  
Houston, Texas 77064  
[www.graniteharbor.com](http://www.graniteharbor.com)

This brochure supplement provides information about Raymond L. Manz that supplements our brochure. You should have received a copy of that brochure. Please contact Nicholas M. Brown, Chief Compliance Officer if you did not receive Granite Harbor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Manz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**Raymond L. Manz**

**Year of Birth:** 1950

### **Educational Background:**

- 1978: University of Alberta; PhD
- 1973; University of Colorado; MSC
- 1971; University of Regina; Bachelor's Degree in Education

### **Business Background:**

- 01/2006 – Present Granite Harbor Advisors, Inc.; President and Investment Adviser Representative as of May 2015
- 01/2014 – Present Lion Street Financial, LLC: Registered Representative
- 01/2014 – Present Lion Street Advisors, LLC; Investment Adviser Representative
- 07/1995 – 01/2014 AXA Advisors, LLC; Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- Certified Financial Planner™
- 12/2002 – Series 53
- 01/1999 – Series 24
- 08/1998 – Series 7
- 06/1998 – Series 26
- 01/1998 – Series 65
- 07/1995 – Series 6
- 07/1995 – Series 63
- 1995 – General Lines Insurance

### **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 Information

There are no legal or disciplinary events material to the evaluation of Mr. Manz.

### Item 4: Other Business Activities

Mr. Manz is a registered representative of Lion Street Financial, LLC and a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation he may earn. In order to mitigate this conflict of interest, Mr. Manz will recommend products based solely on the client's best interests.

Mr. Manz is also an associate of Cavalier Associates, an entity that processes distributions from his fixed insurance business. It has been determined that this outside business activity does not present any additional conflicts of interest not already covered above.

### Item 5: Additional Compensation

Mr. Manz does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### Item 6: Supervision

Nicholas M. Brown, Chief Compliance Officer of Granite Harbor Advisors, Inc., supervises and monitors Mr. Manz's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Brown if you have any questions about Mr. Manz's brochure supplement at (832) 461-0789.

### Item 7: Requirements for State-Registered Advisers

Mr. Manz has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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Timothy B. Smith  
CRD# 2758223



Granite Harbor Advisors

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This brochure supplement provides information about Timothy B. Smith that supplements our brochure. You should have received a copy of that brochure. Please contact Nicholas M. Brown, Chief Compliance Officer if you did not receive Granite Harbor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Smith is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**Timothy B. Smith**  
**Year of Birth:** 1964

### **Educational Background:**

- 1989; Governor's State University; Business Administration - Accounting

### **Business Background:**

- 01/2006 – Present Granite Harbor Advisors, Inc.; President and Investment Adviser Representative as of May 2015
- 01/2014 – Present Lion Street Financial, LLC; Registered Representative
- 01/2014 – Present Lion Street Advisors, LLC; Investment Adviser Representative
- 06/1996 – 01/2014 AXA Advisors, LLC; Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 05/2001 – Certified Financial Planner™
- 08/1998 – Series 7
- 1996 - General Lines Insurance
- 06/1996 – Series 6
- 06/1996 – Series 63
- 02/1995 – Series 65

### **CFP® - CERTIFIED FINANCIAL PLANNER™:**

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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 Information**

There are no legal or disciplinary events material to the evaluation of Mr. Smith.

### **Item 4: Other Business Activities**

Mr. Smith is a registered representative of Lion Street Financial, LLC and a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation he may earn. In order to mitigate this conflict of interest, Mr. Smith will recommend products based solely on the client's best interests.

Mr. Smith is also the owner of Cavalier Associates an entity that processes distributions from his fixed insurance business. It has been determined that this outside business activity does not present any additional conflicts of interest not already covered above.

### **Item 5: Additional Compensation**

Mr. Smith does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Nicholas M. Brown, Chief Compliance Officer of Granite Harbor Advisors, Inc., supervises and monitors Mr. Smith's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Brown if you have any questions about Mr. Smith's brochure supplement at (832) 461-0789.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Smith has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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Brian W. Sak  
CRD# 4751110



Granite Harbor Advisors

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This brochure supplement provides information about Brian W. Sak that supplements our brochure. You should have received a copy of that brochure. Please contact Nicholas M. Brown, Chief Compliance Officer if you did not receive Granite Harbor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Sak is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**Brian W. Sak**

**Year of Birth:** 1981

**Educational Background:**

- 2003; Texas A&M University

**Business Background:**

- 01/2011 – Present Granite Harbor Advisors, Inc.; Partner and Investment Adviser Representative as of May 2015
- 02/2014 – Present Lion Street Financial, LLC; Registered Representative
- 04/2014 – Present Lion Street Advisors, LLC; Investment Adviser Representative
- 12/2003 – 01/2014 AXA Advisors, LLC; Financial Advisor

**Exams, Licenses & Other Professional Designations:**

- Certified Financial Planner™
- Chartered Financial Consultant
- Chartered Life Underwriter
- 10/2006 – Series 24
- 03/2004 – Series 66
- 02/2004 – Series 7
- 02/2004 – General Lines Insurance

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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.



### **ChFC® - Chartered Financial Consultant:**

Mr. Sak has the Chartered Financial Consultant professional designation. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

Three years of full-time business experience is required for all Huebner School designations. The following activities meet the required business experience qualifications included in the ChFC® certification process.

#### **Insurance & Health Care:**

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
- Financial services and employee benefits
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

#### **Other:**

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

### **CLU® - Chartered Life Underwriter:**

The CLU® is offered by The American College. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The Chartered Life Underwriter (CLU®) designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. This designation requires 30 hours of continuing education every 2 years.

### **Item 3: Disciplinary Information**

In December 2013, Mr. Sak entered into an Acceptance, Waiver, and Consent with the Financial Industry Regulatory Authority for not disclosing an outside business activity to AXA Advisors, LLC, Mr. Sak's employing firm at the time of the disclosure. Without admitting or denying the findings, Mr. Sak consented to the described sanction and to the entry of findings. Therefore, he was fined \$5,000 and was suspended from association with any FINRA Member in any capacity for 30 days. The suspension was in effect from January 6, 2014 through February 4, 2014.

### **Item 4: Other Business Activities**

Mr. Sak is a registered representative of Lion Street Financial, LLC and a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation he may earn. In order to mitigate this conflict of interest, Mr. Sak will recommend products based solely on the client's best interests.

Mr. Sak is also an associate of Cavalier Associates, an entity that processes distributions from his fixed insurance business. It has been determined that this outside business activity does not present any additional conflicts of interest not already covered above.

### **Item 5: Additional Compensation**

Mr. Sak does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Nicholas M. Brown, Chief Compliance Officer of Granite Harbor Advisors, Inc., supervises and monitors Mr. Sak's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Brown if you have any questions about Mr. Sak's brochure supplement at (832) 461-0789.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Sak has not been involved in any arbitration claim alleging damages in excess of \$2,500. Other than what has been disclosed above in Item 3, Mr. Sak has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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Nicholas M. Brown  
CRD# 6024818



Granite Harbor Advisors

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This brochure supplement provides information about Nicholas M. Brown that supplements our brochure. You should have received a copy of that brochure. Please contact Nicholas M. Brown, Chief Compliance Officer if you did not receive Granite Harbor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Brown is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**Nicholas M. Brown**  
**Year of Birth:** 1982

### **Educational Background:**

- 2004; Florida Institute of Technology; Aviation Management with Flight

### **Business Background:**

- 01/2012 – Present Granite Harbor Advisors, Inc.; Operations Manager, Chief Compliance Officer and Investment Adviser Representative as of May 2015
- 01/2014 – Present Lion Street Financial, LLC: Operations Manager and Registered Representative as of October 2014
- 01/2015 – Present Lion Street Advisors, LLC; Investment Adviser Representative
- 09/2012 – 01/2014 AXA Advisors, LLC; Operations Manager
- 08/2010 – 01/2012 Houston Airport System: Operations Coordinator
- 08/2006 – 08/2010 Chautauqua Airlines: First Officer
- 08/2003 – 08/2006 FIT Aviation LLC; Assistant Chief Instructor

### **Exams, Licenses & Other Professional Designations:**

- 11/2014 – Series 66
- 10/2014 – Series 7
- 09/2012 – General Lines Insurance

## Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Brown.

## Item 4: Other Business Activities

Mr. Brown is a registered representative of Lion Street Financial, LLC and a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation he may earn. In order to mitigate this conflict of interest, Mr. Brown will recommend products based solely on the client's best interests.

## Item 5: Additional Compensation

Mr. Brown does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Timothy B. Smith, President of Granite Harbor Advisors, Inc., supervises and monitors Mr. Brown's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Smith if you have any questions about Mr. Brown's brochure supplement at (832) 461-0789.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Brown has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.