

Part 2B of Form ADV: *Brochure Supplement*

Janet I Briaud, CFP®

Briaud Financial Advisors
1611 Crescent Pointe Parkway
College Station, Texas 77845
979-260-9771

January 2019

This brochure supplement provides information about Janet I Briaud that supplements the Briaud Financial Advisors brochure. You should have received a copy of that brochure. Please contact Natalie Briaud Pine if you did not receive Briaud Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Janet I Briaud is available on the SEC's website at www.adviserinfo.sec.gov. Janet's CRD# is 1891284.

Item 2 Educational, Background and Business Experience

Full Legal Name: Janet I Briaud

Born: 1951

Education:

- University of New Brunswick; Bachelor's, Physical Education; 1973
- Ottawa University; Master's, Physical Education; 1975

Business Experience

- Briaud Financial Planning, Inc.; Partner / Owner / Chief Investment Officer; from 1986 to Present

Designations

Janet I Briaud has earned the following designation(s) and is in good standing with the granting authority:

CERTIFIED FINANCIAL PLANNER™; 1989

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every 2 years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

Janet I Briaud has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Janet I Briaud is a member of the Board of Directors, American Momentum Bank. There is no conflict of interest between the bank and Briaud Financial Planning.
2. Janet I Briaud does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Janet I Briaud is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5 Additional Compensation

Janet I Briaud does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: None – Janet is a Partner in the firm

Title: N/A

Phone Number: N/A

Although Janet does not have a direct supervisor as a Partner in the company, her investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

- Every financial plan is reviewed by all financial advisors in the company for completeness and accuracy.
- Investment policy or model portfolio changes are discussed with an investment committee, consisting of all financial advisors in the company.
- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

In addition, Natalie Briaud Pine, Chief Compliance Officer, supervises all investment advisory representatives' activities to ensure compliance with the firm's Code of Ethics. Please contact Ms. Pine if you have any questions about the brochure supplement at 979-260-9771.

Part 2B of Form ADV: *Brochure Supplement*

Natalie Briaud Pine, CFP®

Briaud Financial Advisors
1611 Crescent Pointe Parkway
College Station, Texas 77845
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Additional information about Natalie Briaud Pine is available on the SEC's website at www.adviserinfo.sec.gov. Natalie's CRD# is 5771582.

Item 2 Educational, Background and Business Experience

Full Legal Name: Natalie Briaud Pine

Born: 1980

Education

- Rice University; BA, Electrical Engineering, Economics, and Managerial Studies; 2002

Business Experience

- Briaud Financial Planning; Managing Partner; from 01/2019 to Present
- Briaud Financial Planning, Chief Compliance Office; from 01/2018 to Present
- Briaud Financial Planning, Lead Advisor; from 12/2016 to Present
- Briaud Financial Planning; Financial Advisor; from 08/2010 to 12/2017
- Briaud Financial Planning; Chief Operations Officer; from 06/2007 to 12/2010
- Davidson Kempner Partners; Distressed Debt Research Analyst; from 07/2004 to 06/2007
- Goldman Sachs International; Investment Banking Analyst; from 07/2002 to 07/2004

Designations

Natalie Briaud Pine has earned the following designation(s) and is in good standing with the granting authority:

CERTIFIED FINANCIAL PLANNER™; 2010

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Passage of a formal exam (Pass rate in 2010 was 51%)
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every two years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

Natalie Briaud Pine has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Natalie Briaud Pine is not engaged in any other investment-related activities.

2. Natalie Briaud Pine does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products

B. Non Investment-Related Activities

Natalie Briaud Pine is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5 Additional Compensation

Natalie Briaud Pine does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: None – Natalie is the Managing Partner of the Firm

Natalie Briaud Pine's investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

- Every financial plan is reviewed by all financial advisors in the company for completeness and accuracy.
- Investment policy or model portfolio changes are discussed with an investment committee, consisting of all financial advisors in the company.
- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

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Part 2B of Form ADV: *Brochure Supplement*

Peggy Sue Sherman, CFP®

Briaud Financial Advisors
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January 2019

This brochure supplement provides information about Peggy Sue Sherman that supplements the Briaud Financial Advisors brochure. You should have received a copy of that brochure. Please contact Natalie Briaud Pine if you did not receive Briaud Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Peggy Sue Sherman is available on the SEC's website at www.adviserinfo.sec.gov. Peggy's CRD# is 5217106.

Item 2 Educational, Background and Business Experience

Full Legal Name: Peggy Sue Sherman

Born: 1951

Education

- Texas A&M University; Bachelors, Business Administration; 1995
- Texas A&M University; Masters, Architecture; 1998

Business Experience

- Briaud Financial Planning; Lead Advisor; from 12/2016 to Present
- Briaud Financial Planning; Financial Advisor; from 08/2007 to 12/2016
- Ronald Blue & Co; Senior Financial Planner; from 06/2006 to 08/2007
- Ronald Blue & Co; Financial Planner; from 12/2002 to 06/2006

Designations

Peggy Sue Sherman has earned the following designation(s) and is in good standing with the granting authority:

- CERTIFIED FINANCIAL PLANNER™; 1990

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every 2 years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

Peggy Sue Sherman has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Peggy Sue Sherman is not engaged in any other investment-related activities.
2. Peggy Sue Sherman does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Peggy Sue Sherman is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5 Additional Compensation

Peggy Sue Sherman does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Natalie Pine

Title: Managing Partner

Phone Number: (979) 260-9771

Peggy Sue Sherman's investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

- Every financial plan is reviewed by all financial advisors in the company for completeness and accuracy.
- Investment policy or model portfolio changes are discussed with an investment committee, consisting of all financial advisors in the company.
- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

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Part 2B of Form ADV: *Brochure Supplement*

Bret Mulvaney, CFP®

Briaud Financial Advisors
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January 2019

This brochure supplement provides information about Bret Daniel Mulvaney that supplements the Briaud Financial Advisors brochure. You should have received a copy of that brochure. Please contact Natalie Briaud Pine if you did not receive Briaud Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Bret Daniel Mulvaney is available on the SEC's website at www.adviserinfo.sec.gov. Bret's CRD# is 6625315.

Item 2 Educational, Background and Business Experience

Full Legal Name: Bret Daniel Mulvaney

Born: 1974

Education

- University of Georgia; Bachelors, Business Administration; 2006

Business Experience

- Briaud Financial Planning; Financial Planner; from 12/2016 to Present
- Briaud Financial Planning; Financial Planning Associate; from 08/2006 to 12/2016

Designations

Bret Daniel Mulvaney has earned the following designation(s) and is in good standing with the granting authority:

- CERTIFIED FINANCIAL PLANNER™; 2012

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every 2 years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

Bret Daniel Mulvaney has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Bret Daniel Mulvaney is not engaged in any other investment-related activities.
2. Bret Daniel Mulvaney does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Bret Daniel Mulvaney is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Bret Daniel Mulvaney does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Natalie Pine

Title: Managing Partner

Phone Number: (979) 260-9771

Bret Daniel Mulvaney's investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

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- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

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John Bohnsack, CFP®

Briaud Financial Advisors
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January 2019

This brochure supplement provides information about John Bohnsack that supplements the Briaud Financial Advisors brochure. You should have received a copy of that brochure. Please contact Natalie Briaud Pine if you did not receive Briaud Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about John Bohnsack is available on the SEC's website at www.adviserinfo.sec.gov. John's CRD# is 5334664

Item 2 Educational, Background and Business Experience

Full Legal Name: John Bohnsack

Born: 1984

Education:

- North Dakota State University; Bachelors; Business Administration; 2007
- North Dakota State University; Masters; Family Financial Planning; 2011

Business Experience

- Briaud Financial Planning; Financial Planner; from 12/2017 to Present
- Briaud Financial Planning; Financial Planning Associate; from 2011 to 12/2017
- The Bank and Trust of Bryan/College Station; Customer Service Representative; 2009-2011
- Discovery Benefits; Account Manager; 2008-2009
- Thrivent Financial; Financial Associate; 2007-2008

Designations

John Bohnsack has earned the following designation(s) and is in good standing with the granting authority:

CERTIFIED FINANCIAL PLANNER™; 2012

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every 2 years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

John Bohnsack has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

- a. John Bohnsack is not engaged in any other investment-related activities.
- b. John Bohnsack does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products

B. Non Investment-Related Activities

John Bohnsack is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

John Bohnsack does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Natalie Pine

Title: Managing Partner

Phone Number: (979) 260-9771

John Bohnsack's investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

- Every financial plan is reviewed by all financial advisors in the company for completeness and accuracy.
- Investment policy or model portfolio changes are discussed with an investment committee, consisting of all financial advisors in the company.
- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

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Adam Burch, CFP®

Briaud Financial Advisors
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January 2019

This brochure supplement provides information about Adam Burch that supplements the Briaud Financial Advisors brochure. You should have received a copy of that brochure. Please contact Natalie Briaud Pine if you did not receive Briaud Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Burch is available on the SEC's website at www.adviserinfo.sec.gov.
[Adam's CRD# is 6906199](#)

Item 2 Educational, Background and Business Experience

Full Legal Name: Curtis Adam Burch

Born: 1980

Education:

- University of Houston; Bachelors; Business Administration (Finance); 2005
- Texas A&M University; Masters; Agribusiness; 2006

Business Experience

- Briaud Financial Planning; Financial Planner; from 12/2017 to Present
- Briaud Financial Planning; Financial Planning Associate; from 2013 to 12/2017
- Texas A&M University; Program Manager; 2012-2013
- Sysco Corporation; Manager of Supply Chain Planning & Analytics; 2007-2012

Designations

Adam Burch has earned the following designation(s) and is in good standing with the granting authority:

CERTIFIED FINANCIAL PLANNER™; 2015

This designation certifies that the holder has accomplished all of the following:

- Completion of formal coursework covering the areas of insurance, retirement planning, estate planning, tax planning, and investing
- Three years of financial planning experience
- Attainment of a bachelor's degree
- Completed 30 hours of continuing education every 2 years, including 2 hours specifically covering the CFP Board's Code of Ethics or Practice Standards

Item 3 Disciplinary Information

Adam Burch has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

- a. Adam Burch is not engaged in any other investment-related activities.
- b. Adam Burch does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products

B. Non Investment-Related Activities

Adam Burch is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Adam Burch does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Natalie Pine

Title: Managing Partner

Phone Number: (979) 260-9771

Adam Burch's investment and financial planning recommendations are reviewed by the other advisors in the office. Specifically:

- Every financial plan is reviewed by all financial advisors in the company for completeness and accuracy.
- Investment policy or model portfolio changes are discussed with an investment committee, consisting of all financial advisors in the company.
- The financial advisors agree quarterly on specific topics to review for all clients. These review projects are managed centrally, so all advisors understand progress against milestones, and key recommendations made.

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