

This brochure supplement provides information about James Braxton Talbert that supplements the Affordable Life Plans, LLC brochure. You should have received a copy of that brochure. Please contact James Braxton Talbert, Chief Compliance Officer, if you did not receive Affordable Life Plans, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about James Braxton Talbert is also available on the SEC's website at www.adviserinfo.sec.gov.

Affordable Life Plans, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

James Braxton Talbert

Personal CRD Number: 6381816

Investment Adviser Representative

Affordable Life Plans, LLC
3410 Midcourt Rd, Suite 105
Carrollton, TX 75006
(800) 841-0424

compliance@affordablelifeplans.com

UPDATED: 6/27/2016

Item 2: Educational Background and Business Experience

Name: James Braxton Talbert

Born: 1985

Education Background and Professional Designations:

Education:

BBA in Finance, Southern Methodist University - 2011

Business Background:

01/2014 - Present	CCO, Investment Adviser Representative Affordable Life Plans, LLC
06/2015 - Present	Owner Sapient Insurance Agency, LLC
09/2009 - Present	Sole Owner Safeguard Capital, LLC
05/2008 - Present	Sole Owner Eckity Capital Markets, LLC
09/2011 - 01/2014	Sole Owner Sphere Funding, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

James Braxton Talbert is a member of Sapient Insurance Agency, which is not investment-related, and began with company on June, 2015. Time spent per month is 10 hours on average. James is also sole owner of Safeguard Capital, LLC. This company is a debt buyer operating out of Addison, TX 75001, and is not investment-related. James spends approximately 10 hours on average per month with this role. His duties include managing previous debt portfolios the company purchased, but no longer purchases new debt. James is also sole owner of Eckity

Capital Markets, LLC. This company is a debt buyer operating out of Addison, TX 75001, and is not investment-related. James spends approximately 10 hours on average per month with this role. His duties include managing previous debt portfolios the company purchased, but no longer purchases new debt.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, James Braxton Talbert does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Affordable Life Plans, LLC.

Item 6: Supervision

As Chief Compliance Officer of Affordable Life Plans, LLC, James Braxton Talbert is supervised by himself.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Texas securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. James Braxton Talbert has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. James Braxton Talbert has **NOT** been the subject of a bankruptcy petition at any time.