

A&B ASSET MANAGEMENT SERVICES, INC. dba A&B Advisors

FORM ADV, PART 2B **Brochure Supplement: Michael Hairston** Dated: 01/01/13



This brochure supplement provides information about Michael Hairston that supplements A&B Asset Management Services, Inc. dba A&B Advisors (A&B) Firm Brochure. You should have received a copy of that brochure. Please contact A&B by phone at 919-346-1272 or by email at info@anbadvisors.com if you did not receive A&B's Firm Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Hairston is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

Michael Hairston was born May 11, 1973. He attended the University of Cincinnati where he received a dual undergraduate degree in Business Management and Business Marketing in August 1996.

Michael began his career in financial service as an inside sales representative for Countrywide Investments. In November 1997, Michael joined Star Bank as a Trust Sales Representative in the Professional Sports Division. Michael experienced much success at Star Bank (which later became U.S. Bank) becoming Vice President / Director of Football for the Sports Division.

In 2005, Michael began pursuing a Master of Business Administration degree from The Ohio State University. He successfully completed the program and earned his graduate degree in Marketing and Business Strategy on March 2008.

Over the few years, Michael has worked for a Fortune 100 Company as a Marketing Brand Manager and started his own general business consulting firm. In 2011, he joined A&B as an investment advisor representative and assists with marketing. He currently holds the series 65 which is required to be an investment advisor representative as well as his Life Insurance license.

Item 3 – Disciplinary Information

Michael Hairston has had no legal, regulatory or disciplinary events that would be material to a client's or prospective client evaluation of him.

Item 4 – Other Business Activities

Michael Hairston is not engaged in any other investment related businesses outside of A&B, nor does he have any applications pending to register as a broker-dealer, registered representative of a broker dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as associated person of an FCM, CPO, or CTA or any other investment advisory firm.

Michael Hairston does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Michael Hairston does engage in other business activities that provide a substantial portion of his income and consumes up to 15% of his time. Mr. Hairston is the owner/ manager of Heir Group which provides general business management and brand marketing consultation services for small corporations. Additionally, Mr. Hairston is a licensed insurance agent. He holds insurance appointments with various insurance companies and offers life and fixed annuities only (no variable annuities) to clients and non-clients of A&B.

Mr. Hairston is a member of MVH Realty LLC which holds a single family rental property.

Item 5 – Additional Compensation

Michael Hairston does not receive any additional compensation or economic benefits including awards or prizes for providing advisory services.

Mr. Hairston does receive insurance commissions from various insurance companies for providing insurance services to clients and non-clients of A&B and is fully described in Item 10 of the main Brochure; otherwise known as Form ADV Part II.

Mr. Hairston receives an hourly fee that is determined on a per project basis for Heir Group and he does not receive any compensation or pay from MVH Realty, LLC.

Item 6 – Supervision

Julie Brown, Chief Compliance Officer is the person responsible for supervising Michael Hairston and can be reached at 919-346-1272 or by email at julie@anbadvisors.com.

The Chief Compliance Officer for A&B monitors all advice given to clients by Michael Hairston. This is achieved by requiring Mr. Hairston to complete a client investment objective profile on each client which is used to establish an appropriate asset allocation model, goals and investment objective. The profile is the basis for advisor-client discussions, advice and subsequent decisions and is reviewed by the Chief Compliance Office on at least an annual basis.

Item 7 – Requirements for State Registered Advisers

Michael Hairston has not been involved or found liable in an arbitration claim, a civil, self-regulatory or an administrative proceeding.