

Item 1 – Cover Page

McBryar Advisory Services, Inc.
Form ADV Part 2 – February 17, 2026

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Bay Minette, AL 36507

Mailing: 326 Courthouse Square
Bay Minette, AL 36507

Telephone: (251) 285-0330

Email: operations@mcbryar.net

Website: www.mcbryar.net

This Brochure provides information about the qualifications and business practices of McBryar Advisory Services, Inc. If you have any questions about the contents of this Brochure, please contact us at (251) 285-0330 or by email at operations@mcbryar.net. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about McBryar Advisory Services, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for McBryar Advisory Services, Inc. is 149871.

McBryar Advisory Services, Inc. is a registered investment adviser. Registration as an investment adviser does not imply any certain level of skill or training.

You may request the most recent version of this Brochure by contacting us as provided above.

Item 2 – Material Change

This Brochure dated February 17, 2026, represents the annual amendment to the Brochure for McBryar Advisory Services, Inc.

Since the filing of the firm's annual update Brochure on February 12, 2025, we have made various minor edits but no material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (251) 285-0330. Additional information about the firm is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with the firm who are registered as investment adviser representatives of the firm.

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Item 4 – Advisory Business

McBryar Advisory Services, Inc. is a state registered investment advisory firm organized as an Alabama Corporation under the laws of the State of Alabama. The principal office and place of business is located at 326 Courthouse Square, Bay Minette, Alabama 36507. McBryar Advisory Services, Inc. has been operating as a registered investment adviser since 2009 and is principally owned by Roy E. McBryar.

McBryar Advisory Services, Inc. provides personalized fee-based investment management services to individuals, retirement plans, trusts, estates, and small businesses (collectively “Clients”). Investment management services may be provided by McBryar Advisory Services, Inc. or a third-party investment manager to whom we refer accounts in the form of a “co-advisor” arrangement. When provided jointly in a co-advisory arrangement, the third-party manager will provide discretionary investment management services (including security selection, trading, etc.) and McBryar Advisory Services, Inc. will provide relationship services (including assessing objectives, time horizon, selecting the portfolio mix and risk tolerance) and ongoing monitoring of client portfolios.

McBryar Advisory Services, Inc. also provides financial planning and consulting services, which may include review of a client’s overall financial status, cash flow analysis and/or budgeting, evaluation of current course of action, review of a client’s insurance needs, assessment of a client’s personal and financial goals, assessment of a client’s personal risk tolerance and time horizon, assessment of a client’s investment portfolio, education planning, retirement planning, assessment of a client’s corporate benefits, general advice on a client’s personal financial matters, etc.

Because McBryar Advisory Services, Inc. is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account, we are considered fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. As such, we are required to act in the client’s best interest and not put the firm’s interest ahead of our clients, even though our compensation creates some conflicts with clients’ interests in that the more money the client has us manage, the more we can earn. Our clients, however, are under no obligation to use services recommended by the firm or its associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients’ needs.

Item 5 – Fees and Compensation

As stated in the Advisory Business section, McBryar Advisory Services, Inc. provides investment management services jointly with a third-party investment manager to whom we refer accounts in the form of a “co-advisor” arrangement.

Client fees are generally charged based on the amount of assets under management. The total fee charged to clients, on an annual basis, may range between 0.25% - 1.2% annually, of total assets under management depending on the third-party manager used, the scope of the engagement, etc. In some instances, fees may be negotiable. Payment is generally due quarterly or monthly based on the value of the account at the end of the applicable period, may be billed in advance or arrears, and is generally deducted from the account (although may be billed in some cases). If terminated, a client will receive a prorated refund of any prepaid fees which are unearned and paid in advance based on the number of days of service provided during the

partial period. For fees paid in arrears, fees will be charged for partial periods on a prorated basis based on the number of days of service provided during the partial period.

When services are provided directly by McBryar Advisory Services, Inc., the firm will receive a fee directly from the client. All relevant fees and method of calculation will be detailed in a client agreement. When services are provided through a third-party manager by way of co-advisor agreement, McBryar Advisory Services, Inc. will receive client fees directly from the third-party manager. All relevant fees and method of calculation will be disclosed in the co-advisor agreement and other relevant disclosure documents for referred accounts.

It should be noted that either McBryar Advisory Services, Inc., the third-party manager or clients may terminate an engagement within five business days of entering or may terminate upon 30 days written notice thereafter subject to the terms of the client agreement. Termination will not affect the liabilities or obligations of the parties from actions initiated before termination and neither McBryar Advisory Services, Inc., nor the third-party managers will be obligated to liquidate client investments held, to make recommendations, or take any action, but sufficient amounts may be retained in accounts to settle trades or cover unpaid fees.

Agreements are not automatically terminated upon death, disability, or incompetency, but may be terminated by an authorized representative of the client by written notice. Upon termination, a client will receive a prorated refund of any prepaid fees which are unearned based on the number of days services are provided subject to the termination provisions of the agreement. Account records may be retained by McBryar Advisory Services, Inc. or the third-party managers after termination as required by applicable securities laws. Additional information about our third-party managers and their fees is detailed in the client agreement and in the co-advisors ADV Part 2 Brochure which are provided to the client upon engagement.

Fees paid to McBryar Advisory Services, Inc. and or our co-advisors are separate and unrelated to any management or other fees or expenses assessed by mutual funds, exchange traded funds, brokers, custodians, etc. Such fees and expenses may include investment advisory, administration, transfer agency, distribution, shareholder service (some of which may be paid to our co-advisors), transaction, and other fund level expenses. Information regarding such fees is available from the applicable provider.

Other Services

McBryar Advisory Services, Inc. may offer other services to clients such as financial plans and investment plans, and/or individual consultations. Clients are typically charged a fixed fee ranging from \$500 - \$5000, or may be charged on an hourly basis generally at \$100 - \$300 per hour, depending on the type and complexity of services to be provided. If fees are charged, they are generally billed in advance, but may in some instances be partially billed in advance with the balance billed in arrears upon completion of the engagement. The fees and scope of service will be documented in a written agreement and agreed upon before commencement of services.

Item 6 – Performance Based Fees and Side-By-Side Management

McBryar Advisory Services, Inc. does not charge performance-based fees to any Clients, and consequently does not simultaneously manage performance based and non-performance-based accounts.

Item 7 – Types of Clients

As noted in the Advisory Business section, clients of McBryar Advisory Services, Inc. include individuals, high net worth individuals, pension and profit-sharing accounts, corporations and/or other business entities.

McBryar Advisory Services, Inc. does not require a minimum investment amount but does reserve the right to decline engagements at its discretion. Additional information about the types of clients and account minimums related to our co-advisors is detailed in the client agreements and the ADV Part 2 Brochure which is provided upon the client engagement.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

McBryar Advisory Services, Inc.'s primary investment strategy is to recommend efficient portfolios for clients managed consistent with the principles of Modern Portfolio Theory. To implement this strategy, we generally use long term strategic approaches to investing. McBryar Advisory Services, Inc. may also delegate investment management responsibility to third-party managers by way of a "co-advisor" arrangement, and the third-party managers will employ their own strategies and methods of analysis when implementing their respective investment strategies. These managers generally use long-term strategic approaches to investing as we do but may use some shorter-term tactical techniques from time to time. The selected third-party investment managers will provide portfolio analysis, asset allocation modeling, and analysis, trading execution, general back-office administration and performance monitoring as required.

Investing in securities involves risk of loss that clients should be prepared to bear. These risks include market risk, interest rate risk, currency risk, and political risk, among others. No investment strategy can assure a profit or avoid a loss.

Item 9 – Disciplinary Information

Registered Investment advisers are required to disclose any legal or disciplinary events involving the firm or our officers or principals that would be considered material to the evaluation of its advisory business or the integrity of its management. McBryar Advisory Services, Inc. has no such information to report.

Item 10 – Other Financial Industry Activities and Affiliations

The CEO and Chief Compliance Officer of McBryar Advisory Services, Inc. is Roy E. McBryar, a licensed attorney and Certified Public Accountant. However, Mr. McBryar devotes substantially all his time to the duties of McBryar Advisory Services, Inc. and does not actively seek clients outside of these duties.

Nevertheless, Mr. McBryar maintains a separate business under the name of R.E. McBryar, P.C., Attorney at Law should he receive a fee for legal services. The clients of McBryar Advisory Services, Inc. are not under any obligation to engage R.E. McBryar, P.C., Attorney at Law and conversely, no prior legal or accounting client of R.E. McBryar, P.C., Attorney at Law is obligated to use the advisory services provided by McBryar Advisory Services, Inc.. The firm believes its recommendations are in the best interests of its clients and are consistent with the clients' needs.

Also, as required by other licensing agencies, Mr. McBryar maintains a comprehensive system of checks and balances, to help ensure that there are no conflicts of interests between the various entities of which Mr. McBryar is involved.

McBryar Advisory Services, Inc. does not participate in any other financial industry activities and has no other financial industry affiliations.

Item 11 – Code of Ethics

We strive to adhere to the highest industry standards of conduct based on principles of professionalism, integrity, honesty, and trust.

Individuals associated with McBryar Advisory Services, Inc. are not permitted to buy or sell securities for their personal accounts different than those recommended to clients. Additionally, no person is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

To address potential conflicts of interest, McBryar Advisory Services, Inc. reviews and retains records of employee personal securities activities.

The company's Policies and Procedures, as they relate to the Code of Conduct, are designed to emphasize that our principals and employees are in a position of trust with respect to our clients. All personnel are required to comply with ethical restraints relating to Clients and their accounts.

Violations may result in demotion, suspension, firing, fines, and other punishments. A copy of our Code of Ethics policy is available to any Client or prospective client upon request. To request a copy, please contact us using the information provided on the cover page of this Brochure.

Item 12 – Brokerage Practices

McBryar Advisory Services, Inc. does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non-affiliated "qualified custodian," which is a broker dealer or bank, or they may be held directly at the mutual fund company(s). McBryar Advisory Services, Inc. is not affiliated with a brokerage firm, and brokerage firms do not supervise McBryar Advisory Services, Inc., its associated persons, or its activities.

McBryar Advisory Services, Inc. does not select broker dealers to clients. The respective third-party manager selects all brokers dealers. Although McBryar Advisory Services, Inc. may recommend certain brokers or custodians for accounts it manages, the client will decide whether to use the broker dealer or custodian and will open their account directly with them. However, Clients are not permitted to select custodians and/or broker-dealers other than those offered by the firms' third-party investment manager.

McBryar Advisory Services, Inc., when recommending brokers or custodians for its clients, will consider various distinct factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, jurisdiction registration status, and stability, among others. In determining the reasonableness of a broker's compensation, McBryar Advisory Services, Inc. considers the overall cost to clients relative to the benefits received, both directly and indirectly.

McBryar Advisory Services, Inc. clients may receive services directly from selected custodians. For clients accounts that custodians maintain, the applicable custodian may charge up to 0.10% separately for custody services. Also, the custodian's compensation may include commissions or other fees on trades that it executes, or trades executed by other brokers to and from the custodial accounts. The relationship between McBryar Advisory Services, Inc., the custodian and the client are entirely independent of the trade commission assessed by the custodian in client accounts.

The custodians recommended by McBryar Advisory Services, Inc. may charge client fees for each trade executed by a different broker-dealer, therefore McBryar Advisory Services, Inc. will have the custodians execute most trades for client accounts to minimize client trading costs. Also, the custodians provide the company and its clients with access to its institutional brokerage services like reporting, support, and other related services which may help the firm manage or administer its clients' accounts, while others may help manage and grow its business.

The custodians' institutional brokerage services which benefit the client directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through the custodians include some products to which McBryar Advisory Services, Inc. might not otherwise have access or that would require a significantly higher minimum initial investment by its clients.

The custodians also make available to McBryar Advisory Services, Inc. other products and services that benefit the firm but may not directly benefit the client. These products and services assist McBryar Advisory Services, Inc. in managing and administering clients' accounts, which include investment research, both the custodian's own and that of third parties. McBryar Advisory Services, Inc. may use this research to service all or a substantial number of clients' accounts, including accounts not maintained at the custodian. In addition to investment research, the custodian also makes available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients' accounts, and assists with back-office functions, recordkeeping, and client reporting.

The availability of these services from custodians may benefit the firm because we do not have to produce or purchase them. However, McBryar Advisory Services, Inc. believes the selection of custodians is in the best interests of its clients, and is supported by the scope, quality, and price of its selected custodians based on services to client and not necessarily those services that only benefit the firm.

Item 13 – Review of Accounts

McBryar Advisory Services, Inc. and its third-party managers monitor Client accounts on an on-going basis. The third-party manager will review Client accounts at least quarterly, and more frequently if necessary. In addition to monitoring and reviewing Client accounts, the third-party manager will rebalance accounts by reallocating assets to original asset targets. Client accounts are then re-optimized when new asset category percentages are set. McBryar Advisory Services, Inc. will periodically review client accounts for appropriate risk tolerance and investment strategy.

Additionally, account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions. All clients are advised that it remains their responsibility to advise McBryar Advisory Services, Inc. of any changes in their investment objectives and/or financial situation.

The custodians will provide account statements on at least a quarterly basis which list account values of current holdings as of the end of the period and lists transactions (including purchases, sales, contributions, withdrawals, expenses, fees, etc.) for the period. Additionally, our third-party managers may provide a quarterly client report, but the custodian's statement is the official record and clients are urged to compare reports and contact McBryar Advisory Services, Inc. if reports are not received or with any questions. McBryar Advisory Services, Inc. and or its third-party managers may provide various other reports to clients on a case-by-case basis.

Item 14 – Client Referrals and Other Compensation

McBryar Advisory Services, Inc. does not compensate outside parties for client referrals. However, McBryar Advisory Services, Inc. does share compensation with its third-party managers as disclosed in the co-advisor agreements.

The receipt of shared fees does give McBryar Advisory Services, Inc. an incentive to make recommendations based on its interests rather than the interest of others, thereby creating a conflict of interest. McBryar Advisory Services, Inc. address this conflict by disclosing the nature of the third-party manager/co-advisor relationship to our clients and providing each client with a copy of our written disclosure statement disclosing the terms and conditions of the arrangement between the firm and the third-party manager/co-advisor.

Item 15 – Custody

McBryar Advisory Services, Inc., and or its associated persons or activities, does not hold client assets, are not affiliated with, or supervised by a custodian but instead require that assets be held by a third party “qualified custodian.” Under certain circumstances it could be considered that McBryar Advisory Services, Inc. has limited control because in some instances clients will request and grant authority for the firm to assist them in making trades, authority to deduct advisory fees from their account, or authority to request disbursements on their behalf (although various types of written authorizations are required depending on the type of disbursements).

Clients receive account statements directly from the custodian at least quarterly, which will be sent to the email or postal mailing address provided. McBryar Advisory Services, Inc. urges clients to carefully review these custodial statements and to compare them to reports received from McBryar Advisory Services, Inc. and or our third-party managers/co-advisors.

Item 16 – Investment Discretion

When granted authority to manage accounts, McBryar Advisory Services, Inc. and its third-party managers may have limited authority to determine which securities and the amounts that are bought or sold (including the timing of such transactions) and to receive certain communications related to managed accounts. Any discretionary authority accepted is subject to the client's risk profile and investment objectives and may be limited by any other limitations that are provided in writing by the client to McBryar Advisory Services, Inc. and or our third-party managers.

Neither McBryar Advisory Services, Inc. nor our third-party manager will exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written client agreement and applicable supplemental documents.

Item 17 – Voting Client Securities

McBryar Advisory services, Inc. does not have authority to vote Client securities. However, McBryar Advisory Services, Inc. may provide advice and answer questions related to a proxy, but the ultimate decision on how to vote a proxy is left to the client.

Item 18 – Financial Information

Registered Investment Advisers and investment adviser representatives are required to provide certain financial information and or disclosures in this Brochure about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet contractual commitments to clients, it must provide financial information and make disclosures. We have no such financial or operating conditions that would trigger such additional reporting requirements.

Item 19 – Requirements for State Registered Advisers

Roy E. McBryar, the firm's majority owner, serves as the firm's Chief Executive Officer and Chief Compliance Officer. Further information can be found in the Advisor Business section and in the attached Part 2B Supplement.

State registered firms are required to make additional disclosures if a) the firm is compensated for advisory services with performance-based fees, b) the firm or any of its management persons has been involved in certain types of arbitration, civil, or administrative claims, or c) the firm or any of its management persons has a relationship or arrangement with any issuer of securities.

Neither the firm nor any of its management persons has any such arrangements, nor has been involved in any such actions which require additional disclosures.

APPENDIX 1: Privacy Policy

McBryar Advisory Services, Inc. takes precautions — including administrative, technical, and physical measures — to safeguard personal information against loss, theft, and misuse, as well as unauthorized access, disclosure, alteration, and destruction. We restrict access to Client’s personal identifiable financial information (“Nonpublic Personal Information” or “NPI”) to employees who need to know that information in order to provide services to Account Owner. McBryar Advisory Services, Inc. also maintains physical, electronic, and procedural safeguards to protect Account Owners’ non-public personal information.

Commitment to Client Privacy

McBryar Advisory Services, Inc. does not sell any Client’s personal information to anyone. Nonpublic Personal Information is collected from Clients from the following sources:

- Account applications and other forms, which may include Client’s name, address, social security number, and information about the Client’s investment goals and risks tolerance;
- Clients professional advisors, such as a Client’s broker, financial planner, attorney, or accountant (an “Authorized Representative”), who may provide financial or investment history and tax information about the account;
- History of account(s), including information about transactions and balances in Client’s account;
- Correspondence, written or telephonic, between Client and Representative; or Client and employee of McBryar Advisory Services, Inc.

McBryar Advisory Services, Inc. does not disclose any Nonpublic Personal Information about the Client to any entity that is not an affiliate of, or related by common ownership or affiliated by corporate control (“Unaffiliated Third Party”) with, McBryar Advisory Services, Inc. except as permitted by law. Accordingly, McBryar Advisory Services, Inc. may disclose all of the information collected about the Client or the Client’s account as described above, under the following circumstances:

- McBryar Advisory Services, Inc. receives Client’s prior consent;
- McBryar Advisory Services, Inc. believes the recipient to be the Client’s Authorized Representative;
- The recipient is an Authorized Representative, custodian, or other service provider with whom we must share information in order to manage or service a Client’s account properly;
- McBryar Advisory Services, Inc. is required by law to release the information to the recipient.

McBryar Advisory Services, Inc. will only use information about the Client and the Client’s account to:

- service Client’s investment and financial needs;
- manage and service Client’s account

McBryar Advisory Services, Inc. will adhere to the practices described in this policy whether the Client is a current or non-current Client with McBryar Advisory Services, Inc.

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Roy E. McBryar
McBryar Advisory Services, Inc.

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Email: operations@mcbryar.net
Website: www.mcbryar.net

Supplement to Form ADV Part 2 – February 17, 2026

This brochure supplement provides information about Roy E. McBryar that supplements the McBryar Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact the firm’s Chief Compliance Officer if you did not receive the McBryar Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Roy E. McBryar is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 – Educational Background and Business Experience

Born:	1951	
Education:	1980	B.S., Business Administration, Auburn University, Montgomery, AL
	1992	Juris Doctor, Jones School of Law, Montgomery, AL
Business Experience:	2009-Present	CEO/President/Principal Officer of McBryar Advisory Services, Inc.
	1993-2009	Roy E. McBryar, P.C., Attorney At Law, President
	1986-1993	Roy E. McBryar, P.C., Certified Public Accountant, Owner
Licenses:		Series 65 requirements administered by FINRA were waived by the State of Alabama Securities Commission under Commission Rule 830-X-3 08 (6), which allows the Commission to waive exam requirements for individuals holding certain professional designations.
	1986	CPA (Certificate #3473) administered by Alabama State Board of Public Accountancy. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing

professional education (CPE) each year. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

1992

Attorney (Certificate #6686 C50R) administered by Alabama State Bar

Item 3 – Disciplinary Information

Investment adviser representatives are required to disclose in this Brochure any legal or disciplinary events that would be considered material to the evaluation of the representative. Roy E. McBryar has no information to report concerning legal or disciplinary events.

Item 4 – Other Business Activities

Roy E. McBryar, is a licensed attorney and certified public accountant. However, Mr. McBryar devotes substantially all of his time to the duties of McBryar Advisory Services, Inc. and does not actively seek clients outside of these duties. Nevertheless, Mr. McBryar maintains a separate business under the name of R. E. McBryar, P. C., Attorney At Law should he receive a fee for legal services. The clients of McBryar Advisory Services, Inc. are not under any obligation to engage R.E. McBryar, P.C., Attorney At Law and conversely, no prior legal or accounting client of R.E. McBryar, P.C., Attorney At Law is obligated to use the advisory services provided by McBryar Advisory Services, Inc.

Also, as required by state licensing agencies, Mr. McBryar maintains a comprehensive system of insuring there are no conflicts of interests between the various entities of which Mr. McBryar is involved.

Mr. McBryar has no other reportable business activities or financial industry affiliations.

Item 5 – Additional Compensation

Mr. McBryar does not receive any economic benefits, sales awards or compensation other than normal salary and bonuses in connection with providing advisory services to clients.

Item 6 – Supervision

As the CEO, Chief Compliance Officer, and principal officer of McBryar Advisory Services, Inc., Mr. McBryar is not subject to normal hierarchical supervision. However, Mr. McBryar's activities are subject to and abided by the firm's Policies and Procedures. Mr. McBryar can be contacted at (251) 285-0330.

Item 7 – Requirements for State-Registered Advisers

Form ADV Part 2 requires that the individual named to disclose certain legal, disciplinary, or financial events that would be considered material to the evaluation of the representative such as any of the following:

arbitration claim(s) alleging damages in excess of \$2,500
civil, self-regulatory organization, or administrative proceeding(s) –
subject of bankruptcy petition(s)

Mr. McBryar is currently not subject to, nor has been subject to, any events of this nature.

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James R. Hollon
McBryar Advisory Services, Inc.

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Supplement to Form ADV Part 2 – February 17, 2026

This brochure supplement provides information about James R. Hollon that supplements the McBryar Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact the firm’s Chief Compliance Officer if you did not receive the McBryar Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about James R. Hollon is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 – Educational Background and Business Experience

Born:	1924	
Education:	1949	Alabama Polytechnic Institute
Business Experience:	1981-Present	President of J.R. Hollon & Associates, Inc.
	2009-Present	Investment Adviser Representative, McBryar Advisory Services, Inc.

Item 3 – Disciplinary Information

Investment adviser representatives are required to disclose in this Brochure any legal or disciplinary events that would be considered material to the evaluation of the representative. James R. Hollon has no information to report concerning legal or disciplinary events.

Item 4 – Other Business Activities

James R. Hollon is the President of J.R. Hollon & Associates, Inc., an entity he uses for accounting and tax purposes. Mr. Hollon is separately licensed to provide various life, health, disability and long-term care insurance products offered by many competitive insurance companies. Mr. Hollon may receive the customary commissions paid in connection with insurance sales, however, our clients are under no obligation to purchase products recommended by our associated persons. The receipt of this compensation of course may give him an incentive to make recommendations based on his interest rather than yours, which is a potential conflict of interest. However, Mr. Hollon is required to put his clients’ interests above his.

Mr. Hollon has no other reportable business activities of financial industry affiliations.

Item 5 – Additional Compensation

James R. Hollon does not receive any economic benefits, sales awards or compensation other than normal salary and bonuses in connection with providing advisory services to clients.

Item 6 – Supervision

As an Investment Adviser Representative of McBryar Advisory Services, Inc., Mr. Hollon is subject to supervision by the firm's CEO and Chief Compliance Officer, Roy E. McBryar, who is generally responsible for monitoring the activities of all personnel. Mr. Hollon's activities are also subject to and abided by the firm's Policies and Procedures. Mr. McBryar can be contacted at (251) 285-0330.

Item 7 – Requirements for State-Registered Advisers

Form ADV Part 2 requires that the individual named in this brochure disclose of an award or otherwise being found liable in any of the following events:

- arbitration claim alleging damages in excess of \$2,500
- civil, self-regulatory organization, or administrative proceeding –
- subject of bankruptcy petition

Mr. Hollon is currently not subject to, nor has been subject to, any events of this nature.

Item 1 – Cover Page

Christopher P. Merz
McBryar Advisory Services, Inc.

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Website: www.mcbryar.net

Supplement to Form ADV Part 2 – February 17, 2026

This brochure supplement provides information about Christopher P. Merz that supplements the McBryar Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact the firm’s Chief Compliance Officer if you did not receive the McBryar Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher P. Merz is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 – Educational Background and Business Experience

Born:	1994	
Education:	2018	B.S., Mechanical Engineering, University of Cincinnati
	2018	B.A., Spanish, University of Cincinnati
	2023	Master of Business Leadership and Innovation, Northern Kentucky University
Business Experience:	2024-Present	Investment Advisor Representative, McBryar Advisory Services, Inc.
	2022-Present	Channel Sales Manager, Siemens Digital Industries Software Inc.
	2018-2022	Pre-Sales Solution Consultant, Siemens Digital Industries Software Inc.
	2016-2018	Application Engineer, Ally PLM Solutions, Inc.

Item 3 – Disciplinary Information

Investment adviser representatives are required to disclose in this Brochure any legal or disciplinary events that would be considered material to the evaluation of the representative. Christopher P. Merz has no information to report concerning legal or disciplinary events.

Item 4 – Other Business Activities

Mr. Merz has no other reportable business activities of financial industry affiliations.

Item 5 – Additional Compensation

Christopher P. Merz does not receive any economic benefits, sales awards or compensation other than normal salary and bonuses in connection with providing advisory services to clients.

Item 6 – Supervision

As an Investment Adviser Representative of McBryar Advisory Services, Inc., Mr. Merz is subject to supervision by the firm's CEO and Chief Compliance Officer, Roy E. McBryar, who is generally responsible for monitoring the activities of all personnel. Mr. Merz's activities are also subject to and abided by the firm's Policies and Procedures. Mr. McBryar can be contacted at (251) 285-0330.

Item 7 – Requirements for State-Registered Advisers

Form ADV Part 2 requires that the individual named in this brochure disclose of an award or otherwise being found liable in any of the following events:

- arbitration claim alleging damages in excess of \$2,500
- civil, self-regulatory organization, or administrative proceeding –
- subject of bankruptcy petition

Mr. Merz is currently not subject to, nor has been subject to, any events of this nature.