

Stowers Financial Planning

Stowers Financial Planning
13062 Highway 290 West / Suite 116
Austin, TX 78737
(512) 608-9266

Sheila Rae Stowers, CFP®

Financial Planner
Investment Advisor Representative

Form ADV Part 2B Advisory Personnel Brochure Supplement July 5, 2012

This brochure supplement provides information about Sheila R. Stowers that supplements the Garrett Investment Advisors, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Justin Nichols, President, at (910) 333-6659 if you did not receive Garrett Investment Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Sheila R. Stowers is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

The investment advisor representative highlighted in this ADV Part 2B brochure supplement is an associate of and provides investment advisory services through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor.

Garrett Investment Advisors, LLC
103 E. Van Buren #357
Eureka Springs, AR 72632
Telephone: (910) FEE-ONLY [333-6659]
Facsimile: (910) 378-1808

Important Note: Throughout this document Garrett Investment Advisors, LLC and any of its associated offices may be termed "the firm," "we," "us," or "our." The client or prospective client may be referred to as "you," "your," etc.

Item 2: Educational Background and Business Experience

Year of Birth: 1968

Formal Education after High School

CERTIFIED FINANCIAL PLANNER™ (CFP®¹)

Bachelor of Arts in Economics, Southern Illinois University; Carbondale, Illinois

Master of Business Administration (Financial Services Concentration), University of Dallas; Irving, Texas

Business Background

Stowers Financial Planning, an Office of Garrett Investment Advisors, LLC (2012-Present)

Austin, TX

Financial Planner/Investment Advisor Representative

Stay-at-Home Mother (2010-2012)

Austin, TX

University of Texas Professional Development Program (2010)

Austin, TX

Financial Planning Program Student

Stay-at-Home Mother (2009-2010)

Austin, TX

Charles Schwab & Company, Inc. (2008-2009)

Austin, TX

Advice Consultant

Dimensional Fund Advisors (2007-2008)

Austin, TX

Institutional Client Services Associate

Michael Dickey, LLC (2006-2007)

Wimberley, TX

Junior Financial Planner

CUE Financial Group, Inc. (2006-2007)

Phoenix, AZ

Representative Assistant

Unemployed (01/2006-06/2006)

Dripping Springs, TX

University of Dallas (2004-2005)

Dallas, TX

Graduate Student

Fidelity Brokerage Services, LLC (1997-2004)

Dallas, TX

Registered Representative

Item 3: Disciplinary Information

Registered investment advisers are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Ms. Stowers.

Item 4: Other Business Activities

Ms. Stowers is not actively engaged in another reportable business activity.

Item 5: Additional Compensation

Ms. Stowers is not registered nor has an application pending to register as an associated person of a FINRA or NFA broker/dealer, futures commission merchant, commodity pool operator, or commodity trading advisor. She does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service ("trail") fees from the sale of mutual funds.

Garrett Investment Advisors, LLC prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes for providing advisory services. Ms. Stowers is not compensated for advisory services involving performance-based fees.

Item 6: Supervision

We supervise Ms. Stowers by requiring that she adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that Ms. Stowers may provide you by performing the following ongoing reviews:

- Account opening documentation when the relationship is established,
- Review of financial plans and/or investment account transactions,
- A review of client communications on an as needed basis, and
- Periodic office reviews where required by policy or regulation.

Sheryl Garrett, CFP®, AIFA® serves as our firm's Chief Compliance Officer. Questions relative to our firm, its services, our Form ADV Part 2A, or one of our associate's ADV Part 2B, may be made to the attention of Ms. Garrett or Mr. Nichols at (910) FEE-ONLY [333-6659].

Additional information about the firm, other advisory firms, or associated investment advisor representatives, including Ms. Stowers, is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier. Ms. Stowers' CRD number is 3005789 and the IARD number for Garrett Investment Advisors, LLC is 159359 and its SEC File Number is 801-72913. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling your state securities commissioner.

¹The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s **Standards of Professional Conduct**, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the **Code of Ethics** and other parts of the **Standards of Professional Conduct**, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the **Standards of Professional Conduct**. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.