

**Form ADV, Part 2B**



**Cover Page**

This brochure supplement provides information about **Tammy R. Duffy** that supplements the AFS Advisors, LLC brochure dated 7/1/2019. Please contact AFS Advisors, LLC if you did not receive our brochure or if you have any questions about the contents of this supplement.

**Tammy R. Duffy**  
**(CRD #2013993)**  
AFS Advisors, LLC  
1325 Satellite Boulevard, Building 1300, Suite 1301  
Suwanee, GA 30024  
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**Brochure Supplement Date: 7/24/2019**

## **Item 2 – Educational Background and Business Experience**

<b>Name</b>	<b>DOB</b>	<b>Post-Secondary Education / Professional Designations</b>	<b>Business Background</b>
Tammy R. Duffy	7/27/1966	BS – Economics & Finance	Investment Advisor Rep AFS Advisors, LLC January 2011 – present ----- Relationship Manager Invesco Services / Invesco Distributors April 1993 – July 2000 ----- Relationship Manager Fidelity Investments / Fidelity Brokerage Services Sept. 1989 – March 1993

Tammy received her Bachelor of Science in Economics and Finance at Meredith College in Raleigh, NC and currently holds her Series 65 designation. Her career in the investment and retirement industry began in April 1993. Throughout her career, she has worked in various positions at Fidelity Investments, INVESCO Distributors/AMVESCAP Retirement, Inc. and American Express Financial Advisors servicing client accounts, analyzing investment options and providing advisory services to individuals and businesses. At AFS Advisors, Tammy's responsibilities include active management of individual client portfolios, consulting for retirement plans, compliance oversight, client meetings, interfacing with vendors on behalf of clients, creating and delivering advisory presentations, and offering consulting services on a wide range of retirement related topics.

### **Item 3 – Disciplinary Information**

Tammy R. Duffy has no legal or disciplinary events to disclose.

### **Item 4 – Other Business Activities**

Tammy R. Duffy is licensed with the Georgia Insurance Department as a Resident Insurance Agent. She is qualified to sell and service life and health insurance products, Medicare Advantage Plans, Medicare Supplement Plans and prescription drug plans. Her business is not investment-related. She began this business on April 12, 2019 and devotes approximately 40 hours per month to it (approximately 2 to 3 hours during securities trading hours).

### **Item 5 – Additional Compensation**

Tammy R. Duffy does not receive compensation outside of her normal advisory fees, as described in the AFS Advisors, LLC brochure, Item 5.

**Item 6 – Supervision**

AFS Advisors, LLC Chief Compliance Officer, Eric C. Loyd, monitors the advice that Tammy R. Duffy provides to clients, by discussing and reviewing her investment recommendations with her on a regular basis. Eric's telephone number is (678) 473-0324.

**Item 7 – Requirements for State-Registered Advisers**

Tammy R. Duffy has not been found liable in any arbitration claims or any civil, self-regulatory organization, or administrative proceedings. She has not been the subject of a bankruptcy petition.