

Blair J. Garner, CFP[®], CFA
Garner Financial Management, Inc.
Registered Investment Advisor

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August 15, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Garner Financial Management, Inc. (GFM) that supplements the Garner Financial Management, Inc. (“GFM”), Registered Investment Advisor brochure. You should have received a copy of that brochure. Please contact GFM if you did not receive the firm’s brochure or if you have any questions about the contents of this supplement.

Additional information about GFM is available at <http://www.adviserinfo.sec.gov>. Click on the “Investment Adviser Search” link and then search for “Individual” using the Blair J. Garner’s CRD number 6093058.

Item 2 Educational Background and Business Experience

Name: Blair J. Garner

Year of Birth: 1977

Education:

Hawaii Pacific University, HI
2001

B.A. International Relations,

St. Mary's College, CA

M.S. Financial Analysis, Investment
Management, 2014

Professional Designations:

Certified Financial Planner™ (CFP®)

2015

Continuing Education Requirements:

30 hours every two years

Chartered Financial Analyst (CFA)

2016

Continuing Education Requirements:

20 hours every year

Business Background:

Garner Financial Management, Inc.

2019-Present

President and Chief Compliance Officer

Garner Financial Management, Inc.

2012-2018

Vice President

United States Marine Corps

2001-2012

Pilot, Major

Item 3 Disciplinary Information

Blair J. Garner has no reportable disciplinary history.

Item 4 Other Business Activities

Blair J. Garner is not actively engaged in any investment-related business or occupation other than that of Garner Financial Management, Inc.

Item 5 Additional Compensation

All compensation received is paid directly by the clients of Garner Financial Management, Inc. on a fee-only basis and thus there is no incentive to recommend investment products for additional compensation or for any other economic benefit.

Item 6 Supervision

Blair J. Garner is the majority owner and advisor of Garner Financial Management, Inc. and is therefore ultimately responsible for all activities of the firm.