



Part 2B of Form ADV: Brochure Supplement

December 15, 2022

Fund Direct Advisors, Inc.

William Elbert Stanley, III
Charles Christopher Stanley
Kenneth Richard Garber
Craven Elkins Lowe
Benjamin Gordon Bailey, CFP®
Drew Saia, CFP®, CPA

Fund Direct Advisors, Inc.
7800 McCloud Rd., Suite 201
Greensboro, NC 27409
888-339-5080

This Part 2B of Form ADV: Brochure Supplement provides information about the individuals listed above that supplements the Fund Direct Advisors, Inc. Part 2A of Form ADV: Firm Brochure. You should be provided with a copy of the Fund Direct Advisors Inc., Part 2A: Firm Brochure simultaneously with your receipt of this Fund Direct Advisor's Inc. Part 2B of Form ADV: Brochure Supplement. Please contact William Stanley III if you did not receive the Fund Direct Advisors, Inc. Part 2A of Form ADV: Firm Brochure or if you have any questions about it or the contents of this Brochure Supplement.

Additional information about the individuals listed above is available on the SEC's website at www.adviserinfo.sec.gov. You may search this site by using a unique identifying number known as a CRD number for each person listed. Their CRD numbers are detailed in this report. You may find additional information about Fund Direct Advisors, Inc. on this site by using CRD number 155363.

William Elbert Stanley III

Item 1: Educational, Background

Full Legal Name: William Elbert Stanley III, Born: 1975, FINRA CRD# 4363275

Education: North Carolina State University, Raleigh, NC; BS 1999

Item 2: Disciplinary Information - has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. William Elbert Stanley III is engaged in other investment related activities. He is a Registered Representative of Intercarolina Financial Services, Inc. He is also a licensed insurance agent.
2. William Elbert Stanley III does receive commissions or other compensation for the sale of securities or other investment products.

B. Non-Investment Related Activities

1. William Elbert Stanley III is not engaged in another business or occupation that involves an amount of his time.
2. William Elbert Stanley III is involved in another business or occupation. He is an insurance agent for IMC Marketing Concepts, Inc. and utilizes approximately 1% (one percent) of his time in this activity.

Item 4: Additional Compensation: William Elbert Stanley III does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience:

Fund Direct Advisors, Inc.; President 2010-present

Fund Direct Advisors, Inc.; Investment Advisor Representative 2010-present

Stanley Benefit Services, Inc.; Sr. Vice President 2002-May 2021

Intercarolina Financial Services, Inc.; Investment Advisor Representative 2004-2010

Intercarolina Financial Services, Inc.; Registered Representative 2001-Present

Charles Christopher Stanley

Item 1: Educational, Background

Full Legal Name: Charles Christopher Stanley, **Born:** 1977, FINRA CRD# 4433794

Education: University of North Carolina, Chapel Hill, NC; BA 2000

University of North Carolina, Greensboro, NC; MBA 2006

Liberty University, Lynchburg, VA; Certificate in Accounting 2020

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Charles Christopher Stanley is engaged in other investment related activities. He is a Registered Representative of Intercarolina Financial Services, Inc. He is also a licensed insurance agent.
2. Charles Christopher Stanley does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities

1. Charles Christopher Stanley is not engaged in another business or occupation that involves an amount of his time.

Item 4: Additional Compensation: Charles Christopher Stanley does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-508

Item 6: Business Experience:

Fund Direct Advisors, Inc.; Chief Executive Officer 2010-present

Fund Direct Advisors, Inc.; Investment Advisor Representative 2010-present

Stanley Benefit Services, Inc.; Sr. Vice President 2002-May 2021

Intercarolina Financial Services, Inc.; Registered Representative 2004-2010

Intercarolina Financial Services, Inc.; Investment Representative 2004-2010

Kenneth Richard Garber

Item 1: Educational, Background

Full Legal Name: Kenneth Richard Garber, **Born:** 1958, FINRA CRD# 3147523

Education: Campbell University, Buies Creek, NC; BBA 1981

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Kenneth Richard Garber is engaged in other investment-related activities. He is a Registered Representative of Intercarolina Financial Services, Inc. He is also a licensed insurance agent.
2. Kenneth Richard Garber does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Kenneth Richard Garber is not engaged in another business or occupation that involves an amount of his time.

Item 4: Additional Compensation: Kenneth Richard Garber does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience:

Fund Direct Advisors, Inc.; Investment Advisor Representative 2011-present

Stanley Benefit Services, Inc.; Enrollment Specialist 2003-May 2021

Intercarolina Financial Services, Inc.; Investment Advisor Representative 2004-2010

Intercarolina Financial Services, Inc.; Registered Representative 1999-present

Craven Elkins Lowe

Item 1: Educational, Background and Business Experience

Full Legal Name: Craven Elkins Lowe, **Born:** 1977, **FINRA CRD#** 5248776

Education: University of North Carolina, Raleigh, NC; BA 2000

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Craven Elkins Lowe is engaged in other investment related activities. He is a registered representative of Intercarolina Financial Services, Inc.
2. Craven Elkins Lowe does receive commissions or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Craven Elkins Lowe is not engaged in another business or occupation that involves a substantial amount of his time.

Item 4: Additional Compensation: Craven Elkins Lowe does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.; Investment Advisor 2013-present

Intercarolina Financial Services, Inc.; Registered Representative 2013-present

Benjamin Gordon Bailey, CFP®

Item 1: Educational, Background and Business Experience

Full Legal Name: Benjamin Gordon Bailey CFP®, Born: 1990, CRD #6983175

Education: Liberty University, Lynchburg VA; BS 2013

Northwestern University, Evanston IL: CFP 2020

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Benjamin Gordon Bailey is engaged in other investment related activities. He is a licensed insurance agent.

B. Non-Investment Related Activities

1. Benjamin Gordon Bailey is licensed by the State of North Carolina as an Insurance Agent.

Item 4: Additional Compensation: Benjamin Gordon Bailey does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.; Wealth Management Investment Advisor January 2022-present

Beacon Pointe Advisors : Senior Associate Wealth Advisor, May 2021-December 2021

DMJ Wealth Advisors: Planning Associate, June 2019 – May 2021

Edward Jones Investments: Financial Advisor, July 2018 – June 2019

Genworth Financial: Data Analyst, December 2014 – July 2018

Drew Saia, CFP®

Item 1: Educational, Background and Business Experience

Full Legal Name: Drew Anthony Saia, Born: 1985, CRD #6708091
Education: University of North Carolina, Chapel Hill, NC; BA 2008
University of North Carolina, Greensboro, NC; MSA 2010
CPA 2017; CFP 2021

Item 2: Disciplinary Information- has no reportable disciplinary history

Item 3: Other Business Activities

A. Investment Related Activities

1. Drew Anthony Saia is not engaged in other investment related activities.

B. Non-Investment Related Activities

1. Drew Anthony Saia is not engaged in other non-investment related activities.

Item 4: Additional Compensation: Drew Anthony Saia does not receive any economic benefits from a non-advisory client for the provision of advisory services.

Item 5: Supervision: Charles C. Stanley is the Chief Executive Officer for Fund Direct Advisors, Inc. Phone Number 1-888-339-5080

Item 6: Business Experience: Business Experience:

Fund Direct Advisors, Inc.: Wealth Advisor, May 2022 – Present

Beacon Pointe Advisors: Financial Planning Specialist, May 2021 – April 2022

DMJ Wealth Advisors, LLC: Investment Advisor Representative,
September 2019 – April 2021

DMJ Wealth Advisors, LLC: Planning Associate, September 2016 – April 2021