

Form ADV – Part 2B

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

CRD #117917

April 1, 2026

This brochure supplement provides information about Lucas Swygard, Alvin H. Miller, Jr., Kelly Gannon, Grant Thigpen 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 Sally S. Orr, Chief Compliance Officer, if you have not received James River Asset Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lucas Swygard, Alvin H. Miller, Jr., Charles E. Clement, Jr., Grant Thigpen and Kelly Gannon is available on the SEC's website at www.adviserinfo.sec.gov.

Luke Swygard

Educational Background

Lucas L. Swygard, 46 (1980)
Grove City College, B.S. Marketing, 2003

Business Background

Senior Financial Advisor & CEO – James River Asset Management LLC – 2024 - Present
Senior Financial Advisor – Financial Engines Advisors LLC – 2022 -2023
Senior Financial Advisor – James River Wealth Advisors – 2021 to 2022
VP Business Development and Relationship Manager – Virginia Commercial Finance – 2016-2021
Senior Financial Advisor – James River Wealth Advisors – 2015-2016
Financial Advisor – Northwestern Mutual – 2009-2015
Project Manager and Senior Sales Representative – Ryan Homes – 2003 -2009

Disciplinary Information

No legal or disciplinary events of any nature

Other Business Activities

James River Wealth Advisors – Licensed Life & Health Insurance Agent

Additional Compensation

As an independent insurance agent, Mr. Swygard receives commissions from the sales of insurance products.

Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable

Supervision

Chief Compliance Officer, Sally Orr (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

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

Alvin H. Miller, Jr.

Educational Background

Alvin H. Miller, Jr., 75 (1951)
University of Richmond, B.A. Economics, 1974

Business Background

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

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

None

Additional Compensation

None

Arbitration, Bankruptcy, and Disciplinary Actions

None

Supervision

Chief Compliance Officer, Sally Orr. (804)323-0517

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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., 75 (1951)

Virginia Commonwealth University, MBA, 1996 Virginia Tech, MS,
1975

Virginia Tech, BS, 1973

Business Background

President, James River Wealth Advisors, 2019-Present 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

James River Wealth Advisors LLC – Licensed Life & Health Insurance Agent

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.

Arbitration, Bankruptcy, and Disciplinary Actions

None

Supervision

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

Kelly Gannon

Educational Background

Kelly Gannon, 46 (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, 2021-Present

Financial Advisor, Cetera Investors (previously Foresters Financial), 2016-2021

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

James River Wealth Advisors LLC – Licensed Life and Health Insurance Agent

Additional Compensation

As an independent insurance agent, Ms. Gannon receives commissions from the sales of insurance products.

Supervision

Chief Compliance Officer, Sally Orr. (804)323-0517

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Additional information about Kelly Gannon is available on the SEC's website at

<https://adviserinfo.sec.gov/>. (CRD# 6700338)

Grant Thigpen

Educational Background

Grant A. Thigpen, 30 (1996)

The Southern Baptist Theological Seminary, MDiv, 2020

Business Background

Financial Advisor – James River Wealth Advisors – 2026 – Present

Client Service Associate – Pathfinder Wealth Partners – 2025 – 2025

Church Success Representative – International Mission Board – 2021 – 2025

Package Handler – UPS – 2021

Property Manager – D&D LLC – 2021 – 2021

Private Tutor – Self-Employed – 2020-2021

Residential Advisor – The Southern Baptist Theological Seminary – 2019 – 2020

Youth Ministry Summer Intern – Kingsland Baptist Church – 2019 – 2019

Direct Support Person – Cornerstone Support Services – 2018 – 2021

Summer Camp Staff – Crossings Camps – 2018 – 2018

Stock Room Key Holder – Lifeway Christian Bookstore – 2016 – 2018

Men's Retail Associate – Martin's Family Clothing – 2015 – 2016

Disciplinary Information

No legal or disciplinary events of any nature.

Other Business Activities

James River Wealth Advisors – Licensed Life & Health Insurance Agent

Additional Compensation

As an independent insurance agent, Mr. Thigpen receives commissions from the sales of insurance products.

Arbitration, Bankruptcy, and Disciplinary Actions

Not applicable

Supervision

Chief Compliance Officer, Sally Orr (804) 323-0517

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Additional information about Grant Thigpen is available on the SEC's website at

<https://adviserinfo.sec.gov/>. (CRD# 8031301)

