

Form ADV, Part 2B



Cover Page

This brochure supplement provides information about **Eric C. Loyd, CFP®, AIF®** that supplements the AFS Advisors, LLC brochure dated 3/26/2018. Please contact AFS Advisors, LLC if you did not receive our brochure or if you have any questions about the contents of this supplement.

**Eric C. Loyd, CFP®, AIF®
(CRD # 2378616)**

AFS Advisors, LLC
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Brochure Supplement Date: 3/26/2018

Item 2 – Educational Background and Business Experience

Name	DOB	Post-Secondary Education / Professional Designations	Business Background
Eric C. Loyd, CFP®, AIF®	9/16/1967	BS – Accounting, Louisiana State University, 1990 AIF® - Center for Fiduciary Studies, 2007 CFP® Practitioner - Certified Financial Planner Board of Standards, Inc., 2014	President and Chief Compliance Officer, AFS Advisors, LLC January 2011 to present Partner, RKWE, LLC July 2014 to present VP of Marketing and Chief Compliance Officer, Advanced Financial Strategists, Inc. May 2004 – December 2010 Investment Adviser Representative, Advanced Financial Strategists, Inc. May 2004 to December 2017 Relationship Manager and Regional Manager, AMVESCAP Retirement, Inc. May 1993 – April 2004

Mr. Loyd received a Bachelor of Science in Accounting in 1990, and has passed the Series 65 exam (Uniform Investment Adviser Law Examination).

Mr. Loyd obtained his AIF® designation in 2007. 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.

In 2014, Mr. Loyd obtained his CFP® certification through the Certified Financial Planner Board. CFP® certification represents a high level of financial planning competency, ethics and professionalism as outlined in the CFP Board's Standards of Professional Conduct. Qualifications include academic credentials in the finance and/or economic fields, several years of hands-on financial services experience, and successful performance on the comprehensive CFP® Certification Exam. This exam tests candidates' abilities to apply financial planning knowledge to real-life situations, including the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance. CFP® professionals are obliged to uphold the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence as outlined in the Certified Financial

Planner Board's Code of Ethics. CFP® certification requires continuing education requirements.

Mr. Loyd's career in the retirement industry began in May 1993 with Invesco Distributors / AMVESCAP Retirement, Inc. For the next six years he worked with a variety of retirement clients in the company's Midwest and Southeastern regions as a Relationship Manager. In 1999, Mr. Loyd was promoted to Regional Manager Client Services for the Southeastern region. In that role, he was responsible for over \$2.5 billion in client assets. Mr. Loyd also provided consulting services on all aspects of defined contribution plan management.

In May 2004, Mr. Loyd joined Advanced Financial Strategists, Inc. as Vice President of Marketing and Chief Compliance Officer. In those roles his primary responsibilities included active management of client portfolios, compliance oversight, client meetings, interfacing with vendors on behalf of clients, creating and delivering advisory presentations, and offering consulting services on a wide range of retirement related topics. All of this was delivered while acting in a fiduciary capacity.

Mr. Loyd incorporated AFS Advisors, LLC in late 2010, and that company began operations in 2011. He serves AFS Advisors, LLC as President and Chief Compliance Officer. Mr. Loyd will continue to meet this firm's client and compliance needs as before.

Mr. Loyd is currently licensed as an Investment Advisor Representative with AFS Advisors, LLC.

Item 3 – Disciplinary Information

Eric C. Loyd has no legal or disciplinary events to disclose.

Item 4 – Other Business Activities

Eric Loyd has participated as a silent partner in RKWE, LLC ("RKWE"), located at 2010 Filoli Court, Biloxi, MS 39531 since July 1, 2014. RKWE invests in residential real estate along the Mississippi Gulf Coast. RKWE has two additional partners. None of the activities of RKWE and its two additional partners are related to the securities industry.

No clients of AFS Advisors, LLC are investors in RKWE. Mr. Loyd devotes approximately 2 hours per month to this business, and none of those hours occur during securities trading hours.

Item 5 – Additional Compensation

Eric C. Loyd 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 Investment Officer, B. Keith Sproles MBA/CFS® monitors the advice that Eric C. Loyd provides to his clients, by discussing and reviewing Mr.

Loyd's investment recommendations with him on a regular basis. Mr. Sproles' telephone number is (678) 473-0324.

Item 7 – Requirements for State-Registered Advisers

Eric C. Loyd 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.