

Item 1
BROCHURE SUPPLEMENT

Landon Catron

Kettering Financial Advisory Group, Ltd.
2121 Electric Road
Roanoke, VA 24018

540-772-8200 office
540-772-9502 fax

July 10, 2012

This brochure supplement provides information about Landon Catron that supplements the Kettering Financial Advisory Group, Ltd. brochure. You should have received a copy of that brochure. Please contact Landon Catron, President, if you did not receive Kettering Financial Advisory Group, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Landon Catron is available on the SEC's website at www.adviserinfo.sec.gov.

Landon Catron

Item 2 - Educational Background and Business Experience

Year of Birth: 1947

Education:

Name of School	Year Graduated	Degree	Major
Roanoke College	1995	BA	Sociology

Business Background for Most Recent Five Years:

Name of Employer	Type of Business	Title	Period of Employment
Kettering Financial Advisory Group, Ltd.	Investment Adviser	President, Advisory Representative	01/2000 to Present
Commonwealth Financial Network	Broker/Dealer	Registered Representative	02/1998 to 03/2006

Item 3 - Disciplinary Information

Landon Catron is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Landon is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

Item 5 - Additional Compensation

Landon Catron does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

Item 6 - Supervision

Supervision and oversight of the activities conducted through Kettering Financial Advisory Group, Ltd. is conducted by Landon Catron, President of Kettering Financial Advisory Group, Ltd. Landon Catron can be contacted at (540) 772-8200. Landon Catron oversees the management activity in clients' accounts. Landon Catron has procedures in place to be aware of any outside business activities engaged in by Advisory Representatives, oversee communications with the public, and review personal trading activities of related persons of Kettering Financial Advisory Group, Ltd. as well as in any account over which they have direct or indirect beneficial interest.

Item 7 - Requirements for State-Registered Advisers

Landon Catron has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery,

forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices. Additionally, he has not been the subject of a bankruptcy petition.

Item 1
BROCHURE SUPPLEMENT

David Farnum, CFP®

Kettering Financial Advisory Group, Ltd.
2121 Electric Road
Roanoke, VA 24018

540-772-8200 office
540-772-9502 fax

July 10, 2012

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Additional information about David Farnum is available on the SEC's website at www.adviserinfo.sec.gov.

David Farnum, CFP®

Item 2 - Educational Background and Business Experience

Year of Birth: 1948

Education:

Name of School	Degree	Major
Roanoke College	BA	Political Science
Emory University	J.D.	

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 planning field; and
- Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background for Most Recent Five Years:

Name of Employer	Type of Business	Title	Period of Employment
Kettering Financial Advisory Group, Ltd.	Investment Adviser	Vice President, Advisory Representative	04/2007 to Present
Wachovia Bank	Financial	Trust Advisor	06/2002 to 12/2006

Item 3 - Disciplinary Information

David Farnum is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

David is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

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