

Form ADV Part 2B: Brochure Supplement

Item 1 Cover Page



8111 Timberlodge Trail • Dayton, Ohio 45458 • (937) 439-9292

Grant S. Donaldson, MS, CPA

Date: January 2017

This brochure supplement provides information about Grant S. Donaldson that supplements the Tudor Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Grant S. Donaldson if you did not receive the Tudor Financial, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Grant S. Donaldson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 - Educational Background and Business Experience

Grant S. Donaldson, Birthdate 11/11/59, Bachelor of Science Accounting, University of Dayton MBA program, Master of Science in Financial Analysis

Grant S. Donaldson established Tudor Financial, Inc. in 1992 and continues to serve as President.

Mr. Donaldson maintains a CPA designation, Series 7, 63 & 65 Securities Licenses, and Life, Health and Annuity Insurance Licensure.

The CPA designation suggests experience and core competence in tax and accounting matters. CPA licensing now requires five years of education and two years of relevant accounting and tax experience. The securities licenses reflect experience and knowledge in the investment industry. The masters degree reflects a course of study similar to the body of knowledge acquired through the CFA designation – this is an investment industry designation requiring several years of exams and several years of professional experience.

Item 3 – Disciplinary Information

Mr. Donaldson has no disciplinary or legal information to report.

Item 4 – Other Business Activities

Since 1988, Mr. Donaldson has been a registered representative of Westminster Financial Securities, a broker/dealer that clears through Pershing, LLC. Mr. Donaldson is a president and advisor with Tudor Financial, Inc. There is no legal connection between Tudor Financial, Inc. and Westminster Financial Securities broker/dealer.

As a securities representative, Mr. Donaldson can facilitate the purchase and sale of individual securities, mutual funds, options and other securities. The purchase and sale of securities is required to provide investment allocations for fee-based accounts. This may be construed as a conflict of interest since compensation may be generated through the facilitation of these security purchases and sales. To mitigate a conflict of interest, Mr. Donaldson implements a policy of discounted transaction costs that are at least sufficient to cover the cost of facilitating transactions through a broker/dealer. Mr. Donaldson does not recommend front-end loaded funds in fee-based managed accounts, which also mitigates the risk of conflicts of interest. Mr. Donaldson also does not recommend for fee-based accounts funds that pay service or trail-based fees or commissions.

Item 5 – Additional Compensation

Mr. Donaldson does not receive any other compensation from the advisory relationship.

Item 6 – Supervision

As the Chief Compliance Officer, Mr. Donaldson oversees the activities of supervised persons associated with Tudor Financial, Inc. In addition, Mr. Donaldson's activities are overseen by his broker/dealer affiliation.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Donaldson has not been involved in any securities arbitration cases, nor has he been associated with any civil, self-regulatory or administrative proceeding.
- B. Mr. Donaldson has never been the subject of a bankruptcy petition.

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Christine PY Tenbarge, CFP®, ChFC, CLU

Date: January 2017

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This brochure supplement provides information about Christine PY Tenbarge that supplements the Tudor Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Grant S. Donaldson if you did not receive the Tudor Financial, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Christine PY Tenbarge is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 - Educational Background and Business Experience

Christine PY Tenbarga, Birthdate 12/11/48, diploma from Southern Ohio Business College, attended University of Cincinnati majoring in Economics (no degree)

Christine PY Tenbarga has been an adviser with Tudor Financial, Inc. since 2004, an adviser with Westminster Financial Advisory since 1993 and a registered representative with Westminster Financial Securities since 1987, a broker/dealer that clears through Pershing, LLC. Ms. Tenbarga had a prior ownership interest in Westminster Financial Securities for which she receives installment payments.

Ms. Tenbarga maintains a CFP® designation, CLU and ChFC designations, Series 7, 24, 27, 53, 63, 65 Securities Licenses, and Life, Health and Annuity Insurance Licensure.

The Certified Financial Planner designation indicates experience as a financial planner that requires a four-part exam and three full years of experience. The CLU and ChFC designations are associated with expertise in the insurance industry and require multi-part exams, and the securities licenses reflect management responsibility, experience and knowledge in the securities industry. The life, health and annuity certifications are insurance licensures also requiring examinations.

Item 3 – Disciplinary Information

Ms. Tenbarga has no disciplinary or legal information to report.

Item 4 – Other Business Activities

Ms. Tenbarga is a registered representative of a broker/dealer, Westminster Financial Securities and adviser associated with Westminster Financial Advisory. There is no legal connection between Tudor Financial, Inc. and Westminster Financial Securities broker/dealer or Westminster Financial Advisory.

As a securities representative, Ms. Tenbarga can facilitate the purchase and sale of individual securities, mutual funds, options and other securities. The purchase and sale of securities is required to provide investment allocations for fee-based accounts. This may be construed as a conflict of interest since compensation may be generated through the facilitation of these security purchases and sales. Ms. Tenbarga does not recommend front-end loaded funds in fee-based managed accounts, which mitigates the risk of conflict of interest. Ms. Tenbarga does not recommend for fee-based accounts funds that pay service or trail-based fees or commissions. Ms. Tenbarga is a CFP® and may charge fees for financial planning services.

Item 5 – Additional Compensation

Ms. Tenbarga does not receive any other compensation from the advisory relationship.

Item 6 – Supervision

As the Chief Compliance Officer of Tudor Financial, Inc., Grant Donaldson oversees the activities of supervised persons associated with Tudor Financial, Inc. In addition, Ms. Tenbarga's activities are overseen by her broker/dealer affiliation.

Item 7 – Requirements for State-Registered Advisers

- A. Ms. Tenbarga has not been involved in any securities arbitration cases, nor has been associated with any civil, self-regulatory or administrative proceeding.
- B. Ms. Tenbarga has never been the subject of a bankruptcy petition.

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Drew A. Brazie, ChFC, LUTC

Date: January 2017

This brochure supplement provides information about Drew A Brazie that supplements the Tudor Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Grant S. Donaldson if you did not receive the Tudor Financial, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Drew A. Brazie is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 - Educational Background and Business Experience

Drew A Brazie, Birthdate 8/12/51

Drew A Brazie has been an adviser with Tudor Financial, Inc. since 2004, an adviser with Westminster Financial Advisory since 1993 and a registered representative with Westminster Financial Securities since 1987. Mr. Brazie had a prior ownership interest in Westminster Financial Securities for which he receives installment payments.

Mr. Brazie maintains a ChFC designation, Series 7, 63, 65 Securities Licenses, and Life, Health and Annuity Insurance Licensure.

The ChFC designation indicates experience and credentials in the insurance industry. The ChFC designation requires study and examination in insurance concepts and planning. The securities licenses reflect examinations, experience and knowledge relating to the securities industry. The life, health and annuity certifications are insurance licensures.

Item 3 – Disciplinary Information

Mr. Brazie has no disciplinary or legal information to report.

Item 4 – Other Business Activities

Mr. Brazie is a registered representative of a broker/dealer, Westminster Financial Securities and adviser associated with Westminster Financial Advisory. There is no legal connection between Tudor Financial, Inc. and Westminster Financial Securities broker/dealer or Westminster Financial Advisory.

As a securities representative, Mr. Brazie can facilitate the purchase and sale of individual securities, mutual funds, options and other securities. The purchase and sale of securities is required to provide investment allocations for fee-based accounts. The opportunity to provide commission-based products may be construed as a conflict of interest since compensation may be generated through the facilitation of security purchases and sales. Mr. Brazie does not recommend front-end loaded funds in fee-based managed accounts, which mitigates the risk of conflict of interest. Mr. Brazie may recommend for fee-based accounts funds that pay service or trail-based fees or commissions. Mr. Brazie may also recommend insurance-based products as a state licensed insurance representative.

Item 5 – Additional Compensation

Mr. Brazie does not receive any other compensation from the advisory relationship.

Item 6 – Supervision

As the Chief Compliance Officer of Tudor Financial, Inc., Grant Donaldson oversees the activities of supervised persons associated with Tudor Financial, Inc. In addition, Mr. Brazie's activities are overseen by his broker/dealer affiliation.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Brazie has not been involved in any securities arbitration cases, nor has been associated with any civil, self-regulatory or administrative proceeding.
- B. Mr. Brazie has never been the subject of a bankruptcy petition.

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Melvin C. Brazie

Date: January 2017

This brochure supplement provides information about Melvin C Brazie that supplements the Tudor Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Grant S. Donaldson if you did not receive the Tudor Financial, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Melvin C. Brazie is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 - Educational Background and Business Experience

Melvin Brazie, Birthdate 8/30/1944

Melvin Brazie has been an adviser with Tudor Financial, Inc. since 2016, and a registered representative with Westminster Financial Securities since 2016.

Prior to 2016, Melvin Brazie was an adviser with Westminster Financial Advisory from 2003 to 2006, Whitehall Financial Services, Inc. from 2006 to 2013, and licensed with KMS Financial Services Inc. from 2013 to 2016.

Mr. Brazie maintains the Series 1 and 63 Securities License, and Life, Health and Annuity Insurance Licensure, is an Enrolled Agent and CLU.

The securities licenses reflect experience and knowledge in the securities industry. The life, health and annuity certifications are insurance licensures.

Item 3 – Disciplinary Information

Mr. Brazie has no disciplinary or legal information to report.

Item 4 – Other Business Activities

Mr. Brazie is a registered representative of a broker/dealer, Westminster Financial Securities. There is no legal connection between Tudor Financial, Inc. and Westminster Financial Securities broker/dealer.

As a securities representative, Mr. Brazie can facilitate the purchase and sale of individual securities, mutual funds, options and other securities. The purchase and sale of securities is required to provide investment allocations for fee-based accounts. The opportunity to provide commission-based products may be construed as a conflict of interest since compensation may be generated through the facilitation of security purchases and sales. Mr. Brazie does not recommend front-end loaded funds in fee-based managed accounts, which mitigates the risk of conflict of interest. Mr. Brazie may recommend for fee-based accounts funds that pay service or trail-based fees or commissions.

Item 5 – Additional Compensation

Mr. Brazie does not receive any other compensation from the advisory relationship. Mr. Brazie may derive revenue from tax preparation services for clients that seek those services.

Item 6 – Supervision

As the Chief Compliance Officer of Tudor Financial, Inc., Grant Donaldson oversees the activities of supervised persons associated with Tudor Financial, Inc. In addition, Mr. Brazie's activities are overseen by his broker/dealer affiliation.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Brazie has not been involved in any securities arbitration cases, nor has been associated with any civil, self-regulatory or administrative proceeding.
- B. Mr. Brazie has never been the subject of a bankruptcy petition.