



GLOBAL PERSPECTIVE. PERSONAL APPROACH.

## Brochure Supplement - Form ADV Part 2B

### Investment Advisor Representatives:

#### *Investment Advisory*

- ▶ Brian L. Disher, CFP®, Director of Wealth Management
- ▶ Melissa D. Bane, CFP® | CPA | PFS® | ChFC, Senior Private Client Advisor
- ▶ John W. Cooper, CFP®, Senior Private Client Advisor
- ▶ William M. Coxe, Jr., CRPC®, Private Client Advisor
- ▶ Quintin Pile, CFP® | CPA, Private Client Advisor

#### *Investment Management*

- ▶ Walter B. Todd III, President/Chief Investment Officer
- ▶ John D. Wiseman, Director of Fixed Income
- ▶ John R. Decker, CFA, Director of Equity
- ▶ Mark K. Pyles, Ph.D. | CFA®, Director of Multi-Asset Strategies
- ▶ Claud William "Will" Bond, IV, Senior Trading Manager

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Greenville, SC 29601

Website:  
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info@greenwoodcapital.com

This brochure supplement provides information about the above-listed investment adviser representatives that supplements Greenwood Capital Associates, LLC's disclosure brochure. You should have received a copy of that brochure. Please contact Denise Lollis, Chief Compliance Officer, if you did not receive Greenwood Capital Associates' brochure or if you have any questions about the contents of this supplement. Additional information about our investment adviser representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*Registration does not imply a certain level of skill or training.*

Version Date: 2024.03.29

## Brian L. Disher, CFP®

### Item 2: Educational Background and Business Experience

CRD (Central Registration Depository) Number: 4535814

Year of Birth: 1973

#### Formal Education:

- ▶ Samford University, BA – Psychology, 1996
- ▶ Samford University, MBA, 2000

#### Business Background:

- ▶ Director of Wealth Management, Greenwood Capital, March 2015 to present
- ▶ Private Client Advisor, Greenwood Capital, March 2010 to Feb 2015



#### Professional Designation(s):

**Certified Financial Planner** (CFP®) is a professional certification granted in the United States by the 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. To attain the right to use the CFP® mark, 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.

**Continuing Education:** 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: 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 the CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### Item 3: Disciplinary Information

Mr. Disher has not been the subject of any material legal or disciplinary event.

### Item 4: Other Business Activities

Mr. Disher is not engaged in any business activities other than those related to Greenwood Capital.

### Item 5: Additional Compensation

As a direct stockholder of Greenwood Capital Associates, LLC, Mr. Disher receives a share of profits based upon stock ownership. Mr. Disher is eligible to receive a percentage of the advisory fee paid to us by clients obtained because of his direct or indirect efforts as an incentive to bring new and maintain business under our management. In addition, Mr. Disher is eligible to receive cash referral bonuses as part of the relationship with Greenwood Capital's parent company, TCB Corporation, for successful client referrals made to any of Greenwood Capital's related entities. Mr. Disher may also receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts.

If insurance products are purchased through Mr. Disher's affiliation with Countybank Insurance Services, Inc., he may receive a share of the revenue paid to Greenwood Capital. This creates a conflict of interest as there could be a potential incentive for Mr. Disher to make recommendations based upon the amount of compensation received rather than based upon client needs. The specific costs associated with any recommended insurance will be explained to a prospect or client upon request. Clients have the option to purchase insurance products through other agents who are not affiliated with Greenwood Capital.

***Item 6: Supervision***

Mr. Disher is supervised by Denise H. Lollis, Chief Operating Officer and Chief Compliance Officer. Mrs. Lollis can be reached at (864) 941-4049. Mr. Disher is supervised by requiring that he adhere to our Policies and Procedures and Code of Ethics. Greenwood Capital monitors the advice that Mr. Disher provides to clients by performing the following reviews:

- ▶ A review of relevant account opening documentation when the relationship is established,
- ▶ A daily review of account transactions,
- ▶ Review custodial information on a quarterly basis to assess account activity,
- ▶ Perform annual oversight to ensure awareness of your current financial situation, objectives, and individual investment needs,
- ▶ A review of client correspondence on an as needed basis.