

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED AUGUST 2011**

HAMILTON P.B. POYNOR

**RFG ADVISORY GROUP, LLC
1100 CORPORATE DRIVE, SUITE 100
BIRMINGHAM, AL 35242**

FIRM CONTACT: JON B. DIXON, CHIEF COMPLIANCE OFFICER

WWW.RELIANCE-FINANCIAL.COM

This brochure supplement provides information about Hamilton P.B. Poynor that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Dixon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Mr. Poynor:

Hamilton Perkins Bouchelle Poynor, CLU® AEP®

Year of Birth: 1965

Formal Education after high school:

1987- B.S. Economics, Auburn University

Business Background:

08/11-Present, RFG Advisory Group LLC, Investment Adviser Representative

08/11-Present, LPL Financial, Registered Representative

01/10-08/11, Reliance Financial Group, Vice President and Partner

11/04-12/09, Poynor & Associates, Inc., President

10/00-10/04, New York Life Insurance Company, Insurance Agent

09/97-09/00, Protective Life, Regional Sales Director

Licenses and Professional Designations:

1993- Series 6

2000- Series 7

2000- Series 24

1993- Series 63

1993- Series 66

1992- Alabama Variable Life & Annuity

1992- Alabama Life

1992- Alabama Accident & Health or Sickness

1999- CLU®

2008- AEP®

Mr. Poynor has the professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, students must successfully complete all courses in the selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

The following activities meet the required business experience qualifications included in the CLU® certification process.

Insurance and health care

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
Financial services and employee benefits
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All CLU®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If students who are a CLU® fall into any of the following specified categories, they are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

The following topics are covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

Mr. Poynor also has the professional designation, Accredited Estate Planner. The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College.

1. Credential requirement.

To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.

2. Professional discipline engaged in estate planning requirement.

The applicant must be presently and significantly engaged in “estate planning activities” as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. Estate planning encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include lifetime planning that leads to conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of property at death, taking into consideration the family unit and the potential costs of different methods.

3. Experience requirement.

A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required in one or more of the professional disciplines described above. To be exempt from the education requirements described below, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities in one or more of the professional disciplines described above.

4. Education requirement.

The National Association of Estate Planners & Councils (NAEPC) has designated The American College, Bryn Mawr, Pennsylvania, as the primary provider of the education courses required to earn the AEP® designation. Applicants for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College as follows:

- Advanced Estate Planning I
- Financial Statements and Business Valuation Analysis
- Advanced Estate Planning II
- Business Succession Planning I
- Business Succession Planning II
- Planning for Impact in the Context of Family Wealth
- Charitable Strategies
- Executive Compensation

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Poynor, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Mr. Poynor is actively engaged in any *investment-related* business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated *person* of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Poynor’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Poynor receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation he receives. We must explain that this practice gives Mr. Poynor an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Poynor is a registered representative of LPL Financial, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that Mr. Poynor recommends that a client invest in a security which results in a commission being paid to him.

A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation adviser and/or our

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Poynor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Poynor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

supervised persons may earn. To the extent we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

- B. If Mr. Poynor is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of his income or involve a substantial amount of Mr. Poynor's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of his time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Mr. Poynor for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include his regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Poynor may receive the following forms of additional compensation as a result of providing advisory services to clients:

Mr. Poynor may receive non-cash compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend. Although this practice may give Mr. Poynor an incentive to recommend investment products based on the compensation received, it is Mr. Poynor's fiduciary duty to put his client's best interest before his own and to comply with our firm's Code of Ethics.

Mr. Poynor may receive from LPL Financial production bonuses, stock options, reimbursement of fees paid to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost attendance at LPL Financial's national sales conference or top producer forums and events. Production bonuses, administrative fee reimbursements, and awards for conference attendance are based on overall business produced by Mr. Poynor and do not favor one product or program over others. The awarding of stock options is based on total production, recurring revenue and growth rate of production. Advisory fees are considered recurring revenue and, thus, there may be a financial incentive for Mr. Poynor to recommend client's establish advisory accounts so that he will receive recurring revenue and possibly receive stock options from LPL Financial.

Item 6 Supervision

We are required to explain how we *supervise* Mr. Poynor, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the *person* responsible for supervising Mr. Poynor's advisory activities on behalf of our firm.

Mr. Poynor is a Principal and is bound by our firm's Code of Ethics. Mr. Dixon, Chief Compliance Officer of RFG Advisory Group LLC, supervises Mr. Poynor's activities to ensure compliance with our firm's Code of Ethics.