

Form ADV – Part 2B

James River Asset Management, LLC
15521 Midlothian Turnpike, Suite 100
Midlothian, VA 23113
804.323.0517

CRD #117917

July 7, 2021

This brochure supplement provides information about Kristin Carleton, Fletcher Allen, Luke Swygard, Alvin H. Miller, Jr., Kelly Gannon, and Charles E. Clement, Jr., that supplements the James River Asset Management, LLC's brochure. You should have received a copy of that brochure. Please contact Alvin H. Miller, Jr., Chief Compliance Officer, if you did not receive James River Asset Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kristin Carleton, Fletcher Allen, Luke Swygard, Alvin H. Miller, Jr., Charles E. Clement, Jr. and Kelly Gannon is available on the SEC's website at www.adviserinfo.sec.gov.

ALVIN H. MILLER, JR.

Educational Background

Alvin H. Miller, Jr., 64 (1951)
University of Richmond, B.A. Economics, 1974

Business Background

Vice-President, James River Asset Management, LLC –1995 to present

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

Registered representative of JW Cole Financial, Inc.

Additional Compensation

As a registered representative, Mr. Miller is paid commissions for the sale of brokerage investments.

Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable.

Additional information about Alvin H. Miller, Jr. is available on the SEC's website at www.adviserinfo.sec.gov (CRD #1074249).

CHARLES E. CLEMENT, JR.

Educational Background

Charles E. Clement, Jr., 68 (1951)
Virginia Commonwealth University, MBA, 1996
Virginia Tech, MS, 1975
Virginia Tech, BS, 1973

Business Background

President, James River Wealth Advisors, current
President, NorthCreek Business Solutions, Inc., 2007 to present
Chief Operating Officer, James River Wealth Advisors, 2013-2016
President & CEO, Experity, 2010-2013
Chief Operating Officer, Paytime/Experity, 2007-2010
President & CEO, Andesa Services, 1999-2007
Executive Vice President & General Manager, Virginia Farm Bureau Insurance Company, 1986-1999

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

- Noble Manhattan Coaching Americas – 100% owned by Charles Clement. Business Coach Training
- Brutal Facts Business Academy – 100% Owned by Charles Clement. Business Development & Coaching

Additional Compensation

As a licensed life and health insurance agent, Mr. Clement receives commissions from sales of life insurance products. As a business coach, Mr. Clement receives fees for coaching services.

Supervision

Chief Compliance Officer, Alvin H. Miller, Jr. (804)323-0517
Investment advisory representatives are subject to supervision including but not limited to:

- Review of sales and investment related correspondence
- Pre-trade clearance of stock trades in their personal accounts
- Investment strategy reviews prior to client meetings for verifying suitability of recommendations

Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable.

Additional information about Charles E. Clement, Jr. is available on the SEC's website at www.adviserinfo.sec.gov. (CRD#149842)

Kristin Carleton

Educational Background

Kristin Carleton, 40 (1979)

Duke University, BS in Economics, 2001

Accredited Asset Management Specialist, 2018

Business Background

Vice-President of Financial Planning and Investments and Co-Founder of Eli's Village,
James River Wealth Advisors, 2019-Present

Financial Advisor, Towne Bank, 2014-2019

Regional Vice President, Transamerica Investments, 2011-2014

Senior Associate, Universa Investments, 2010-2011

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

Registered representative of JW Cole Financial, Inc.

Board of Directors of Gateway Homes

Additional Compensation

As a registered representative, Mrs. Carleton is paid commissions for the sale of
brokerage investments.

Supervision

Chief Compliance Officer, Alvin H. Miller, Jr. (804)323-0517

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limited to:

- Review of sales and investment related correspondence
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- Investment strategy reviews prior to client meetings for verifying suitability
of recommendations

Arbitration, Bankruptcy, and Disciplinary Actions

Creditor Dispute Resolved.

Additional information about Kristin Carleton is available on the SEC's website at
www.adviserinfo.sec.gov (CRD #4485193).

Fletcher Allen

Educational Background

Fletcher Allen, 35 (1985)
Longwood University 2003 - 2006

Business Background

Investment Advisor, James River Wealth Advisors, 2020 - Present

Owner, Allen Financial Coaching Services, 2019 - Present

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

Owner, Allen Financial Coaching Services, 2019 - Present

Additional Compensation

As a licensed life and annuity agent, Mr. Allen receives commissions for the sale of insurance products. As a financial coach, Mr. Allen receives fees for coaching services.

Supervision

Chief Compliance Officer, Alvin H. Miller, Jr. (804)323-0517

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- Review of sales and investment related correspondence
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- Investment strategy reviews prior to client meetings for verifying suitability of recommendations

Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable.

Additional information about Fletcher Allen is available on the SEC's website at www.adviserinfo.sec.gov (CRD # 7235286).

Luke Swygard

Educational Background

Lucas L. Swygard, 40 (1980)
Grove City College, B.S. Marketing, 2003

Business Background

Project Manager and Senior Sales Representative – Ryan Homes – 2003 -2009
Financial Advisor – Northwestern Mutual – 2009-2015
Senior Financial Advisor – James River Wealth Advisors – 2015-2016
VP Business Development and Relationship Manager – Virginia Commercial Finance – 2016-2021
Senior Financial Advisor – James River Wealth Advisors – 2021 to present

Disciplinary Information

No legal or disciplinary events of any nature

Other Business Activities

James River Wealth Advisors – Insurance
Registered Representative – JW Cole Financial, Inc.

Additional Compensation

As an independent insurance agent, Mr. Swygard receives commissions from the sales of insurance products. As a registered representative, Mr. Swygard is paid commissions for the sale of brokerage investments.

Supervision

Chief Compliance Officer, Alvin H. Miller, Jr. (804) 323-0517

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Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable

Additional information about Lucas L. Swygard is available in the SEC's website at www.adviserinfo.sec.gov (CRD # 5752897)

Kelly Gannon

Educational Background

Kelly Gannon, 41 (1980)

Chartered Special Needs Consultant, 2020

Virginia Commonwealth University, MS in Communications/Advertising, 2008

Virginia Tech, MS in Accounting Information Systems, 2004

Virginia Tech, BS in Marketing Management, 2002

Business Background

Senior Financial Planner, James River Wealth Advisors, current

Financial Advisor, Cetera Investors (previously Foresters Financial), 20016-2021

Adjunct Professor, Virginia Commonwealth University, 2012-2019

Marketing Coordinator, GlobalWorx, Inc., 2014-2016

Brand Strategist, Freelance, 2007-2014

Public Utility Accountant, State Corporation Commission, 2004-2006

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

None

Additional Compensation

None

Supervision

Chief Compliance Officer, Alvin H. Miller, Jr. (804) 323-0517

Investment advisory representatives are subject to supervision including but not limited to:

- Review of sales and investment related correspondence
- Pre-trade clearance of stock trades in their personal accounts

Additional information about Kelly Gannon is available on the SEC's website at <https://adviserinfo.sec.gov/>. (CRD# 6700338)