



Christopher T. Holder, CFP, CPA, PFS

Southern Financial Group, LLC

**700 Corporate Parkway
Birmingham, AL 35242**

**Telephone: 205-383-1415
Facsimile: 205-383-1416**

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Christopher T. Holder that supplements the Southern Financial Group, LLC brochure. You should have received a copy of that brochure. Contact us at 205-383-1415 if you did not receive Southern Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher T. Holder is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name: Christopher T. Holder

Born: 1968

Education

- Auburn University; Bachelors, Accounting; 1990

Business Experience

- Southern Financial Group, LLC; Chief Financial Officer; from 11/6/2006 to Present
- Triad Advisors, LLC; Registered Representative; from 1/1/2001 to current
- Money Management Services, Inc.; Investment Advisor Representative; from 1/1/2006 to 3/31/2007
- Allmerica Financial; Registered Representative; from 6/1/1994 to 12/31/2000
- Money Management Services, Inc.; Vice President and Treasurer; from 6/1/1994 to 12/31/2005

Designations

Christopher T. Holder has earned the following designation(s) and is in good standing with the granting authority:

CPA; AICPA; 1/31/1994

Certified Public Accountant (CPA) CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

PFS; AICPA; 1/1/1996

The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of personal financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

CFP; Financial Planning Board; 10/14/1996

The CFP certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 Disciplinary Information

Christopher T. Holder has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Christopher T. Holder is also engaged in the following investment-related activities:

- Registered representative of Triad Advisors, LLC, a broker-dealer.
- Minority shareholder of National Advisors Trust Company, a federally chartered trust company.

2. Christopher T. Holder receives commissions, bonuses or other compensation on the sale of securities or other investment products.

Please refer to Southern Financial Group, LLC's Form ADV Part 2A Item 10 for details regarding the foregoing activities.

B. Non Investment-Related Activities

Christopher T. Holder is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Transaction-based accounts: Mr. Holder is licensed as a registered representative of Triad Advisors, LLC ("Triad") (FINRA and SIPC member, and registered broker-dealer) and is licensed as an insurance agent with various insurance companies. As such, he is entitled to receive commissions or other remuneration on the sale of insurance as well as other products.

As a result of this relationship, Triad may have access to certain confidential information (e.g., financial information, investment objectives, transactions, and holdings) about Southern Financial Group clients, even if the client does not establish any account through Triad. If you would like a copy of Triad's privacy notice, please contact David Painter.

Although it is not common, Mr. Holder may receive incentive awards from broker-dealers or product issuers as a result of our clients purchasing their products. In such situations, the best interest of the client will be placed first in deciding whether to recommend the products provided by such third party.

Please refer to Southern Financial Group, LLC's Form ADV Part 2 Items 5 and 14 for more details.

Item 6 Supervision

Supervisor: David F. Painter
Title: Chief Compliance Officer
Phone Number: 205-383-1415