

Part 2B, Form ADV Brochure Supplement

This brochure supplement provides information about John R. Travis 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 John R. Travis is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 1: Identification

John R. Travis
Richard Young Associates, Ltd.
205 Hudson Trace, Suite A
Augusta, GA 30907
(706) 739-0725
Email: johntravis@ryaltd.com
Website: www.your-advisor.com
Website: www.MoneyMD.net
Date of this supplement: March 21, 2012

Item 2: Educational Background and Business Experience

The following is John R. Travis' educational background and employment experience:

JOHN RANDOLPH TRAVIS - Born 10-01-68

Education:

BS: University of South Carolina, 1990, Finance
MBA: University of South Carolina, 1992, Finance

Employment:

Richard Young Associates, Ltd., employed as an Investment Advisor Representative, 06/07 to Present
Independent Financial Group, Registered Representative 08-01-10 to Present
National Planning Corporation, Registered Representative 11-1-09 to 07-31-10
Main Street Securities, Registered Representative 6-01-07 to 10-31-2009
Washington Group International, Senior Business Manager, 05/02 to 06/07
General Electric, Supply Chain Finance Manager, 02/99 to 05/02

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose for John R. Travis.

- A. There have been no criminal or civil actions in a foreign or military court against Mr. Travis.
- 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. Travis.
- C. There have been no self-regulatory organization (SRO) proceedings regarding Mr. Travis.
- D. There have been no other proceedings in which professional attainment, designation, or license of Mr.

Travis was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4: Other Business Activities

- A. John Travis is a registered representative of Independent Financial Group (IFG), a securities broker-dealer, member FINRA. Approximately 10% of Mr. Travis' time is spent in connection with these activities.
1. This relationship may create a conflict of interest due to Mr. Travis receiving commissions in conjunction with the sale of load mutual funds or other security products. These commissions are generally greater than the compensation he would receive over any one year of directing a similar investment into a managed portfolio at Richard Young Associates. However, any trail he receives each year from such load mutual funds sales would generally be much smaller than the ongoing compensation from a similar investment in a managed portfolio. These different forms of compensation may create a conflict of interest in giving objective investment advice if a client qualifies for both types of investments. However, in general, the fee based asset management is recommended for clients who qualify, and commission based securities are only recommended when a client does not qualify for the fee based management.
 2. Mr. Travis receives commissions and trails as a result of the sale of securities as a registered representative. This practice may give Mr. Travis an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, in general, the fee based asset management is recommended for clients who qualify, and commission based securities are only recommended when a client does not qualify for the fee based management.
- B. John Travis is also a licensed insurance agent for life and medical insurance in the state of SC and GA. He occasionally sells life insurance products as an appointed agent of Genworth Financial and Symetra Financial. These sales are orchestrated through his broker-dealer, Independent Financial Group. This activity comprises no more than 1% of Mr. Travis' time, and is therefore not considered substantial.

Item 5: Additional Compensation

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

Item 6: Supervision

Mr. Travis 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 Mr. 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 Mr. Travis, and also supervised by Mr. Marbert.