

Item 1 Cover Page



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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.

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.

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

Material changes since the last IARD dated January 22, 2019.

None-

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 or 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.