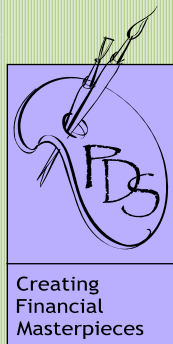


FORM ADV: PART 2B

BROCHURE SUPPLEMENT



Portfolio Design Services, LLC

100 Hill Top Road
Roanoke, Virginia 24014

Tel: 540.400.0053
Fax: 540.400.0054

SUPERVISION

Bruce D. Swanson
Chief Compliance Officer

Phone:
540.400.0053

e-mail:
bruce@porfoliodesignservices.biz

Mr. Swanson oversees the supervision of all supervised persons and manages our compliance related issues.

Duties include reviewing investment activities to ensure all supervised persons are acting in our clients best interests in discharging their duties. Any activities that appear to be out of the ordinary are checked.

BROCHURE SUPPLEMENT
DATED

1

**APRIL
2012**

This Brochure Supplement provides information J. Michael Cummins that is an accompaniment to the Disclosure Brochure for our firm, Portfolio Design Services, LLC. You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you should have questions about this Brochure Supplement for Mr. Cummins, you are welcome to contact us - our contact information is listed to the left.

Additional information about Portfolio Design Services, LLC and J. Michael Cummins are also available on the SEC's website at www.adviserinfo.sec.gov.

J. Michael Cummins, ChFC®, CLU®, CAP®

CRD#: 58659

Year of Birth: 1950

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

Mr. Cummins attended Southern Illinois University but did not graduate. His 40 plus years of experience working in the insurance and securities industry is more than adequate to satisfy any educational requirements. Knowledge gained from experience can, in many cases, be far greater than anything learned from a book.

Licenses

FINRA Exams: Series 1 - (Series 7) General Securities Representative (Inactive)
Series 6 - Investment Company and Variable Contracts Products Rep. (Inactive)
Series 63 - Uniform Securities Agent State Law Examination (Inactive)
Series 65 - Uniform Investment Advisor Law Examination (Active)

Insurance: 2-15 License - Florida Life, Health & Annuity Insurance (Inactive)

Designations: **Chartered Financial Consultant® (ChFC®)** - The ChFC® designation requires one to have three (3) years experience, successful completed course work and exams, and maintain ethic standards. In addition, to maintain the ChFC® designation one is required to meet rigid standards and complete thirty (30) hours of continuing education every two (2) years.

Chartered Life Underwriter® (CLU®) - The CLU® designation requires one to have three (3) years experience, successful completed course work and exams, and maintain ethic standards. In addition, to maintain the CLU® designation one is required to meet rigid standards and complete thirty (30) hours of continuing education every two (2) years.

Chartered Advisor in Philanthropy® (CAP®) - The CAP® designation requires one to have three (3) years experience, successful completed course work and exams, and maintain ethic standards. In addition, to maintain the CAP® designation one is required to meet rigid standards and complete fifteen (15) hours of continuing education every two (2) years.

Business Background

11/2010 - PresentPortfolio Design Services, LLC
Position: Investment Advisor Representative

01/2004 - PresentLegacy Planning Associates, LLC
Position: Managing Member

07/1999 - PresentLegacy Planning Centre, Inc.
Position: President

01/2006 - 09/2010Certified Advisory Corp.
Position: Personal Financial Consultant

01/2006 - 09/2010TransAm Securities, Inc.
Position: Registered Representative

01/2004 - 11/2009Valmark Advisors, Inc.
Position: Registered Investment Advisor

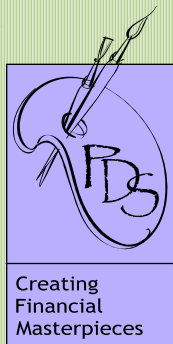
02/1997 - 11/2002Legacy Planning Advisors, LLC
Position: Managing Member & Chief Compliance Officer

DISCIPLINARY INFORMATION

There are no legal or disciplinary events to report.

Portfolio Design Services, LLC
CREATING FINANCIAL MASTERPIECES

© eAdvisor Compliance, Inc. - Brochure Supplement Design Layout. www.eadvisorcompliance.com



Portfolio Design Services, LLC

100 Hill Top Road
Roanoke, Virginia 24014

Tel: 540.400.0053
Fax: 540.400.0054

Continuation of Information for:

J. Michael Cummins, ChFC[®], CLU[®], CAP[®]

CRD#: 58659

Year of Birth: 1950

OTHER BUSINESS ACTIVITIES

Estate Planning

Mr. Cummins spends up to 75% of his time offering succession planning through Legacy Planning Associates, LLC. Legacy Planning assists high net-worth individuals and their families with legal, tax and estate planning services designed to:

- Transition family governance smoothly and amicably to the next generation.
- Create a blessing on each future generation and not a curse.
- Preserve family fortunes and control so the wealth does not fall into the hands of the IRS and predators.

The activities of Legacy Planning are independent of any services offered by Portfolio Design Services and Mr. Cummins' time managing this business and should not interfere with meeting your investment needs. However, referrals to, from, and between entities can create a potential conflict of interest to Mr. Cummins' fiduciary duty to be impartial with his advice and to keep your interests ahead of his own. In being able to recommend both our investment services and the estate/succession planning services of Legacy Planning, Mr. Cummins is able to influence you to keep your financial needs and estate planning activities in house.

Before accepting recommendations to engage Mr. Cummins for either professional service, you may want to consider other options to ensure that the service being offered are comparable or equivalent to the service you might receive from another independent firm.

ADDITIONAL COMPENSATION

Mr. Cummins does not receive any economic benefit, sales awards, prizes or bonuses that are based on the number or amount of sales, client referrals, or from opening new accounts.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Cummins has not been the subject of any arbitration claim, civil litigation, self-regulatory organization/administrative proceeding, or bankruptcy petition at any time during the past ten years.