

Form ADV, Part 2B



This brochure supplement provides information about **Richard L. Holland, AIF®** that supplements the AFS Advisors, LLC brochure dated 7/1/2019, and subsequent updates.

Richard L. Holland, AIF®

(CRD # 1624264)

AFS Advisors, LLC

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Item 2 – Educational Background and Business Experience

Name	DOB	Post-Secondary Education / Professional Designations	Business Background
Richard L. Holland, AIF®	9/17/1963	BS – Finance, University of Alabama 1986 AIF® - Center for Fiduciary Studies, 2014	Investment and ERISA Consultant, AFS Advisors, LLC April 2012 to present ----- Director, Retirement Plan Sales, Hartford Securities March 2008 – February 2012 ----- VP, Retirement Plan Sales, Merrill Lynch Pierce, Fenner & Smith October 2005 – March 2008 ----- VP, Retirement Plan Sales, GPC Securities, Inc. / INVESCO February 1998 – March 2008 ----- Business Development Officer, First Network Bank August 1996 – August 1997 ----- Investment Advisor Rep, PaineWebber Incorporated January 1995 – August 1996 ----- Investment Advisor Rep, Kidder Peabody & Co. September 1986 – January 1995

Mr. Holland received a BS in Finance from the University of Alabama, and has passed the Series 65 and Series 7 exams.

Richard's investment management career began in 1986 at the firm of Kidder Peabody & Co. At Kidder Peabody, which was later bought by PaineWebber, Richard spent five years as an equity trader and then another five years as an Investment Advisor working with individuals. He joined Security First Network Bank, the world's first internet bank, as a Business Development Officer. In 1998 Richard joined Invesco Retirement Plan Services. At INVESCO he was responsible for managing sales for all of INVESCO Retirement Plan Services' Private Label partners. INVESCO Retirement Plan Services was bought by Merrill Lynch and later purchased by The Hartford. Richard's expertise is in the area of retirement planning and investment management. He is currently licensed as an Investment Advisor Representative with AFS Advisors, LLC.

Richard obtained his AIF® designation in 2014. The **Accredited Investment Fiduciary® (AIF®)** designation is authorized by The Center for Fiduciary Studies. Investment fiduciaries who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care, and subsequently pass a comprehensive examination. AIF designees demonstrate a thorough understanding of prudent practices for investment advisors and stewards, and meet the designation's continuing education and Fiduciary Code of Ethics.

Item 3 – Disciplinary Information

Richard L. Holland has no legal or disciplinary events to disclose.

Item 4 – Other Business Activities

Richard L. Holland serves as a Trustee for 2 family trusts. He receives no compensation for these positions.

Item 5 – Additional Compensation

Richard L. Holland does not receive compensation outside of his normal advisory fees, as described in the AFS Advisors, LLC brochure, Item 5.

Item 6 – Supervision

AFS Advisors, LLC's Chief Compliance Officer, Eric C. Loyd, CFP®, AIF® monitors the advice that Richard L. Holland provides to his clients, by discussing and reviewing Richard's investment recommendations with him on a regular basis. Eric's telephone number is (678) 473-0324.

Item 7 – Requirements for State-Registered Advisers

Richard L. Holland has not been found liable in any arbitration claims or any civil, self-regulatory organization, or administrative proceedings. He has not been the subject of a bankruptcy petition.