



LAW & ASSOCIATES, INC.  
*wealth management  
& financial planning*

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[www.lawandassociates.com](http://www.lawandassociates.com)

This brochure, Form ADV Part 2B, provides information about Law & Associates, Inc. that supplements the Law & Associates Inc. brochure, Form ADV Part 2A. If you have questions about the contents of this brochure, or have not received Form ADV Part 2A, please contact us at 301-229-8500 or by e-mailing the Chief Compliance Officer, Janice L. Henderson at [janice@lawandassociates.com](mailto:janice@lawandassociates.com).

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Law & Associates, Inc. is also available on the SEC's website at [http://www.adviserinfo.sec.gov/iapd/content/search/iapd\\_search.aspx](http://www.adviserinfo.sec.gov/iapd/content/search/iapd_search.aspx).

Registration with the SEC does not imply a certain level of skill or training.

Material changes since the last IARD dated April 30, 2018.

- Barbara Heft is retired as of January 2019

Effective January 2018

- Crystal is Investment Advisor Representative (IAR) of Law & Associates Inc.
- Crystal Alford Cooper is VP of Financial Planning
- Ramzi Baklouti is VP of Operations and Research.

**Item 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Janice Lynne Henderson**

1963

*Chief Executive Officer, Treasurer, and Chief Compliance Officer of Law & Associates, Inc. and The Mohican Company*

Columbia Union College, MD, BS in Business Administration, 1986

College for Financial Planning, CFP®, 1994

Institute for Investment Management Consulting 2007-2009

Ms. Henderson has been with Law & Associates, Inc. since November 1994. Since 1995 she has carried Series 7, 24, & 63 licenses with FINRA and Raymond James Financial Services, Inc. (RJFS) and is licensed to sell life, health, disability, long-term care, and variable annuities. Since 2016, Janice L. Henderson has been the principal owner of Law & Associates, Inc.

**Davita Crystal Alford-Cooper**

1964

*Vice President, Planning*

College for Financial Planning, 1995

Certified Financial Planner Board of Standards, Inc., CFP®, 1996

Institute for Investment Management Consulting, 2006-2007

International Foundation for Retirement Education, Certified Retirement Counselor, CRC®, 2008

Institute for Divorce Financial Analysts, Certified Divorce Financial Analyst, CDFA®, 2014

Mrs. Alford-Cooper has been with Law & Associates, Inc. since July of 2018 and holds FINRA Series 7 license. Mrs. Alford-Cooper is a Registered Representative and since 2018, she has carried Series 7 with FINRA and Raymond James Financial Services, Inc. (RJFS). Mrs. Alford-Cooper is licensed to sell life, health (including long-term care), and variable life insurance, since 1988. Mrs. Alford-Cooper is responsible for assisting with financial, investment, and tax planning for clients.

**Ramzi Baklouti**

1976

*Vice President, Operations and Research*

Strayer University, BBA in Finance, 2012

University of Maryland University College, MBA, 2015

Mr. Baklouti has been with Law & Associates, Inc. since June 2011 and holds FINRA Series 7 license. Mr. Baklouti is responsible for assisting with financial, investment, and tax planning for clients.

**ITEM 3: DISCIPLINARY INFORMATION**

Ms. Henderson, Mrs. Alford-Cooper, and Mr. Baklouti have never had a complaint or a legal or disciplinary event or been subject to any arbitration. You may check this at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Henderson, Mrs. Alford-Cooper are licensed to offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation that they may earn.

**ITEM 5: ADDITIONAL COMPENSATION**

All Law & Associates, Inc. employees are paid a salary and bonuses without regard to the amount of fees they generate for the firm. Law & Associates employees are not paid on a commission basis.

**ITEM 6: SUPERVISION**

All clients' related advice provided by Law & Associates, Inc. employees is supervised by the Chief Compliance Officer, Janice L. Henderson, who is responsible for maintaining compliance with the firm's Code of Ethics. Ms. Henderson can be reached at 301-229-8500.