



GRAGG & GRAGG, LLP  
beyond the traditional

Gragg & Gragg LLP CPAs  
Supplement For Gary Bryon Gragg, Jr.  
9 East Marion Street  
Shelby, North Carolina 28150  
704.482.2001  
www.graggandgragg.com  
08.07.2020

This Brochure provides information about Gary Bryon Gragg, Jr., CPA/PFS that supplements the Gragg & Gragg, L.L.P. Brochure. You should have received a copy of that Brochure. Please contact Jay Gragg, Chief Compliance Officer, if you did not receive the Gragg & Gragg, L.L.P. Brochure or if you have any questions about the contents of this supplement.

Additional information about Gary Bryon Gragg, Jr. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 1 – Educational Background and Business Experience**

**Gary Bryon Gragg, Jr., CPA/PFS** was born February 23, 1964. Bryon has been Partner of Gragg & Gragg, LLP since January 2000. He earned his B.S. in Business Administration-Accounting at Appalachian State University in 1987. He became a Certified Public Accountant (CPA) in 1989, but has had public accounting experience since 1985. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest, maintain client confidentiality, disclose to the client any commission or referral fees, and service the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own. Bryon has been a Personal Financial Specialist (PFS) since 2003. Bryon passed the Series 65 in 1999.

## **Item 2 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Gragg & Gragg LLP or the integrity of Gragg & Gragg LLP's management. Bryon Gragg has no information applicable to this item.

## **Item 3 – Other Business Activities**

Bryon Gragg is not engaged in other investment-related business activities outside of Gragg & Gragg, LLP.

## **Item 4 – Additional Compensation**

Bryon Gragg does not receive additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer

## **Item 5 – Supervision**

Jay Gragg, Chief Compliance Officer, meets regularly with Bryon Gragg in a supervisory role to monitor the advice provided to clients. Jay can be contacted at (704) 482-2001 or [jay@graggandgragg.com](mailto:jay@graggandgragg.com)



GRAGG & GRAGG, LLP  
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Gragg & Gragg LLP CPAs  
Supplement for Jason Daniel Gragg  
9 East Marion Street  
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08.07.2020

This Brochure provides information about Jason Daniel Gragg, CPA/PFS that supplements the Gragg & Gragg, L.L.P. Brochure. You should have received a copy of that Brochure. Please contact Jay Gragg, Chief Compliance Officer, if you did not receive the Gragg & Gragg, L.L.P. Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Daniel Gragg also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 1 – Educational Background and Business Experience**

**Jason Daniel Gragg**, CPA/PFS, was born May 10, 1967. Jay has been Partner of Gragg & Gragg, LLP since January 2000. He earned his B.S. in Business Administration-Accounting at Appalachian State University in 1993 and a B.S. in Sociology in 1989. He became a Certified Public Accountant (CPA) in 1997, but has had public accounting experience since 1993. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest, maintain client confidentiality, disclose to the client any commission or referral fees, and service the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own. Jay has been a Personal Financial Specialist (PFS) since 2006. Jay passed the Series 65 in 1999.

## **Item 2 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Gragg & Gragg LLP or the integrity of Gragg & Gragg LLP's management. Jay Gragg has no information applicable to this item.

## **Item 3 – Other Business Activities**

Jay Gragg is not engaged in other investment-related business activities outside of Gragg & Gragg, LLP.

## **Item 4 – Additional Compensation**

Jay Gragg does not receive additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer

## **Item 5 – Supervision**

Jay Gragg, Chief Compliance Officer, meets regularly with Bryon Gragg in a supervisory role to monitor the advice provided to clients. Jay can be contacted at (704) 482-2001 or jay@graggandgragg.com



GRAGG & GRAGG, LLP  
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Gragg & Gragg LLP CPAs  
Supplement for Karen D. Edwards  
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[www.graggandgragg.com](http://www.graggandgragg.com)  
08.07.2020

This Brochure provides information about Karen D. Edwards that supplements the Gragg & Gragg, L.L.P. Brochure. You should have received a copy of that Brochure. Please contact Jay Gragg, Chief Compliance Officer, if you did not receive the Gragg & Gragg, L.L.P. Brochure or if you have any questions about the contents of this supplement.

Additional information about Karen D. Edwards also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 1 – Educational Background and Business Experience**

**Karen Danette Edwards**, was born February 4, 1958. Karen has been the Director of Retirement Services with Gragg & Gragg, LLP since April 2018. She earned her B. A. *cum laude* in Social Science & Psychology from Gardner-Webb University in August 1981. In the realm of investments and securities, she has worked for Merrill Lynch, Pierce, Fenner & Smith as Operations Supervisor; First Union Brokerage Services as Senior Trader & Account Executive; Charles Schwab & Co. as Business Development Manager/Account Executive & Branch Investment Specialist; E\*Trade Financial Services as International Call Center Financial Services Representative, and AXA Advisors LLC as Financial Consultant. Karen holds her Series 7 and 63 licenses, re-obtained in June and August of 2016, respectively {after they lapsed in October 1996 upon leaving the securities industry to pursue other career paths} and earned her Series 65 license in August 2018. She also formerly held the Series 24 General Securities Principal license. Karen's background in securities, investments and operations is very diverse and spans almost 2 decades. She obtained her Life, Accident & Health, Variable Annuity Line of Authority, Long Term Care & Medicare Supplement Insurance licenses in 2017 and '18 after many months of study & test taking. Karen was formerly affiliated with Coldwell Banker NRT Development Advisors and Coldwell Banker Residential Brokerage in Atlanta and Savannah, GA as a Sales Manager/Realtor/Site Agent prior to her entrance back into investments and financial services. She was in good standing with the Savannah and Atlanta Board of Realtors.

## **Item 2 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Gragg & Gragg LLP or the integrity of Gragg & Gragg LLP's management. Karen has no information applicable to this item.

## **Item 3 – Other Business Activities**

Karen Edwards is not engaged in other investment-related business activities outside of Gragg & Gragg, LLP.

## **Item 4 – Additional Compensation**

Karen Edwards does not receive additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

## **Item 5 – Supervision**

Karen Edwards, Director of Retirement Services, meets regularly with Bryon Gragg in a supervisory role to monitor the advice or services provided to clients. Karen can be contacted at (704) 482-2001 or [stevie@graggandgragg.com](mailto:stevie@graggandgragg.com). Karen goes by the nickname "Stevie" in her professional role.