

FORM ADV PART 2B - BROCHURE SUPPLEMENT  
ITEM 1. COVER PAGE  
January 2019

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**William D Smith (Dave)**

dba ETA INVESTMENT & TAX ADVISORS  
1408 N. MAIN STREET  
WILLIAMSTOWN, KY 41097

**HOME OFFICE:**

RFG ADVISORY, LLC  
1400 URBAN CENTER DRIVE, SUITE 475  
VESTAVIA HILLS, AL 35242  
FIRM CONTACT: VICTORIA A. SCOLES, CHIEF COMPLIANCE OFFICER  
P: (205) 397-2450  
WWW.RFGADVISORY.COM

This brochure supplement provides information about William D. Smith that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Victoria A. Scoles, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about William D. Smith is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 2875689.

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**William D Smith (Dave)**

**Year of Birth:** 1950

**Educational Background:**

- 1968 - 1972; University of Kentucky; Bachelor of Science; Business and Economics

**Business Background:**

- 01/2019 – Present; RFG Advisory, LLC; Investment Adviser Representative
- 01/1994 - Present; E.Thomas & Associates, Inc.; Tax Advisor
- 08/2017 – 01/2019; Arbor Point Advisors; Registered Representative
- 06/2014 – 01/2019; Securities America; Registered Representative
- 10/2000 – 06/2014; Dalton Strategic Investment Services; Registered Representative

**Exams, Licenses and Professional Designations:**

- 10/1999 – Series 7
- 05/1997 - Series 6
- 05/1997 – Series 63
- 02/2005 – Series 66

## ITEM 3. DISCIPLINARY INFORMATION

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Mr. Smith does not have any disciplinary events to disclose.

## ITEM 4. OTHER BUSINESS ACTIVITIES

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Mr. Smith provides tax services. Tax services are offered through E. Thomas & Associates, Inc., and are independent of our advisory services. Advisory Services are offered through RFG Advisory, LLC, a registered investment advisor. E Thomas & Associates, Inc. and RFG Advisory, LLC, are unaffiliated entities and are governed under a separate engagement agreement.

Mr. Smith provides both advisory and tax services as ETA Investment and Tax Advisors. RFG Advisory LLC, and ETA Investment and Tax Advisors are separate entities.

## ITEM 5. ADDITIONAL COMPENSATION

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Mr. Smith may receive free or reduced-cost attendance at RFG Advisory's annual conference. Conference attendance is based on overall business produced by Mr. Smith and does not favor one product or program over others.

## ITEM 6. SUPERVISION

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Victoria A. Scoles, Chief Compliance Officer, supervises and monitors Mr. Smith's activities to ensure compliance with our firm's Code of Ethics. Please contact Victoria A. Scoles if you have any questions about Mr. Smith's brochure supplement at (205)397-2450.