

**Part 2A of Form ADV: *Firm Brochure***

**Taylor Advisors, Inc.**

700 North Hurstbourne Parkway  
Suite 110  
Louisville, KY 40222

Telephone: 502-412-2205  
Email: [sasha@tayloradvisor.com](mailto:sasha@tayloradvisor.com)  
Web Address: [www.tayloradvisor.com](http://www.tayloradvisor.com)

3/5/2020

This brochure provides information about the qualifications and business practices of Taylor Advisors. If you have any questions about the contents of this brochure, please contact us at 502-412-2205 or [sasha@tayloradvisor.com](mailto:sasha@tayloradvisor.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 Taylor Advisors also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Taylor Advisor's SEC File number is 801-60952. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 119300.

## **Item 2 Material Changes**

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 3/5/2020, is our new disclosure document prepared according to the SEC's new requirements and rules. As you will see, this document is a narrative that is substantially different in form and content, and includes some new information that we were not previously required to disclose.

After our initial filing of this Brochure, this Item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

### **Item 3 Table of Contents**

### **Page**

Item 1 Cover Page	1
Item 2 Material Changes	2
Item 3 Table of Contents	3
Item 4 Advisory Business	4
Item 5 Fees and Compensation	5
Item 6 Performance-Based Fees and Side-By-Side Management	7
Item 7 Types of Clients	7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9 Disciplinary Information	9
Item 10 Other Financial Industry Activities and Affiliations	9
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Item 12 Brokerage Practices	10
Item 13 Review of Accounts	10
Item 14 Client Referrals and Other Compensation	11
Item 15 Custody	12
Item 16 Investment Discretion	12
Item 17 Voting Client Securities	12
Item 18 Financial Information	12
Privacy Notice	13
Part 2B of Form ADV – Brochure Supplement	14

## **Item 4 Advisory Business**

Taylor Advisors, Inc. is an SEC-registered investment adviser with its principal place of business located in Kentucky. Taylor Advisors, Inc. began conducting business in 2002.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- James "Todd" Taylor, President
- Alexander "Sasha" Antskaitis, Managing Partner

Taylor Advisors serves as an investment advisor and investment consultant and offers the following services to our clients:

### **INVESTMENT ADVISORY SERVICES**

Taylor Advisors offers investment advisory services to its institutional clients. The Advisory service includes active management of client's fixed income portfolio. A quarterly investment analytics report is provided as part of our service. All security purchases under the Advisory service are supported with purchase documentation. We frequently analyze and discuss the client's balance sheet before making investment decisions. We gather detailed information about the investment portfolio, asset/liability profile, taxes, pledging, etc. before making advisory decisions. The securities are purchased and sold on a competitive basis with at least two brokers. We do not receive any commissions on the purchases/sales of the securities.

We can manage these advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the client's stated objectives as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- United States governmental and agency securities
- Municipal securities
- Corporate debt securities (other than commercial paper)

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity, and suitability.

### **INVESTMENT CONSULTING SERVICES**

Taylor Advisors also offers investment consulting services to some of its institutional clients. In this instance, the fixed income portfolio is managed by the client and transactions are executed by the client. We often gather detailed information about the investment portfolio, asset/liability profile, taxes, pledging, etc. before making any consulting decisions. A quarterly investment analytics report is provided as part of our service. The timing of the report may not correspond to a calendar quarter. We may recommend brokers to the client based on past good execution and product availability. Similarly, our investment consulting service is tailored to the specific objectives of each client and based on the composition of the balance sheet.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- United States governmental and agency securities
- Municipal securities
- Corporate debt securities (other than commercial paper)

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity, and suitability.

### **BALANCE SHEET MANAGEMENT CONSULTING SERVICES**

Taylor Advisors also provides balance sheet management services to some of its clients. These services include interpretation of A/L data, A/L policy review, A/L advice on deposit benchmarking, loan mix, liquidity management, leverage strategies, hedging, and interest rate risk management. We hold discussions with management about the financial institution's balance sheet and strategic direction.

### **AMOUNT OF MANAGED ASSETS**

As of 12/31/2019, we were actively managing \$4,944,533,000 of clients' assets on a non-discretionary basis and \$524,381,000 on a discretionary basis.

## **Item 5 Fees and Compensation**

### **INVESTMENT ADVISORY SERVICES**

Taylor Advisors has some clients with fees as a percentage of assets and some with flat fees. All investment advisory contracts can be terminated with a 30-day notice, and any part of the fee that is not earned by Taylor Advisors is not billed or is refunded to the client.

Our annual fees for Investment Supervisory Services are based upon a percentage of assets under management. The fees will vary based on portfolio size and mix and the type of services performed.

### **INVESTMENT CONSULTING SERVICES**

Taylor Advisors charges flat fees for investment consulting services. All investment consulting contracts can be terminated with a 30-day notice, and any part of the fee that is not earned by Taylor Advisors is not billed or is refunded to the client.

## BALANCE SHEET MANAGEMENT CONSULTING SERVICES

Taylor Advisors charges flat fees for balance sheet management consulting services. All balance sheet management consulting contracts can be terminated with a 30-day notice, and any part of the fee that is not earned by Taylor Advisors is not billed or is refunded to the client.

### ***Limited Negotiability of Fees:***

Taylor Advisors retains the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, reports, among other factors. The specific fee schedule is identified in the contract between the advisor and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

***Fees Billed in Advance or Arrears:*** Our fees are charged in one of two ways as agreed upon with the client:

- *In advance:* Advisory fees are billed in advance at the beginning of each contract period.
- *In arrears:* Advisory fees are billed in arrears at the end of each contract period.

## GENERAL INFORMATION

***Termination of the Advisory Relationship:*** A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded.

***Mutual Fund Fees:*** All fees paid to Taylor Advisors for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to, thereby, evaluate the advisory services being provided.

***Additional Fees and Expenses:*** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

***Advisory Fees in General:*** Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

***Limited Prepayment of Fees:*** Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

## Item 6 Performance-Based Fees and Side-By-Side Management

Taylor Advisors does not charge performance-based fees.

## Item 7 Types of Clients

Taylor Advisors provides advisory services to the following types of clients:

- Banking and Thrift Institutions
- Credit Unions
- Government Agencies
- Corporations

## Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

### METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Charting.** In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

**Fundamental Analysis.** We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

**Technical Analysis.** We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may underperform regardless of market movement.

**Cyclical Analysis.** In this type of technical analysis, we measure the movements of a particular stock against the overall market in an attempt to predict the price movement of the security.

**Quantitative Analysis.** We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share, and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

**Qualitative Analysis.** We subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily subject to measurement, and predict changes to share price based on that data.

A risk in using qualitative analysis is that our subjective judgment may prove incorrect.

**Asset Allocation.** Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

**Risks for all forms of analysis.** Our securities analysis methods rely on the assumption(s) that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases.** We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

**Short-term purchases.** When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

A short-term purchase strategy poses risks should the anticipated price swing not materialize; we are then left with the option of having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss.

In addition, this strategy involves more frequent trading than does a longer-term strategy, and will result in increased brokerage and other transaction-related costs, as well as less favorable tax treatment of short-term capital gains.



**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

## **Item 9 Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

## **Item 10 Other Financial Industry Activities and Affiliations**

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading**

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Taylor Advisors and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

Taylor Advisors' Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [sasha@tayloradvisor.com](mailto:sasha@tayloradvisor.com), or by calling us at 502-412-2205.

## **Item 12 Brokerage Practices**

As a matter of policy and practice, Taylor Advisors does not generally block client trades and, therefore, we implement client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, our clients may not receive volume discounts available to advisers who block client trades.

## Item 13 Review of Accounts

### INVESTMENT ADVISORY SERVICES

**REVIEWS:** While the underlying securities within Investment Advisory Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by: Todd Taylor, Managing Director, and Sasha Antskaitis, Managing Partner.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that Portfolio Management Services clients receive from their broker-dealer, Taylor Advisors will provide quarterly reports summarizing account performance, balances and holdings.

### INVESTMENT CONSULTING SERVICES

**REVIEWS:** While the underlying securities within Investment Consulting Services accounts are continually monitored, these accounts are reviewed quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by: Todd Taylor, Managing Director, and Sasha Antskaitis, Managing Partner.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that Portfolio Management Services clients receive from their broker-dealer, Taylor Advisors will provide quarterly reports summarizing account performance, balances and holdings.

### BALANCE SHEET MANAGEMENT CONSULTING SERVICES

**REVIEWS:** While the underlying securities within Balance Sheet Management Consulting Services accounts are continually monitored, these accounts are reviewed quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by: Todd Taylor, Managing Director, and Sasha Antskaitis, Managing Partner.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that Portfolio Management Services clients receive from their broker-dealer, Taylor Advisors will provide quarterly reports summarizing account performance, balances and holdings.

## **Item 14 Client Referrals and Other Compensation**

Taylor Advisors does not receive compensation from a non-client for recommending investment services and is not a solicitor for other investment advisors.

Taylor Advisors is a party to written solicitation agreements with solicitors whereby solicitors may introduce prospective clients to Taylor Advisors. Under these agreements, Taylor Advisors agrees to pay the solicitor a portion or percentage of the investment advisory fee Taylor Advisors receives from certain investment advisory clients who engage Taylor Advisors during the term of the agreement. Under no circumstances does the client pay additional fees as a result of this arrangement. A solicitor may be subject to conflicts of interest arising from these arrangements, because the payments might induce the solicitor to recommend an investment advisor to a client which the solicitor might not otherwise recommend if there was no payment. However, whenever Taylor Advisors pays a referral fee, Taylor Advisors requires the Solicitor to provide the prospective client with a copy of this document (the Firm Brochure) and to make the arrangement known to the prospective client.

### **OTHER COMPENSATION FROM NON-CLIENT**

Todd Taylor, the founder and Managing Director of Taylor Advisors, Inc., also serves as a technical consultant for various firms that have expertise in the design, implementation and administration of corporate-owned life insurance (COLI) for corporations, financial institutions, and healthcare organizations. Taylor Consulting, LLC, which is entirely owned by Todd Taylor, provides education and advice to consultants and their clients while also speaking at educational seminars sponsored by these firms in the area of financial institution investment, asset/liability and risk management and in some cases receives a fixed retainer. Taylor Advisors from time to time may recommend COLI products to clients based on individual organization analysis and investment needs. The general investment characteristics and risks associated with COLI are often discussed in the general course of quarterly meetings. COLI illustrations and product placements are done by somebody other than Taylor Advisors, Inc. or Taylor Consulting, LLC. The organization's management retains the responsibility of vendor selection. On occasions, Taylor Consulting can receive an introduction or referral fee from these firms that implement a COLI program. The fee comes solely from these firms and does not affect the COLI placement. Additionally, Taylor Consulting can receive an introduction or referral fee from companies marketing low-income housing tax credits to financial institutions. The fee does not reduce the banks' returns and comes solely from these companies.

Taylor Advisors also has an engagement whereby it can receive compensation from another party if its clients participate in a credit card receivables program. Taylor Advisors from time to time may recommend credit card receivables to clients based on individual organization analysis and the clients' business strategy. Credit card receivables placements are done by an organization other than Taylor Advisors, Inc. or Taylor Consulting, LLC. The compensation comes solely from the outside firm and does not affect the value of the credit card receivables or the returns to the client. The compensation consists of two parts: a fixed retainer; and a variable fee based on the amount of credit card receivables outstanding. This could create a conflict of interest in recommending the program to be evaluated. However, the decision of whether or not to participate in the credit card receivable program is at the sole discretion of the client.

## **Item 15 Custody**

Our firm does not have actual or constructive custody of client accounts.

## **Item 16 Investment Discretion**

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

## **Item 17 Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We do not offer any consulting assistance regarding proxy issues to clients.

## **Item 18 Financial Information**

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory firm, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Taylor Advisors has no additional financial circumstances to report.

Taylor Advisors has not been the subject of a bankruptcy petition at any time during the past ten years.

## Privacy Notice

**Our Commitment to Your Privacy:** We are sensitive to the privacy concerns of our individual advisory clients. We have a policy of protecting the confidentiality and security of information we collect about you. We are providing you this notice to help you better understand why and how we collect certain personal information, the care with which we treat that information, and how we use that information.

**Sources of Non-Public Information:** In connection with performing asset management services for advisory clients, we collect and maintain non-public personal information from the following sources:

- Information we receive from you in conversations over the telephone, in voicemails, through written correspondence, via e-mail, or on advisory agreements, investor questionnaires, applications or other forms, and
- Information about your transactions with us or others.

**Disclosure of Information:** We do not disclose any non-public personal information about you to anyone, except as permitted by law or regulation and to service providers.

**Former Clients:** We maintain non-public personal information of our former clients and apply the same policies that apply to current clients.

**Information Security:** We consider the protection of sensitive information to be a sound business practice, and to that end we employ physical, electronic and procedural safeguards to protect your non-public personal information in our possession or under our control.

**Further Information:** We reserve the right to change our privacy policies and this Privacy Notice at any time. The examples contained within this notice are illustrations only and are not intended to be exclusive. This notice complies with the privacy provisions of the Gramm-Leach-Bliley Act. You may have additional rights under other foreign or domestic laws that may apply to you. Please contact Taylor Advisors if you would like a copy of our Privacy Policy.

**Part 2B of Form ADV: *Brochure Supplement***

***James “Todd” Taylor***

Taylor Advisors, Inc.  
700 North Hurstbourne Pkwy., Suite 110  
Louisville, KY 40222  
Telephone: (502) 412-2524  
Email: [todd@tayloradvisor.com](mailto:todd@tayloradvisor.com)  
Web Address: [www.tayloradvisor.com](http://www.tayloradvisor.com)

03/05/2020

**This brochure supplement provides information about Mr. James Todd Taylor that supplements the Taylor Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Mr. Sasha Antskaitis, Chief Compliance Officer, if you did not receive Taylor Advisors, Inc.’s brochure or if you have any questions about the contents of this supplement.**

**Item 1. Educational Background and Business Experience**

James “Todd” Taylor, Managing Director, CPA, CFA

Year of Birth: 1964

Education:

Graduated from University of Kentucky with an Accounting degree in 1986

Professional Designations:

Chartered Financial Analyst (CFA)<sup>1</sup>  
Certified Public Accountant (CPA)<sup>2</sup>

Recent Business Background:

- Managing Director, Taylor Advisors, Inc., From 2002 to Present
- Owner, Taylor Consulting, LLC, From 2002 to Present
- President, MAB Investment Group, Inc., From 1996 to 2002
- Managing Director, MAB Advisors, From 1996 to 2002
- Senior Vice president, Fixed Income Portfolio Manager, MidAmerica Bancorp, From 1993 to 2002
- Senior Vice president, Fixed Income Portfolio Manager, Bank of Louisville, From 1993 to 2002

**Item 2. Disciplinary Information**

Mr. Taylor does not have any history of disciplinary events.

**Item 3. Other Business Activities**

Mr. Taylor acts as a consultant with Taylor Consulting, LLC. He also is a licensed insurance agent.

**Item 4. Additional Compensation**

Mr. Taylor does not receive any additional compensation from third parties for providing investment advice to the firm’s clients. Mr. Taylor receives compensation from his role as a consultant with Taylor Consulting, LLC. He also receives compensation as an insurance agent in the form of referral fees.

---

## **Item 5. Supervision**

Mr. Taylor acts as the firm's President and Managing Director of Taylor Advisors, Inc. and is the firm's primary shareowner. His responsibilities include ultimate oversight of the firm's advisory and investment decisions, client account reviews and corporate management of the firm. You may contact us at (502) 412-2524 for additional information about Mr. Taylor or Taylor Advisors, Inc.

### **<sup>1</sup> Chartered Financial Analyst (CFA®)**

This designation is offered by the CFA Institute (formerly the Association for Investment Management and Research [AIMR]). To obtain the CFA charter, candidates must successfully complete three difficult exams and gain at least four (4) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

### **<sup>2</sup> Certified Public Accountant (CPA)**

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelors degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1 year study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course during every renewal period. Ethics requirements vary by state, and the courses range from 2–8 hours.



**Part 2B of Form ADV: *Brochure Supplement***

***Sasha Antskaitis***

Taylor Advisors, Inc.  
700 North Hurstbourne Pkwy., Suite 110  
Louisville, KY 40222  
Telephone: (502) 412-2205  
Email: [sasha@tayloradvisor.com](mailto:sasha@tayloradvisor.com)  
Web Address: [www.tayloradvisor.com](http://www.tayloradvisor.com)

03/05/2020

**This brochure supplement provides information about Mr. Sasha Antskaitis that supplements the Taylor Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Mr. Sasha Antskaitis, Chief Compliance Officer, if you did not receive Taylor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Item 1. Educational Background and Business Experience**

Sasha Antskaitis, Managing Partner, CFA

Year of Birth: 1979

Education:

Graduated from University of Louisville with a Finance degree in 1999 with high honors

Professional Designations:

Chartered Financial Analyst (CFA)<sup>1</sup>

Recent Business Background:

- Managing Partner, Taylor Advisors, Inc., From 2002 to Present
- Portfolio Manager, Bank of Louisville, From 1999 to 2002

**Item 2. Disciplinary Information**

Mr. Antskaitis does not have any history of disciplinary events.

**Item 3. Other Business Activities**

Mr. Antskaitis is not engaged in any other business or occupation.

**Item 4. Additional Compensation**

Mr. Antskaitis does not receive any additional compensation from third parties for providing investment advice to the firm's clients.

**Item 5. Supervision**

Mr. Antskaitis reports to the firm's President and Managing Director. Mr. Antskaitis is a minority owner in the firm, as well as the Chief Compliance Officer. His responsibilities include portfolio management, asset liability analysis, and balance sheet consulting. The President of the firm, James Todd Taylor, has oversight of Mr. Antskaitis' financial and compliance responsibilities. Mr. Antskaitis' personal securities transactions are reviewed by Mr. Taylor. You may contact these individuals at (502) 412-2524.

---

<sup>1</sup> **Chartered Financial Analyst (CFA®)**

This designation is offered by the CFA Institute (formerly the Association for Investment Management and Research [AIMR]). To obtain the CFA charter, candidates must successfully complete three difficult exams and gain at least four (4) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

**Part 2B of Form ADV: *Brochure Supplement***

***Brandon Bullock***

Taylor Advisors, Inc.  
700 North Hurstbourne Pkwy., Suite 110  
Louisville, KY 40222  
Telephone: (502) 412-2115  
Email: [brandon@tayloradvisor.com](mailto:brandon@tayloradvisor.com)  
Web Address: [www.tayloradvisor.com](http://www.tayloradvisor.com)

03/05/2020

**This brochure supplement provides information about Brandon Bullock that supplements the Taylor Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Mr. Sasha Antskaitis, Chief Compliance Officer, if you did not receive Taylor Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Item 1. Educational Background and Business Experience**

Brandon Bullock, Investment Analyst

Year of Birth: 1982

Education:

Graduated from University of Louisville with a Finance degree in 2005 with high honors

Graduated from Graduate School of Bank Investments and Financial Management – University of South Carolina in 2007

Recent Business Background:

- Investment Analyst, Taylor Advisors, Inc., From 2005 to 2012
- Portfolio Strategist, Taylor Advisors, Inc., From 2012 to Present

Industry Certifications/Exams

Series 65 Securities License

**Item 2. Disciplinary Information**

Mr. Bullock does not have any history of disciplinary events.

**Item 3. Other Business Activities**

Mr. Bullock is not engaged in any other business or occupation.

**Item 4. Additional Compensation**

Mr. Bullock does not receive any additional compensation from third parties for providing investment advice to the firm's clients.

**Item 5. Supervision**

Mr. Bullock reports to the firm's President and Managing Director. His responsibilities include portfolio management, asset liability analysis, and balance sheet consulting. The President and Chief Compliance Officer of the firm, James Todd Taylor and Sasha Antskaitis, respectively, have oversight of Mr. Bullock's financial and compliance responsibilities. Mr. Bullock's personal securities transactions are reviewed by Mr. Antskaitis. You may contact these individuals at (502) 412-2205.