

Scott Christian Buchanan

Royal American Financial Advisors, LLC

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Scott Christian Buchanan that supplements the Royal American Financial Advisor brochure. You should have received a copy of that brochure. Please contact our main office at (951) 679-2065 if you did not receive Royal American Financial advisor, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Christian Buchanan is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: Scott Christian Buchanan

Year of Birth: 1979

Formal Education after High School:

- San Jacinto Community College 1997-1998, 2003 & 2004 General Education
- American College (Certified Financial Planner curriculum completed) 2004 - 2006

Business Background for the Previous Five Years:

- Royal American Financial Advisors, LLC, Principal, 04/2004 to present
- Royal American Insurance Services, LLC, Principal, 04/2004 to present

Disciplinary Information

Form ADV Part 2B, Item 3

No disciplinary actions or information.

Other Business Activities

Form ADV Part 2B, Item 4

A. Scott Buchanan is a Principal of the firm Royal American Financial Advisors, LLC, a fee only registered investment advisor and is not affiliated with a broker/dealer. To reduce potential conflicts of interest, Royal American advisors will not be dually registered as commission registered representatives of broker/dealers.

Insurance Agency Affiliation:

When a client, or potential client, has a need for life insurance and/or fixed annuities, Royal American Financial Advisors, LLC may recommend fixed annuities and/or life insurance products to clients through Royal American Financial Advisors, LLC, if no commission insurance products are available. If, in rare instances, there are commission based insurance products that are better for the client than comparable no commission insurance products, Royal American Financial Advisors, may recommend fixed annuities and/or life insurance products to clients through Royal American Insurance Services, LLC. When recommending life insurance or fixed annuities, clients will receive a disclosure stating the affiliation with Royal American Insurance Services, LLC. Clients are not obligated to utilize Royal American Insurance Services, LLC or its products for their insurance product purchases. It is understood that Royal American Insurance Services, LLC's agents will receive separate and typical compensation for any insurance and/or annuity implementations made by its clients. Commissions on life insurance and annuities are contractually fixed by the insurance company. The commission would be paid to an agent regardless of the agent chosen to facilitate a transaction.

Additional Compensation

Form ADV Part 2B, Item 5

Scott Buchanan and Royal American seek to avoid economic benefits from non-clients for providing investment advice or other advisory services to our clients. Scott Buchanan and Royal American has made it a policy not to accept any sales awards or prizes of monetary value based upon sales quotas or number of new accounts.

However, all of the custodians used by our clients provide Royal American with various data services, which may include file downloads, on-line services, rebalancing software, and cost basis software at a discounted fee or free of charge. They also provide us with services typically provided to institutional investment managers (which generally are not provided to retail customers). These services include duplicate client statements and confirmations; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; and access to exchange traded funds and mutual funds with no transaction fees or commissions, of which some of these services benefit our clients.

Supervision

Form ADV Part 2B, Item 6

Scott Buchanan is the principal of the advisory firm, Royal American Financial Advisors, LLC. Scott is responsible for supervising the supervised persons of advisory activities on behalf of the firm and is responsible for reviewing other's paperwork and recommendations to clients.

Activities are monitored on a daily basis as reports are prepared and recommendations are made to clients. E-mails are monitored and reviewed on a monthly basis. Suitability is reviewed prior to opening accounts, and as new account paperwork and advisory agreements are completed.

Contact information:

Scott Buchanan, Principal (951) 679-2065

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

- A. Not Applicable.**
- B. Not applicable.**