

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

Anamaria T. Lloyd, CLU, ChFC - Investment Adviser

CRD Number 1145268

A.T. Lloyd's, Inc., Registered Investment Adviser

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Anamaria T. Lloyd, CLU, ChFC

President and Chief Compliance Officer

December 9, 2024

This brochure supplement provides information about Anamaria T. Lloyd that supplements the A.T. Lloyd's, Inc. brochure. You should have received a copy of that brochure. Please contact Anamaria T. Lloyd if you did not receive A.T. Lloyd, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Anamaria T. Lloyd is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Educational and Business Background for Anamaria T. Lloyd:

Year of Birth: 1955

Educational Background:

- Bachelor of Arts Degree from McGill University, Summa Cum Laude, 6/1977
- Rhodes Scholarship Nominee, McGill University, 10/1976
- Diplome de Langue et Civilisation Francaises from Universite de Paris - La Sorbonne, 6/1976

Licenses:

- Insurance Agent and Investment Adviser Representative of A.T. Lloyd's, Inc.
- State of Washington Life, Health & Disability Insurance Broker's License, 1/2006
- State of Washington Life, Health & Disability Insurance Agent's License, 11/1978

Employment History:

- A.T. Lloyd's, Inc., Seattle, Washington: President since 7/1986, Chief Compliance Officer since 12/2008
- Purshe Kaplan Sterling Investments, New York: Registered Representative from 3/2009 - 2/2012
- Princor Financial Services Corporation, Des Moines, Iowa: Registered Representative from 11/1988 to 1/2009
- Principal Life Insurance Company (previously called Principal Mutual Life Insurance Company and Bankers Life Company), Des Moines, Iowa: Agent from 3/1982 to present

Designations:

- Charter Financial Consultant (ChFC), The American College, Bryn Mawr, Pennsylvania, 2/2002
Ten separate courses with a final exam in each was required to obtain this designation, which teaches methods to meet the advanced financial planning needs of individuals, professionals and small business owners. The courses cover the topics of insurance, income taxation, retirement planning, investments and estate planning.
- Charter Life Underwriter (CLU), The American College, Bryn Mawr, Pennsylvania, 10/1995
Ten separate courses with a final exam in each was also required to obtain this designation, which covers detailed information about insurance products for meeting the needs of individuals, business owners and professional clients.

Item 3 Disciplinary Information

There have been no personal disciplinary activities, arbitration, or complaints for Anamaria T. Lloyd. This includes civil or criminal actions, administrative proceedings before the SEC or any financial regulatory agency, any self-regulatory organization (SRO), or any professional designation or license.

Item 4 Other Business Activities

Anamaria T. Lloyd, President and Chief Compliance Officer of A.T. Lloyd's, Inc., is a licensed insurance agent and has been affiliated with the Principal Financial Group since 1982. Ms. Lloyd may recommend a variety of insurance products to her advisory clients, and she may offer (non-variable) insurance products for which she may receive a sales commission. A conflict of interest for clients who hire her for investment advice is that they may be offered insurance products, but only if the client agrees. Life insurance is not included in the calculation of asset management fees for Ms. Lloyd and A.T. Lloyd's, Inc.

Ms. Lloyd surrendered her securities license and her affiliation with Purshe Kaplan Sterling in 2012. She retired as a career agent with Principal Financial Group in the same year. All accounts formerly serviced by Anamaria Lloyd were assigned to other agents. Clients whose accounts are at Fidelity Investments may be offered insurance products, but the conflict of interest will be fully disclosed.

Neither Ms. Lloyd, nor any management persons at A.T. Lloyd's, Inc. are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. ATL and its management persons are also not registered, or have an application pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Ms. Lloyd does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds.

Insurance activity is approximately 5% of the focus in A.T. Lloyd's, Inc.'s business practice. The other 95% of the business practice is dedicated to investment advisory services.

Ms. Lloyd and A.T. Lloyd's, Inc. do not pay performance-based fees to anyone, clients or non-clients. There are zero relationships or arrangements with Ms. Lloyd and the issuer of securities of any kind.

Item 5 Additional Compensation

There are no economic benefits for Anamaria T. Lloyd for providing advisory services. There are no sales awards and other prizes, or bonuses that are based, at least in part, on the number or amount of sales, client referrals, or new accounts.

Item 6 Supervision

Anamaria T. Lloyd is responsible for supervising her own advisory activities and she is the Chief Compliance Officer of A.T. Lloyd's, Inc.

Item 7 Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, Anamaria T. Lloyd has not had any personal legal issues or liability in an arbitration claim of any kind; there has been zero fraud, false statement(s), omissions, theft, embezzlement, or other wrongful taking of property; zero bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Ms. Lloyd has also never been found personally liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Neither Ms. Lloyd nor A.T. Lloyd's, Inc. has ever been the subject of a bankruptcy petition.