

Item 1 - Cover Page



TAM Financial Advisors, LLC

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www.tamfinancial.net

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This brochure supplement provides information about Michael L. Marvin, CFP®, that supplements the TAM Financial Advisors, LLC, brochure. You should have received copy of that brochure. Please contact Michael Marvin, President of TAM Financial Advisors, if you did not receive TAM Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Michael L. Marvin, CFP®, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Michael L. Marvin, CFP®, received his undergraduate degree from the University of Washington and his Masters from the Johns Hopkins University. He also completed a professional development course in Financial Planning at Georgetown University.

Mr. Marvin served as a Congressional aide, including a stint as Chief of Staff to the late Congressman Silvio Conte of Massachusetts. He was President of the Business Council for Sustainable Energy. In 2003 he founded TAM Financial Advisors, a fee-only financial planning and investment advisory business in Annapolis, Maryland.

Mr. Marvin became a Certified Financial Planner™ practitioner in 2004. The CFP® designation is considered by many to be the preeminent certification in the country, and requires detailed education, experience and ethics qualifications. CFP® practitioners must develop their theoretical and practical planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by the CFP Board of Standards. Certificants must pass a comprehensive two-day, 10-hour examination that tests their ability to apply financial planning knowledge and in an integrated format, must have three years' minimum experience in the financial planning process, and must abide by a strict code of professional conduct, known as the CFP Board's *Code of Ethics and Professional Responsibility*. Additional information about this designation can be obtained at <http://www.cfp.net>.

Item 3: Disciplinary Information

Neither Mr. Marvin nor TAM Financial Advisors, LLC, has been involved in disciplinary events of any type.

Item 4: Other Business Activities

Mr. Marvin is not engaged in any other business activities outside of his work as President of TAM Financial Advisors, LLC.

Item 5: Additional Compensation

Mr. Marvin receives no additional compensation from any individual or firm for any reason. His sole compensation is derived through his work with clients of TAM Financial Advisors, LLC.

Item 6: Supervision

TAM Financial Advisors, including its Principal, Michael L. Marvin, complies with all aspects of the Maryland Securities Act and other laws and regulations at the state and federal levels. Mr. Marvin is the direct supervisor to Ms. Lauran Jack, MBA, CPA, who provides tax

advisory services to wealth management clients of the firm. Ms. Jack does not have control or authority over investment decisions made by Mr. Marvin on behalf of the clients of TAM Financial Advisors. Mr. Marvin is also the direct supervisor to Ms. Mistie Schleeper, who provides administrative assistance. Ms. Schleeper does not have control or authority over investment decisions made by Mr. Marvin on behalf of the clients of TAM Financial Advisors. Mr. Marvin is also the direct supervisor to Ms. Anne Marvin, who provides assistance with compliance issues and responsibilities related to the TAM website. Ms. Marvin does not have control or authority over investment decisions made by Mr. Marvin on behalf of the clients of TAM Financial Advisors.

Item 7: Requirements for State-Registered Advisers

Neither Mr. Marvin nor TAM Financial Advisors, LLC, has been involved in disciplinary events of any type.