

Item 1 - Cover Page

Akin Investment Advisory

308 Ferncliff Drive

Greenwood, South Carolina 29649

864-344-4438

September 11, 2015

This brochure provides information about the qualifications and business practices of Akin Investment Advisory a sole proprietorship of Stephen Herbert Akin. If you have any questions about the contents of this brochure please call 864-344-4438. The information in this brochure has not been approved or verified by the Securities Exchange Commission and or any state authority.

Additional information about Akin Investment Advisory is also available on the SEC's website www.advisorinfo.sec.gov. The searchable IARD/CRD number for Akin Investment Advisory is 281450.

Akin Investment Advisory is a Registered Investment Advisor. Registration with the United States Securities Exchange Commission and or any state securities authority does not imply a certain level of skill or training.

Item 2 - Material Changes

Akin Investment Advisory, was established as a new Registered Investment Advisor in September 2015 under the state of South Carolina rules and regulations, therefore this is the firms first Annual Update.

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Item 4 - Advisory Business

Akin Investment Advisory is a Registered Investment Advisor based in Greenwood, South Carolina. Stephen Herbert Akin, is the Sole Proprietor registered with the state of South Carolina and is subject to its rules and regulations. Founded in 2015 provides investment advisory services that focus only on the individual needs of the client. By providing a simple fee based service the clients needs come first. The investment services provided may include, but are not limited to, the review of the clients investment objectives and goals, recommending asset allocation strategies among various financial products such as their cash, stocks, bonds, mutual funds, annuities and preparing a written investment plan. Through confidential conversations, meetings and questionnaires the clients current financial situation is combined, along with their risk tolerance, tax considerations, estate plans and their future financial goals and needs.

The information gathered in this process guides the creation and management of the client's investment portfolio. After establishing written investment policy guidelines and implementing the investment recommendations approved by the client, Akin Investment Advisory will consistently review the portfolio on an ongoing basis and monitor the investment portfolio to reflect the client's established guidelines.

Akin Investment Advisory provides investment advisory and other financial services to both retail (for example, smaller accounts of individuals, IRAs, trusts and employee benefit plans) and institutional clients (for example, corporate pension plans, corporations and foundations).

Akin Investment Advisory provides only non-discretionary investment advisory to some of it's clients through a managed account program. Akin Investment Advisory will receive compensation through a single fee. The account may be assessed charges, such as transaction fees and custodian fees which may vary depending upon the institution.

Akin Investment Advisory does not take custody of any funds or securities and the company does not participate in any wrap fee program.

Akin Investment Advisory will be responsible for the following;

- Performing due diligence
- Recommending strategic or tactical asset allocations
- Providing research on investment products as needed

- Providing client risk tolerance questionnaire
- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account.
- Performing suitability check on account documentation, review the investment objectives and evaluate the investment vehicle selections.
- Provide Firm Brochure (This document)

Assets under management

As of September 11, 2015 there are no assets under management as this brochure is part of the registration filing.

Item 5 - Fees and compensation

Financial Planning - Financial planning services are charged in advance through a fixed fee or hourly arrangement as agreed upon between the client and Akin Investment Advisory. There will never be an instance where \$500 or more in fees is charged six or more months in advance. Hourly fees are generally charged when the scope of services cannot be determined or if the services are limited to one meeting. Fixed fees are generally quoted to the client for longer-term consulting projects. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Hourly fees range from \$150-\$300 per hour depending on what is negotiated between Akin Investment Advisory and the client. An estimate for total hours and charges is determined at the start of the advisory relationship.

Typically clients will be invoiced monthly for all time spent by Akin Investment Advisory as agreed upon by client or upon completion of the services if less than a month. To terminate the planning process prior to the completion, client may do so with written notice. The client may obtain a refund of a prepaid fee if the advisory contract is terminated before the end of the billing period by contacting Stephen Herbert Akin at 864-344-4438. Upon receipt of written notification any earned fee will immediately become due and payable a client may terminate any advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Asset Management - Fee schedule for Asset Management:

<u>Total Account Value</u>	<u>Maximum Annual Advisory Fee</u>
Under \$999,999	1.50%
\$1,000,000 - <small>(but less than)</small> \$2,000,000	1.00%
\$2,000,000 - <small>(but less than)</small> \$4,000,000	0.80%
\$4,000,000 - <small>(but less than)</small> \$10,000,000	0.40%

Asset management fees are primarily based on asset size and the level of complexity of the services provided. In individual cases, Akin Investment Advisory has the sole discretion to negotiate fees that are lower than the standard fees shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial quarter will be prorated based upon the number of calendar days in the calendar quarter that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the previous quarter. Annual fees range from .4% to 1.5% depending on the amount of assets under management. There is a minimum ("AUM") asset management fee of \$375 per quarter (see chart above). Consulting services are included in these fees for asset management services with the exception of unique circumstances that may require a separate agreement for financial planning services. If the financial planning fees it will be discussed upfront and a separate agreement will be negotiated.

Termination of the Advisory Relationship — Either party may cancel a client agreement at any time, for any reason, upon receipt of 30 day written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded to the client. The amount to be refunded will be the fee actually paid less the portion of that fee earned to the date of termination.

Mutual fund fees - All fees paid to Akin Investment Advisory are separate and distinct from the fees and expenses charged by mutual funds and/or ETF's to their shareholders. These fees and expenses are described in each fund's prospectus and will generally include a management fee, other fund expenses and a possible distribution fee. A client could invest in a mutual fund directly without our services. In that case the client would not receive the services provided by our firm which are designed among other things to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives.

Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. Akin Investment Advisory will provide this analysis to each prospective client. In no case does Akin Investment Advisory receive any 12b1 fees and or another type of sales charge from any mutual fund.

Additional Fees and Expenses - In addition to our advisory fees clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers or any other institution where funds and securities are held. Akin Investment Advisory does not share in any portion of such fees.

Item 6 -Performance based fees &side-by-side
Management

Akin Investment Advisory does not charge fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. All fees are calculated as described in Fees and Compensation schedule above, and are not charged on the basis of performance of your advisory account.

Item 7 - Types of Clients

Akin Investment Advisory offers investment advisory services to individuals pensions, and profit-sharing plans, trust, estates, corporations and other business entities. In general a minimum of \$100,000 is required open and maintain an advisory account. At our discretion we may waive the minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under management we may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Item 8 - Methods of Analysis, Investment
Strategies and Risk of Loss

Akin Investment Advisory's, methods of analysis and investment strategies incorporate the client's needs an investment objectives, time horizon, and risk tolerance. Akin Investment Advisor is not bound to a specific strategy for the management of investment portfolios but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an ongoing basis. Examples of methodologies that our investment strategies may incorporate include:

Asset Allocation - used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Dollar-Cost Averaging- cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Technical Analysis - involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks .

Long-Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time generally greater than one year.

Short - Term Purchases - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities short-term price fluctuations.

Our strategies and investments and tax implications will vary with each clients specific financial situation and goals. All involve the risk of loss, including (among other things) loss of principle, a reduction in interest, dividends, and other distributions and the loss of earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis of strategy suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

Item 9 - Disciplinary Information

Registered Investment Advisors are required to disclose any legal or disciplinary events that impact your evaluation of the services offered.

Akin Investment Advisory, or the sole proprietor Stephen Herbert Akin does not have any reportable disclosable events in the past ten years.

Item 10 - Other Financial Industry Activities and
Affiliations

Stephen Herbert Akin, owner and sole Investment Advisor Representative is not currently registered with any broker dealer or other financial or service provider. Fees paid to Akin Investment Advisory for financial planning and advisory services are separate from fees charged by other firms, advisors or professionals.

Akin Investment Advisory does not receive fees or commissions from any products or services recommended. Be sure you understand all fees before engaging the services. Also, be sure to read all prospectuses before purchasing mutual funds and/or any other investments.

Item 11 - Code Of Ethics, participation or interest
in client transactions and personal trading

Akin Investment Advisory's Code of Ethics includes guidelines for professional standards of conduct. The goal is to protect client interests at all times and to demonstrate a commitment to fiduciary duties of good faith and fair dealing.

Principle 1 - Integrity: Provide professional services with integrity.

Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. An investment advisor is placed in positions of trust by clients and the ultimate source of that trust is personal integrity. Allowance can be made for innocent error and legitimate differences of opinion but integrity cannot co-exist with deceit or subordination of one's principles.

Principle 2 - Objectivity: Provide professional services objectively.

Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, they should protect the integrity of their work, maintain objectivity and avoid subordination of their judgement.

Principle 3 - Competence: Maintain the knowledge and skills necessary to provide professional services competently.

Competence means attaining and maintaining an adequate level of knowledge and skill, and application of that knowledge and skill in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referrals to other professionals is necessary. As an advisor I make a commitment to learning and professional improvement.

Principle 4 - Fairness: Be fair and reasonable in all professional relationships. Disclose conflicts of interest.

Fairness requires impartiality, intellectual honesty and disclosure of material conflicts of interest. It involves a subordination of one's own feelings, prejudices, and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated.

Principle 5 - Confidentiality: Protect the confidentiality of all client information.

Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.

Principle 6 - Professionalism: Act in a manner that demonstrates exemplary professional conduct.

Professionalism requires behaving with dignity and courtesy to clients, fellow professionals, and others in business-related activities. Always strive to enhance and maintain the profession's public image and improve the quality of services.

Principle 7 - Diligence: Provide professional services diligently.

Diligence is the provision of services in a reasonably prompt and thorough manner including the proper planning for and supervision of the rendering of professional services.

Akin Investment Advisory is committed to providing the client with the highest degree of integrity, confidentiality and service. A copy of our Code of Ethics is available upon request by contacting Stephen Herbert Akin at 864-344-4438.

Item 12 - Brokerage Practices

Akin Investment Advisory or sole proprietor Stephen Herbert Akin is not affiliated with any broker-dealer, bank, custodian bank or institution and does not receive any type of fees or finders fee from any source. Therefore, clients will be required to select an institution of their choice for their brokerage, custodian or any type of account according to the clients needs. Akin Investment Advisory recommends clients use an account with some type of insurance such as SIPC, FDIC etc. By not being affiliated with any specific institution the client needs come first. We will be happy to assist in the decision process of which institution to use depending upon the specific needs of the client.

Akin Investment Advisory does not have any soft dollar arrangements.

Akin Investment Advisory does not receive client referrals from any broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Akin Investment Advisory does not combine multiple orders for shares of the same securities (no "block trades") purchased in client accounts. There is no ("front running") or trading ahead of client orders. In the event Akin Investment Advisory does come in contact with any material "inside Information" such information will be kept in strict confidence and not traded upon in any manner. All security recommendations are based on the differing needs of every client.

Item 13 - Review of Accounts

Portfolio management services

Reviews - while the underlying securities within individual portfolio management services accounts are continually monitored and rebalanced the accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client stated investment objectives and guidelines. More Frequent reviews maybe triggered by material changes in variables such as retirement, termination of employment , physical move, or inheritance, the clients individual circumstances, or the market, political or economic environment.

Each client will receive quarterly a written report that details the clients account which may come from the custodian.

Financial Planning services

Akin Investment Advisory will typically create a comprehensive financial plan for each client in their first year. The content of each clients financial plan will vary according to the individual clients needs. Subsequent updates to the plan will be reported to the client in various formats and methods as dictated by each clients individual circumstances.

Reviews, while reviews may occur at different stages depending on the nature and particulars of each client we typically review in detail and update each clients financial plan twice per year.

Item 14 - Client referrals and
other compensation

Akin Investment Advisory does not engage solicitors or pay related or non related persons for referring potential clients to the firm.

Akin Investment Advisory does not except or allow any related person to except any form of compensation for client referrals including cash sales awards or other prizes from a non-client in connection with the advisory services we provide to the client. No form of compensation is allowed for client referrals to other professional services accounts, attorneys,etc.

Item 15 - Custody

Akin Investment Advisory does not have physical custody of any client funds and or securities and does not take custody of client accounts at any time. Client funds and securities will be held with a bank broker-dealer or other independent qualified custodian to be named by the client. Clients should review statements from the custodian. Akin Investment Advisory sends invoices monthly or quarterly detailing the manner and amount of advisory fees to all clients.

Item 16 - Investment discretion

Akin Investment Advisory does not have discretion over client accounts at any time.

Item 17 - Voting client securities

We do not vote proxies on behalf of your advisory accounts. At your request we may offer you advice regarding corporate actions of the exercise of your proxy voting rights. If you want shares of common stock or mutual funds you are responsible for exercising your right as a shareholder.

Item 18 Financial information

Under no circumstances does Akin Investment Advisory require or solicit payment of fees for more than \$500.00 or more than four months in advance of services rendered.

Akin Investment Advisory does not take custody of any funds or securities and does not have any form of discretion over client accounts. Therefore, a balance sheet is not required.

Akin Investment Advisory is not the subject of any legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings and there is nothing to impair the ability to meet any contractual obligation.

Item 19 - Requirements for
state registered advisers

Akin Investment Advisory is a sole proprietorship of Stephen Herbert Akin the principle owner and manager. For FINRA and state registration requirements also the Chief Compliance Officer.

Stephen Herbert Akin Born, December 7, 1949 in Houston, Texas

Passed FINRA Series 65 Uniform Investment Advisor Law Exam in Greenville, S.C. on August 19, 2015.

First registered with the NASD now FINRA with a Series 6 in 1983 then Series 7 and Series 63 in 1984. Joined Paine Webber, Inc. and received NYSE ID card September 9, 1985. Also licensed by the California insurance commission to sell annuity investment products.

Joined Dean Witter Reynolds, Inc. November 23, 1987 in addition to maintaining Series 7 and Series 63 received special training for Restricted Securities May 19, 1989.

In addition to the financial services business. Stephen Herbert Akin received his United States Coast Guard Captain's License (Ocean Operator 100 Ton) and Masters Certificate United States Merchant Marine Officer.

Stephen Herbert Akin does not receive any form of compensation from any other business activity. Is the sole principal of Akin Investment Advisory. There are no pending arbitration cases, civil, self-regulatory organization, or administrative proceedings against Stephen Herbert Akin. For any additional information Stephen Herbert Akin may be reached at 864-344-4438.

