

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

3620 Happy Valley Road Suite 103, Lafayette, CA 94549

Phone: 925-282-5500

Fax: 925-962-9250

www.GarnerFM.com

January 1, 2019

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
Relations, 2001

B.A. International

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

Chartered Retirement Planning Counselor (CRPC)

2012

Continuing Education Requirements:

16 hours every two years

Chartered Mutual Fund Counselor (CMFC)

2012

Continuing Education Requirements:

16 hours every two years

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.

Robert J. Garner
Garner Financial Management, Inc.
Registered Investment Advisor

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Item 2 Educational Background and Business Experience

Name: Robert J. Garner Year of Birth: 1948

Education:

University of California, Berkeley, CA B.A. Political Science, 1971
CFP® Professional Education Program 2002

Association:

NAPFA Registered Financial Advisor 2003
Continuing Education Requirements: 60 hours every two years

Professional Designations:

Chartered Mutual Fund Counselor (CMFC) 1996
Continuing Education Requirements: 16 hours every two years
Chartered Retirement Planning Counselor (CRPC) 1998
Continuing Education Requirements: 16 hours every two years

Business Background:

Garner Financial Management, Inc. 2019 - Present
Investment Advisor Representative
Garner Financial Management, Inc. 2002 - 2018
President and Chief Compliance Officer
The Savant Group 1998 – 2002
Investment Advisory Associate
Protected Investors of America 1993 – 1999
Registered Representative

Item 3 Disciplinary Information

Robert J. Garner has no reportable disciplinary history

Item 4 Other Business Activities

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Item 5 Additional Compensation

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Item 6 Supervision

Robert J. Garner is supervised by Blair J. Garner, the majority owner and Chief Compliance Officer of Garner Financial Management, Inc. Please contact Mr. Blair Garner if you have any questions about the brochure supplement at 925-282-5500.