

A&B ASSET MANAGEMENT SERVICES, INC.

dba A&B Advisors

FORM ADV, PART 2B

Brochure Supplement: Stephen Nance

Dated: 01/01/13

This Brochure Supplement provides information about Stephen Nance 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 Stephen Nance is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

Stephen Nance, Investment Advisor Representative with A&B, was born in 1979. He graduated from Missouri State University while participating on a Division 1 athletic scholarship in football. He received a degree in Industrial/Organization Psychology in the Spring of 2002.

Stephen found his purpose and passion in life is to help individuals find financial security. Prior to being an investment advisor representative, Stephen enjoyed a successful and enlightening career with Enterprise Rent-A-Car in the Management Trainee Program. Stephen excelled in the program and learned excellent customer service skills, sales and great leadership qualities. He has passed his series 66, required to be an investment advisor representative as well as his Health and Life Insurance exams.

Item 3 – Disciplinary Information

Stephen Nance 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

Stephen Nance is not engaged in any other investment related businesses outside of A&B Advisors, 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.

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

Mr. Nance does engage in other business activities that provide a substantial portion of his income and consumes a small portion of his time (up to 5%). Stephen 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.

Item 5 – Additional Compensation

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

Mr. Nance 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.

Item 6 – Supervision

Julie Brown, Chief Compliance Officer is the person responsible for supervising Stephen Nance 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 Stephen Nance. This is achieved by requiring Mr. Nance 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

Stephen Nance has not been involved or found liable in an arbitration claim, a civil, self-regulatory or an administrative proceeding. Stephen Nance has previously filed for bankruptcy due to a real estate scam and was advised to file bankruptcy. Mr. Nance consulted legal counsel and was advised to have bankruptcy discharged. Bankruptcy was discharged February 1st 2007 with no debts being cleared by bankruptcy. The bankruptcy does not pose any type of financial compromise to any client or potential client.