

**Form ADV, Part 2B**



**Cover Page**

This brochure supplement provides information about **B. Keith Sproles, MBA/CFS®** 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.

**B. Keith Sproles, MBA/CFS®**  
**(CRD # 4055034)**  
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**Brochure Supplement Date: 3/26/2018**

## **Item 2 – Educational Background and Business Experience**

<b>Name</b>	<b>DOB</b>	<b>Post-Secondary Education / Professional Designations</b>	<b>Business Background</b>
B. Keith Sproles, MBA/CFS®	3/21/1973	BBA – Finance, University of Georgia, 1995  MBA – Finance, Georgia State University, 1999  CFS® - 2006	Chief Operating Officer and Chief Investment Officer, AFS Advisors, LLC January 2011 – present  Chief Investment Officer, Advanced Financial Strategists, Inc. March 2004 – December 2010  Investment Adviser Representative, Advanced Financial Strategists, Inc. March 2004 to December 2017  Director of Investment Services, AMVESCAP Retirement, Inc., Oct. 1999 – March 2004

Mr. Sproles holds a BBA in Finance from the University of Georgia, and an MBA in Finance from Georgia State University. He has passed the Series 65 exam (Uniform Investment Adviser Law Examination). Additionally, Mr. Sproles holds a **Certified Fund Specialist® (CFS®)** designation, as sponsored by the Institute of Business and finance. A CFS is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio by using the following criteria: asset class descriptions, historical returns and risk; mutual fund costs; fund management and selection; time value analysis and market indicators; understanding REITs, ETFs, CEFs, UITs and structured notes; risk measurements and minimization; fund and personal tax issues; and Modern Portfolio Theory. In order to maintain his CFS designation, Mr. Sproles completes 15 hours of continuing education credits every two years.

Mr. Sproles began his investment career with SunTrust Banks, Inc. in 1996 working within the Personal Trust Division as a Trust Associate. His responsibilities included estate planning and portfolio management for high net worth individuals and families. In 1999, Keith joined AMVESCAP Retirement, Inc. as an Investment Analyst, eventually managing the Investment Services Group as Director of Investment Services. As Director, Mr. Sproles managed the fund line-up and analysis process for prospective and existing clients. He was directly involved with over \$2 billion in assets.

In 2004, Mr. Sproles joined Advanced Financial Strategists, Inc. as Chief Investment Officer. In that role his primary responsibilities included active management of client portfolios, investment research and analysis, portfolio construction, client meetings,

interfacing with vendors on behalf of clients, creating and delivering advisory presentations, and offering consulting services on a wide range of macroeconomic topics. All of this was delivered while acting in a fiduciary capacity.

Mr. Sproles incorporated AFS Advisors, LLC in late 2010, and that company began operations in 2011. He serves as Chief Investment Officer of AFS Advisors, LLC, and will continue to meet this firm's client portfolio management needs as before.

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

**Item 3 – Disciplinary Information**

B. Keith Sproles has no legal or disciplinary events to disclose.

**Item 4 – Other Business Activities**

B. Keith Sproles has no other business activities to disclose.

**Item 5 – Additional Compensation**

B. Keith Sproles 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 Chief Compliance Officer, Eric C. Loyd, monitors the advice that B. Keith Sproles provides to his clients, by discussing and reviewing his investment recommendations with him on a regular basis. Mr. Loyd's telephone number is (678) 473-0324.

**Item 7 – Requirements for State-Registered Advisers**

B. Keith Sproles 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.