

Part 2B of Form ADV: Brochure Supplement

January 27, 2020

Fund Direct Advisors, Inc.

William Elbert Stanley, III
Charles Christopher Stanley
Kenneth Richard Garber
Craven Elkins Lowe
Ryan William Foster, CFP®
Kyle Adam Leonard

Fund Direct Advisors, Inc.
7800 McCloud Rd., Suite 200
Greensboro, NC 27409
888-339-5080

This Part 2B of Form ADV: Brochure Supplement provides information about the individuals listed above that supplements the Fund Direct Advisors, Inc. Part 2A of Form ADV: Firm Brochure. You should be provided with a copy of the Fund Direct Advisors Inc., Part 2A: Firm Brochure simultaneously with your receipt of this Fund Direct Advisor's Inc. Part 2B of Form ADV: Brochure Supplement. Please contact William Stanley III if you did not receive the Fund Direct Advisors, Inc. Part 2A of Form ADV: Firm Brochure or if you have any questions about it or the contents of this Brochure Supplement.

Additional information about the individuals listed above is available on the SEC's website at www.adviserinfo.sec.gov. You may search this site by using a unique identifying number known as a CRD number for each person listed. Their CRD numbers are detailed in this report. You may find additional information about Fund Direct Advisors, Inc. on this site by using CRD number 155363.

William Elbert Stanley III

Item 1: Educational, Background

Full Legal Name: William Elbert Stanley III, Born: 1975, FINRA CRD# 4363275

Education: North Carolina State University, Raleigh, NC; BS 1999

Item 2: Disciplinary Information - has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. William Elbert Stanley III is engaged in other investment related activities. He is a Registered Representative of Intercarolina Financial Services, Inc.
2. William Elbert Stanley III does receive commissions or other compensation for the sale of securities or other investment products.

B. Non-Investment Related Activities

1. William Elbert Stanley III is engaged in another business or occupation that involves a substantial amount of his time. He is an employee of Stanley Benefit Services, Inc. and utilizes approximately 40% (forty percent) of his time in this activity.
2. William Elbert Stanley III is also involved in another business or occupation. He is an insurance agent for IMC Marketing Concepts, Inc. and utilizes approximately 1% (one percent) of his time in this activity.

Item 4: Additional Compensation: William Elbert Stanley III does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugene Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience:

Fund Direct Advisors, Inc.; Chief Executive Officer 2010-present

Fund Direct Advisors, Inc.; Investment Advisor Representative 2010-present

Stanley Benefit Services, Inc.; Sr. Vice President 2002-present

Intercarolina Financial Services, Inc.; Investment Advisor Representative 2004-2010

Intercarolina Financial Services, Inc.; Registered Representative 2001-Present

Charles Christopher Stanley

Item 1: Educational, Background

Full Legal Name: Charles Christopher Stanley, **Born:** 1977, **FINRA CRD#** 4433794

Education: University of North Carolina, Chapel Hill, NC; BA 2000

University of North Carolina, Greensboro, NC; MBA 2006

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Charles Christopher Stanley is engaged in other investment related activities. He is a Registered Representative of Intercarolina Financial Services, Inc.

2. Charles Christopher Stanley does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities

1. Charles Christopher Stanley is engaged in another business or occupation that involves a substantial amount of his time. He is an employee of Stanley Benefit Services, Inc. and utilizes approximately 40% (forty percent) of his time in this activity.

Item 4: Additional Compensation: Charles Christopher Stanley does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugene Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-508

Item 6: Business Experience:

Fund Direct Advisors, Inc.; Secretary/Treasurer 2010-present

Fund Direct Advisors, Inc.; Investment Advisor Representative 2010-present

Intercarolina Financial Services, Inc.; Registered Representative 2004-present

Intercarolina Financial Services, Inc.; Investment Advisor Representative 2004-2010

Kenneth Richard Garber

Item 1: Educational, Background

Full Legal Name: Kenneth Richard Garber, Born: 1958, FINRA CRD# 3147523

Education: Campbell University, Buies Creek, NC; BBA 1981

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Kenneth Richard Garber is engaged in other investment-related activities. He is a Registered Representative of Intercarolina Financial Services, Inc.
2. Kenneth Richard Garber does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Kenneth Richard Garber is engaged in another business or occupation that involves a substantial amount of his time. He is an employee of Stanley Benefit Services, Inc. and utilizes approximately 40% (forty percent) of his time in this activity.

Item 4: Additional Compensation: Kenneth Richard Garber does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugene Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience:

Fund Direct Advisors, Inc.; Investment Advisor Representative 2011-present
Intercarolina Financial Services, Inc.; Investment Advisor Representative 2004-2011
Intercarolina Financial Services, Inc.; Registered Representative 1999-present

Craven Elkins Lowe

Item 1: Educational, Background and Business Experience

Full Legal Name: Craven Elkins Lowe, Born: 1977, FINRA CRD# 5248776

Education: University of North Carolina, Raleigh, NC; BA 2000

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Craven Elkins Lowe is engaged in other investment related activities. He is a registered representative of Intercarolina Financial Services, Inc.
2. Craven Elkins Lowe does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

Craven Elkins Lowe is not engaged in another business or occupation that involves a substantial amount of his time.

1. Item 4: Additional Compensation: Craven Elkins Lowe does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugen Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.; Investment Advisor 2013-present

Intercarolina Financial Services, Inc.; Registered Representative 2013-present

Ryan William Foster, CFP®

Item 1: Educational, Background and Business Experience

Full Legal Name: Ryan William Foster CFP®, Born: 1984, FINRA CRD# 5414840

Education: Ferrum College, Ferrum, VA; BS 2007

North Carolina State University, Raleigh, NC: CFP 2014

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Ryan William Foster is engaged in other investment related activities. He is a registered representative of Intercarolina Financial Services, Inc.
2. Ryan William Foster does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Ryan William Foster is not engaged in another business or occupation that involves a substantial amount of his time.

Item 4: Additional Compensation: Ryan William Foster does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugen Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.; Vice President, Wealth Management Investment Advisor
2016-present

Intercarolina Financial Services, Inc.; Registered Representative 2016-present

Investment Advisors Corporation; Investment Advisor 2014-2016

Broker Dealer Financial Services; Registered Representative

United Planners Financial Services of America; Registered Representative

MML Investors Services; Registered Representative

Bank of Oakridge Investment Services: Registered Representative

Kyle Adam Leonard

Item 1: Educational, Background and Business Experience

Full Legal Name: Kyle Adam Leonard, Born: 1990, FINRA CRD# 6312308

Education: Wingate University, Wingate, NC; BS 2012

Liberty University, Lynchburg, VA: CFP 2018

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Kyle Adam Leonard is engaged in other investment related activities. He is a registered representative of Intercarolina Financial Services, Inc.

2. Kyle Adam Leonard does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Kyle Adam Leonard is not engaged in another business or occupation that involves a substantial amount of his time.

Item 4: Additional Compensation: Kyle Adam Leonard does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Joseph Eugen Navolanic is the Chief Compliance Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.; Vice President, Wealth Management Investment Advisor
2018-present

Intercarolina Financial Services, Inc.; Registered Representative 2018-present

Lincoln Financial Group; Customer Service 2015-2018

Edward Jones; Registered Representative