Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

A. Firm Name: K. A. Radigan, LLC

Business Address: 63 Andrew Street
Manhasset, NY 11030

Contact Information: Katherine Ann Radigan, CFA
President & CEO
516 708 9561

E-Mail Address: karadigan@optonline.net

Website: N/A

Date of Brochure: January 11, 2012

B. This brochure provides information about the qualifications and business practices of K. A. Radigan, LLC. If you have any questions about the contents of this brochure, please contact us at 516 708 9561 or karadigan@optonline.net. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about K. A. Radigan, LLC also is available on the SEC's website at www.adviserinfo.sec.gov .

C. Registration as an investment adviser with the SEC or a state securities authority does not imply a certain level of skill or training.

Item 2 Material Changes

There are no material changes since K. A. Radigan, LLC's last annual update except the below change in Assets under Management and Number of Accounts.

Item 4 - Advisory Business E: All accounts are managed on a discretionary basis unless the client imposes restrictions as discussed above in Item 4C.

Following are the amount of assets under management as of 12/31/11 and the total number of accounts. The methodology used for calculating assets below is the same methodology as used in ADV Part 1A.

	U. S. Dollar Amount	Total Number of Account	
Discretionary	$53,258,175	79	Non-Discretiona
Non-Discretionary	$0	0	
Total	$53,258,175	79	

On 12/31/10, Discretionary Assets under management were $55,010,250 and the number of accounts was 89.

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Part 2A Appendix 1: The Wrap Fee Program: Since K. A. Radigan, LLC does not participate in Wrap-Fee Programs, there is no section on this item.

Part 2B of Form ADV: K. A. Radigan, LLC Brochure Supplement for: Katherine Ann Radigan

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Item 4 Advisory Business

A: K. A. Radigan, LLC provides investment supervisory services 100% of the time. It does not call any of its services financial planning or some similar term. K. A. Radigan, LLC was founded in 2002 but no business was transacted until late 2004. Its founder, Katherine Ann Radigan, has worked in the financial industry since 1962. She owns 100% of K. A. Radigan, LLC.

B: K. A. Radigan, LLC provides investment advisory services to individuals and institutional clients under the product name of Simply Invest Proficiently (SIP). SIP is an investment strategy that uses asset-class investing, limiting investment choices to mostly cash & cash equivalents, laddered bonds and equity index funds. SIP simply strives to reflect the market of each asset class by investing in index funds and laddered bonds. In some cases, individual company stocks are held when appropriate. Each portfolio is monitored on a continuous basis by the portfolio manager. Clients receive investment appraisals showing holdings and market values at least on a quarterly basis. When appropriate, K. A. Radigan, LLC provides views on the economy and financial markets.

C: Portfolios are tailored to the individual needs of the client. Clients may impose restrictions on investing in certain securities or types of securities. They may also request specific transactions in their account. The risk of different combinations of asset classes is estimated in order to find the overall portfolio strategy that best matches the unique risk tolerance of the client. Factors considered include: liquidity requirements, time horizon, tax considerations, risk tolerance, return required to meet current or future expenses (income vs. price appreciation), regulation (legal constraints), and the unique needs or preferences of the client. The outlook for the economy and financial markets also contribute to the on-going evaluation of a client portfolio's structure. Client funds are widely diversified and allocated within and across asset classes. SIP invests for the long term with a buy and hold philosophy but with constant monitoring for appropriateness. SIP structures a portfolio that is attuned to the investor's risk tolerance through the purchase of investment vehicles that will require few changes. The allocations are maintained for the long term with periodic rebalancing of asset classes when warranted by the changes in client's objectives and constraints or changes in the outlook for the economy and markets.

D: At present, K. A. Radigan, LLC does not participate in wrap fee programs.

Continued on Page 20...

Item 5 Fees and Compensation

A1. K. A. Radigan, LLC offers investment advisory services for a percentage of its assets.

A2. K. A. Radigan, LLC annual fee schedule, for clients after 1/1/08, is normally approximately 0.50% on the first $10 million in market value of assets under management, approximately 0.45% on the next $25 million, and approximately 0.40% over $35 million, with a minimum fee of $5,000. K. A. Radigan, LLC annual fee schedule, for clients prior to 1/1/08, is normally approximately 0.35% on the first $10 million in market value of assets under management, approximately 0.30% on the next $25 million, and approximately 0.25% over $35 million, with a minimum fee of $3,500 per annum.

A3. In some cases, fees and minimum accounts sizes may be negotiable, depending on individual client/account considerations, the amount of the client's assets, the number and size of related client accounts, and the range and extent of services provided or to be provided to the client. Special agreements with specific clients to provide unique services for these clients may be negotiated on a case-by-case basis. The minimum total market value for accounts accepted for investment supervision is generally approximately $1,000,000. Smaller accounts may be accepted subject to a minimum annual fee of $5,000 or lower where special considerations apply, such as: related family accounts, potential for growth, type of account, or number and range of services to be provided for the account.

B1. Clients choose whether (1) to have their fees deducted from their assets or (2) to receive a bill for their services.

B2. Fees are normally calculated at the end of each calendar quarter based on the total portfolio market value as of the last business day of the calendar quarter. Fees are generally billed quarterly in advance. Fee bills for the new calendar quarter are sent to clients' custodians or directly to clients within one month after the end of the old calendar quarter, at which time the fee for the new quarter becomes due and payable.

C. Fees do not cover commissions or transaction charges, mark-ups or mark-downs on principal transactions, transfer taxes, margin interest, exchange or similar fees, electronic fund and wire transfer fees and any other charges imposed by law or otherwise agreed to with regard to client portfolios.

Where K. A. Radigan, LLC clients own assets that are invested in mutual funds or exchange traded funds (etf's), the clients are incurring two management fees because K. A. Radigan, LLC charges a fee on all assets it manages and mutual-fund advisers and exchange-traded-fund advisers charge fees on their funds. Clients will also incur brokerage and other transaction costs from their custodians and possibly custodian fees. See Item 12 Brokerage Practices on pages 12 and 22.

Continued on Page 20.....

Item 6 *Performance-Based Fees* and Side-By-Side Management

K. A. Radigan, LLC does not manage portfolios on a Performance-Based Fee basis. Therefore, there is no Side-By-Side Management.

Item 7 Types of *Clients*

K. A. Radigan, LLC generally provides investment advice to: Individuals, Pension and Profit Sharing Plans, and Trusts, Estates and Charitable Organizations, and small corporations. See Item 5 A3 on Page 5 for more information about client size.

A1. K. A. Radigan, LLC's security analysis methods include: Fundamental, Charting, Technical, and Cyclical.

The main sources of information K. A. Radigan, LLC uses include: financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, Company press releases. Other sources: In addition to written reports, research services can be received in the form of telephone contacts and personal meetings with the research sources.

See item 4B and 4C on Page 4 for the Investment Strategy of K. A. Radigan, LLC.

A2. K. A. Radigan, LLC offers advice on the following:

Equity Securities:
- Exchange-Traded Funds
- Exchange-Listed Securities
- Securities traded over-the-counter
- Foreign issuers

Warrants
Corporate debt securities (other than commercial paper)
Commercial Paper
Certificates of deposit
Municipal securities
Investment company securities: mutual fund shares
United States government securities

A3. Investing in securities involves risk of loss of money or underperformance that clients should be prepared to bear. K. A. Radigan, LLC invests for the long term and, therefore, trading is low which keeps transactions costs low with little effect on performance. See Item 4C on Page 4.

B & C. K. A. Radigan, LLC has one investment strategy described in Item 4B and 4C on Page 4. It involves weighting assets in three categories:

Cash and cash equivalents are short-term fixed income investments (such as money market funds, treasury bills, commercial paper, certificates of deposit, savings deposits, money market deposit accounts) are considered lower-risk investments, but normally offer the lowest return of the three major asset categories. The concerns include: inflation risk where inflation could outpace and erode investment returns over time and the credit risk of the issuer of these holdings.

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Item 9 Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of K. A. Radigan, LLC's advisory business or the integrity of Katherine Ann Radigan, President & CEO.

Item 10 Other Financial Industry Activities and Affiliations

A. No one at K. A. Radigan, LLC is registered, or is going to register, as a broker dealer or as a registered representative of a broker-dealer.

B. No one at K. A. Radigan, LLC is registered, or is going to be registered, as a futures commission merchant, commodity pool operator, a commodity trading advisor or an associated person of the foregoing entities.

C. There is no relationship or arrangement that is material to K. A. Radigan, LLC or to K. A. Radigan, LLC's clients that K. A. Radigan, LLC has with any related person listed below:

1. Broker dealer, municipal securities dealer, or government securities dealer or broker
2. Investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or hedge fund, and offshore fund)
3. Other investment adviser or financial planner
4. Futures commission merchant, commodity pool operator, or commodity trading advisor
5. Banking or thrift institution
6. Accountant or accounting firm
7. Lawyer or law firm
8. Insurance company or agency
9. Pension consultant
10. Real estate broker or dealer
11. Sponsor or syndicator of limited partnerships.

D. No one at K. A. Radigan, LLC recommends or selects other investment advisers for clients. Therefore: (1) no one at K. A. Radigan, LLC receives compensation directly or indirectly from any advisers and (2) no material conflict of interest exists.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

A1. K. A. Radigan, LLC: Code of Ethics - As a fiduciary, K. A. Radigan, LLC has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying K.A. Radigan LLC's Code of Ethics and Personal Trading Policy, and represents the expected basis of all of our dealings with our clients.

A2. K. A. Radigan LLC will provide a copy of our Code of Ethics to any client or prospective client upon request.

B. No one at K. A. Radigan, LLC recommends to clients, or buys or sells for client accounts, securities in which anyone at K. A. Radigan, LLC has a material financial interest. Therefore, there is no conflict of interest.

C. Officers and employees of K. A. Radigan, LLC may, from time to time, purchase or sell a security that is owned or may be purchased or sold in client accounts. Our practice is to execute first all purchase and sale orders for clients. All employees are required to disclose to the firm all personal securities held at the commencement of employment. All employees are required to quarterly report in writing to K. A. Radigan, LLC all financial buys and sells they transacted during the previous quarter. Therefore, no conflicts of interest should exist.

D. It is not the policy for anyone at K. A. Radigan, LLC to purchase or sell securities for themselves before recommending, buying or selling for clients or a related person.

A. The factors considered in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (for example: commissions) follow.
1. Research and Other Soft Dollar Benefits: K. A. Radigan, LLC has a duty to seek best execution for clients' orders. Among other things, trade execution, competitive commission rates, and account services are considered. K. A. Radigan, LLC does not use client brokerage to compensate or otherwise reward brokers for client referrals and, therefore, there are no conflicts of interest.
a. K. A. Radigan, LLC chooses broker-dealers solely for the benefit of the clients and not based on our interest in receiving their research. Client brokerage commissions (or markups or markdowns) are not used to obtain research or other products or services.
b. Some broker-dealers provide K. A. Radigan, LLC with research reports but the commissions charged by these brokers-dealers are determined by K. A. Radigan, LLC to be competitively reasonable in relation to the execution of the clients' trades and the services they provide for clients.
c. K. A. Radigan, LLC does not cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up).
d. K. A. Radigan, LLC does not use soft dollars benefits to service clients. See above A1c.
e. K. A. Radigan, LLC did not receive products and services for client brokerage commissions (or markups or markdowns) within our last fiscal year.
f. In the last fiscal year, no client transactions were directed to a particular broker-dealer in return for soft dollar benefits to K. A. Radigan, LLC.

2. Brokerage for Client Referrals: K. A. Radigan, LLC chooses broker-dealers solely for the benefit of the clients and not for expectation of client referrals from the broker-dealer or a third party. If a broker-dealer decides to recommend K. A. Radigan, LLC to one of their clients, it is based solely on their belief that K. A. Radigan, LLC is right for their clients and not for receipt of brokerage commissions. K. A. Radigan, LLC does not use client brokerage to compensate or otherwise reward brokers for client referrals and, therefore, there are not conflicts of interest.

Continued on Page 22.....

Item 13 Review of Accounts

13 A. & B. Katherine Ann Radigan, CFA, President & CEO of K. A. Radigan, LLC manages client accounts and reviews client portfolios. The review of these portfolios is continuous with regard to the clients' objectives and constraints and the outlook for the economy and markets.

13 C. Quarterly written reports are sent to clients that include an appraisal of the client's account, showing holdings and market values, along with K. A. Radigan, LLC's written commentary and analysis as appropriate. These reports, as well as special or customized client reports, can be furnished more frequently upon request or for client meetings or for phone conferences with clients.

Item 14 *Client* Referrals and Other Compensation

A. No one at K. A. Radigan, LLC receives an economic benefit (that includes sales awards or other prizes) from anyone who is not a client for providing investment advice or other advisory services to clients.

B. K. A. Radigan, LLC, or a related person, does not compensate, directly or indirectly, any person who is not employed at K. A. Radigan, LLC for client referrals.

Item 15 *Custody*

K. A. Radigan, LLC: (1) Does not have custody of any advisory clients' cash or bank accounts or securities. (2) No related persons have custody of any advisory clients' cash or bank accounts or securities.

Clients receive statements from their chosen custodian and are advised to carefully review them. The client also receives Investment Reports from K. A. Radigan, LLC and the clients are strongly urged to compare this report to their custodian's statement.

K. A. Radigan, LLC does not have custody of clients' assets. Clients select their custodian but K. A. Radigan, LLC will assist them in their selection but the final decision of clients' custodians rests with the client.

Item 16 Investment Discretion

K. A. Radigan, LLC, represented by Katherine Ann Radigan, President & CEO, manages client assets on a discretionary basis and has authority to determine, without obtaining specific client consent: (a) the securities to be bought or sold; (b) the amount of securities to be bought or sold; (c) the broker or dealer to be used; (4) the commission rates paid. When a client initiates a relationship with K. A. Radigan, LLC, the client signs an Advisory Agreement that gives the above discretion to K. A. Radigan, LLC.

The client may apply written restrictions as to certain stocks or industries, or as to the percentage of total market value of individual securities or asset category, ratings, or tax related or other requirements. In such situations, K. A. Radigan, LLC would have discretion within the stated restrictions. Clients may periodically also request specific transactions in their accounts.

Item 17 Voting *Client* Securities

K. A. Radigan, LLC does not have nor will it accept authority to vote proxies and other solicitations for securities held by clients. Therefore, K. A. Radigan, LLC does not receive on the clients' behalf certain issuer or issuer related communications (proxies, tender offers, corporate reorgs and other corporate actions, prospectuses and annual reports, proposed mergers, rights offerings, exchange offers and warrants, among other communications) that may require a voting decision on the action regarding investments held in client accounts. Clients receive their proxies and all of these other solicitations directly from their custodian. Clients may call Katherine Ann Radigan, President & CEO, at 516 708 9561 with questions regarding proxies and other solicitations but the voting decisions are made by the client.

Item 18 Financial Information

A. K. A. Radigan, LLC does not require or solicit prepayment of more than $1200 in fees per client six months or more in advance.

B. K. A. Radigan, LLC has discretionary authority for clients' funds and securities. K. A. Radigan, LLC does not have custody of clients' funds and securities. K. A. Radigan, LLC does not require or solicit prepayment of more than $1200 in fees per client, six months or more in advance. There is no financial condition that is reasonably likely to impair K. A. Radigan, LLC's ability to meet contractual commitments to clients.

C. K. A. Radigan, LLC has not been the subject of a bankruptcy petition at any time during the past ten years.

A&B Katherine Ann Radigan is the Principal Executive Officer and information on her can be found in ADV Part 2B Brochure Supplement for K. A. Radigan, LLC. See Page 23.

C. K. A. Radigan, LLC does not perform advisory services for performance-based fees.

D. K. A. Radigan, LLC has not been involved in any event in any arbitration claim or in any civil, self-regulatory organization or administrative proceeding involving any wrong doing.

E. K. A. Radigan, LLC has no relationship or arrangement with any insurer of securities.

....continued from Page 4: Item 4 - Advisory Business

E: All accounts are managed on a discretionary basis unless the client imposes restrictions as discussed above in Item 4C.

Following are the amount of assets under management as of 12/31/11 and the total number of accounts. The methodology used for calculating assets below is the same methodology as used in ADV Part 1A.

	U. S. Dollar Amount	Total Number of Account	
Discretionary	$53,258,175	79	Non-Discretio
Non-Discretionary	$0	0	
Total	$53,258,175	79	

....Continued from Page 5 - Item 5 - Fees and Compensation

D. K. A. Radigan, LLC's advisory agreement contract may be terminated by either the client or by K. A. Radigan, LLC upon thirty-days written notice to the other party. Since fees are paid in advance, any unearned portion of the advisory fee which has been paid to K. A. Radigan, LLC is refundable to the client on a prorated basis from the date of account termination.

E. K. A. Radigan, LLC does not receive transaction-based compensation. K. A. Radigan, LLC does not receive compensation for the sale of securities (example: brokerage commissions) or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

...Continued from Page 8: Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Bonds can help provide a stream of income but tend to have less long-term growth potential and are typically less volatile than stocks. The return of principal for any bond holdings is not guaranteed. K. A. Radigan, LLC invests in bonds that have investment-grade ratings at the time of purchase. Bonds and bond funds are subject to the following risks: if interest rates rise, bond prices decline; if inflation increases, the purchasing power of the bond income will decrease; credit risk is the possibility that the bond issuer may not be able to make expected interest rate and/or principal payments; if interest rates decline, reinvestment of income may be at a lower rate; certain bonds may be less liquid in the market; any number of events can impact the creditworthiness of the issuer, including currency changes and political occurrences like tax increases.

Stocks and stock funds have generally had the greatest risk and highest potential returns among these three asset categories. The high volatility of stocks in the market makes them a high-risk investment. Other risks include: company-specific risk, competitive risk, legal and regulatory risk, interest rate risk (if interest rise, investors may sell stocks and buy bonds), and liquidity risk.

The investment strategies used to implement any investment advice given to clients include: long-term purchases (securities held at least a year) and short-term purchases (securities sold within a year).

...Continued from Page 12: Item 12: Brokerage Practices

3. Directed Brokerage:
a. K. A. Radigan, LLC considers the full range and quality of a broker-dealer's services in placing brokerage orders for clients, including, among other things, the execution capability, commission rate, financial responsibility, and responsiveness to K. A. Radigan, LLC, and the values of the research provided.
b. Where the client has selected the broker-dealer, the client negotiates directly with the broker-dealer on commission rates independently of K. A. Radigan, LLC. When clients direct that K. A. Radigan, LLC trade with a designated broker it is possible that such directions could conflict with K. A. Radigan, LLC's duty to seek best execution. The broker to whom the client directs K. A. Radigan, LLC may not always provide best execution on a particular transaction. However, clients may wish to take into account certain off-setting considerations such as the receipt of additional or special services from their broker of choice, including custodial services. Certain such services might not be available, or might involve additional costs to the client, if each trade were shopped solely for the lowest possible commission rate.

B. Where several clients are held at the same custodian, orders to purchase or sell an identical security for more than one such client may occasionally be entered in aggregate, or blocked, with that brokerage firm's trading desk. Separate orders are written for each client, and each client typically receives the identical average execution price for the blocked transaction, which may be higher or lower than the security price that may have otherwise been obtained, and does not necessarily receive a lower commission rate than if the shares were not blocked.

Part 2B of Form ADV: K. A. Radigan, LLC Brochure Supplement

Item 1: Cover Page
This brochure supplement provides information about Katherine Ann Radigan that supplements the K. A. Radigan, LLC brochure. You should have received a copy of that brochure. Please contact Katherine Ann Radigan, President & CEO (516 708 9561) if you did not receive K. A. Radigan, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine Ann Radigan is available on the SEC's website at www.adviserinfo.sec.gov

Name: Katherine Ann Radigan
Business Address: K. A. Radigan, LLC; 63 Andrew Street; Manhasset, NY 11030
Telephone Number: 515 708 9561

Date of Brochure Supplement: February 2, 2011

Item 2: Educational Background and Business Experience

Name: Katherine Ann Radigan; Year of Birth: 1944
Formal Education after High School:
Received BA from: New York University; Attended: Brooklyn College
Received Chartered Financial Analyst designation:
The Chartered Financial Analyst (CFA) designation is an international professional certificate offered by the CFA Institute (formerly AIMR) to financial analysts who complete a series of three examinations. To become a CFA Charterholder candidates must pass each of three six-hour exams, possess a bachelor's degree (or equivalent, as assessed by CFA Institute) and have at least 48 months of qualified, professional work experience. CFA charter holders are also obligated to adhere to a strict Code of Ethics and Standards governing their professional conduct.

Business Background for the Preceding Five Years:
K. A. Radigan, LLC: 2004 to the Present; Position Held: President & CEO

Although K. A. Radigan, LLC has no written policy presently in effect which requires portfolio managers to meet specific education qualifications, Katherine Ann Radigan, the current portfolio manager has a college degree, significant investment experience prior to K. A. Radigan, LLC, and has completed examinations given by the securities industry. Katherine Ann Radigan is also a Chartered Financial Analyst. Any newly hired portfolio managers would be required to have a college degree, or equivalent knowledge, and significant investment experience.

Item 3: Disciplinary Information

There are no legal or disciplinary events against Katherine Ann Radigan or K. A. Radigan, LLC that are material to a client's or prospective client's evaluation of K. A. Radigan, LLC's advisory business or the integrity of Katherine Ann Radigan, President & CEO.

Item 4: Other Business Activities

Katherine Ann Radigan is not actively engaged in any investment-related business or occupation, including registration (or pending registration application) as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (FCM), commodity pool operator (CPO), commodity trading advisor (CTA), nor is she an associated person of an FCM, CPO, or CTA. Therefore, there is no conflict of interest.

Katherine Ann Radigan is writing a mystery novel, a children's book series, a non-fiction book and some other non-financial pieces. This is done separately from her activities at K. A. Radigan, LLC and, at present, provides no income. There is no conflict of interest in relation to K. A. Radigan, LLC.

Item 5: Additional Compensation

Katherine Ann Radigan does not receive any economic benefit (including sales awards and other prizes) for providing advisory services from anyone who is not a client.

Item 6: Supervision

Katherine Ann Radigan is the only person at K. A. Radigan, LLC who formulates advice for clients, who has discretionary authority over clients' assets, and who has direct client contact.

Item 7: Requirements for State-Registered Advisers

Katherine Ann Radigan has not been involved in any of the following:

· She has never been found liable in an arbitration claim alleging damage.
· She has never been found liable in a civil, self-regulatory organization, or administrative proceeding.
· She has never been the subject of a bankruptcy petition.