

This brochure supplement provides information about Lawrence John Ganim that supplements the GFS Wealth Management Advisors, Inc. dba Ganim Financial brochure. You should have received a copy of that brochure. Please contact Lawrence John Ganim if you did not receive GFS Wealth Management Advisors, Inc. dba Ganim Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Lawrence John Ganim is also available on the SEC's website at www.adviserinfo.sec.gov.

GFS Wealth Management Advisors, Inc. dba Ganim Financial

Form ADV Part 2B – Individual Disclosure Brochure

for

Lawrence John Ganim

Personal CRD Number: 1088738

Investment Adviser Representative

GFS Wealth Management Advisors, Inc. dba Ganim Financial
2 Enterprise Drive, Suite 305
Shelton, CT 06484
(203) 335-0851
lganim@ganimfinancial.com

UPDATED: 04/28/2021

Item 2: Educational Background and Business Experience

Name: Lawrence John Ganim **Born:** 1957

Educational Background and Professional Designations:

Education:

Bachelor of Science Horticulture, University of Connecticut - 1979

Business Background:

01/2021 - Present	Investment Adviser Representative GFS Wealth Management Advisors, Inc. dba Ganim Financial
07/2019 - Present	President/CEO Ganim Financial, Inc.
03/1985 - 09/2020	President Ganim Group, Inc.
09/2016 - 01/2021	President GFS Wealth Management Advisors, Inc. dba Ganim Financial
04/2016 - 07/2017	Registered Rep and IAR Kestra Financial Services, Inc.
07/2000 - 04/2016	Registered Rep and IAR NFP Securities, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Lawrence John Ganim is a licensed insurance agent with Ganim Insurance Consultants, Inc., and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. GFS always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of GFS in connection with such individual's activities outside of GFS.

Lawrence John Ganim is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. GFS always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of GFS in such individual's outside capacity.

Lawrence John Ganim is Board Member of LifeBridge Community Services. His duties include functioning as a member of the board of directors, supporting the fund raising activities of the organization.

Lawrence John Ganim is Board Member and First Vice Chair of the Bridgeport Regional Business Council. His duties include acting as a board member and associated duties.

Lawrence John Ganim is Owner of Ganim Brothers Realty, LLC. Mr. Ganim uses this entity to manage properties.

Lawrence John Ganim is an Owner of Lion Street, Inc., an insurance company located in Austin, TX.

Item 5: Additional Compensation

Lawrence John Ganim does not receive any economic benefit from any person, company, or organization, other than GFS in exchange for providing clients advisory services through GFS.

Item 6: Supervision

As a representative of GFS Wealth Management Advisors Inc. dba Ganim Financial, Lawrence John Ganim is supervised by Garrett Taylor, the firm's Chief Compliance Officer. Garrett Taylor is responsible for ensuring that Lawrence John Ganim adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and

procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Garrett Taylor is (203) 335-0851.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Lawrence John Ganim has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Lawrence John Ganim has NOT been the subject of a bankruptcy petition in the past ten years.