

Part 2B, Form ADV Brochure Supplement

This brochure supplement provides information about Josh S. Marbert that supplements the Richard Young Associates, Ltd. brochure. You should have received a copy of that brochure. Please contact the Richard Young Associates service team at (706) 739-0725 or rya@ryaltd.com if you did not receive Richard Young Associates' brochure or if you have questions about the contents of this supplement. Additional information about Josh S. Marbert is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 1: Identification

Josh S. Marbert
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(706) 739-0725
Email: jmarbert@ryaltd.com
Website: www.investrya.com
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Item 2: Educational Background and Business Experience

The following is Josh S. Marbert's educational background and employment experience:

JOSHUA STEPHEN MARBERT - Born 09-24-91

Education:

BS: Clemson University, 2013
Major: Accounting
Minor: Finance
MS: Clemson University, 2014, Accounting
MBA: Clemson University, 2016, Business Administration

Employment:

Richard Young Associates, Ltd., employed as an Investment Advisor Representative, 01/17 to Present
Ernst & Young LLC, Tax Staff, 09/14 to 12/15

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose for Josh S. Marbert.

- A. There have been no criminal or civil actions in a foreign or military court against Mr. Marbert.
- B. There have been no administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority regarding Mr. Marbert.
- C. There have been no self-regulatory organization (SRO) proceedings regarding Mr. Marbert.
- D. There have been no other proceedings in which professional attainment, designation, or license of Mr. Marbert was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4: Other Business Activities

- A. Josh Marbert is not actively engaged in any other investment-related businesses or occupations. In addition, he is engaged in no other business activities for compensation that are considered substantial.

Item 5: Additional Compensation

Mr. Marbert receives no additional compensation or economic benefit outside of the relationships described above.

Item 6: Supervision

Josh Marbert is supervised by Walter S. Marbert, President and Chief Compliance Officer for Richard Young Associates, Ltd. He can be reached at (706) 739-0725. Client information, risk questionnaires, portfolio objectives and the resulting allocations are reviewed by Walter Marbert for consistency to industry fiduciary standards and code of conduct every time a new client relationship is established. Trading in client accounts is conducted by the Trading Manager, separate from Josh Marbert, and also supervised by Walter Marbert.