



COUTURE FINANCIAL, INC.

3293 Fruitville Road Ste 108
Sarasota, FL 34237

(941) 366-3551

Facsimile (941) 366-3439

www.CoutureFinancial.com

M Lance Couture

3/31/2012

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about M Lance Couture that supplements the Couture Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our office if you did not receive Couture Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about M Lance Couture is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

<i>Educational Background and Business Experience.....</i>	<i>1</i>
<i>Disciplinary Information.....</i>	<i>2</i>
<i>Other Business Activities</i>	<i>2</i>
<i>Additional Compensation</i>	<i>2</i>
<i>Supervision.....</i>	<i>2</i>
<i>Requirements for State-Registered Advisers</i>	<i>3</i>

Educational Background and Business Experience

Form ADV Part 2B, Item 2

M Lance Couture's formal education and background include:

Year of Birth: 1967

Formal Education after High School:

- El Camino College, Undergraduate Studies, 1989 – 1995
- State College of Florida, Undergraduate Studies, 1996 – 2002
- Capella University, Undergraduate Studies, 2006 – Present

Business Background for the Previous Five Years:

- Couture Financial, Vice President/Operations, 05/1995 – Present
- Calton and Associates, Registered Representative, 01/2009 – Present
- Sigma Financial Corporation, Registered Representative, 05/1995 – 12/2008

Certifications:

- Series 7, General Securities Representative
 - Administered by the Financial Industry Regulatory Authority, 250 multiple choice questions - administered in two parts of 125 questions each; 3 hours testing time for each part. This registration qualifies a candidate for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.
- Series 63, Uniform Securities Agent State Law Examination
 - Administered by the Financial Industry Regulatory Authority, 60 multiple choice questions; 1 hour and 15 minutes testing time. The Series 63 is designed to qualify candidates as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.
- Series 65, Uniform Investment Adviser Law Examination
 - Administered by the Financial Industry Regulatory Authority, 130 multiple choice questions; 3 hours testing time. The Series 65 is designed to qualify candidates as investment adviser representatives.
- Life, Health, Disability & Variable Annuity Insurance License
 - Administered by the Florida Department of Financial Services, completion of 40 hours of approved insurance course for life, health and variable annuity insurance along with 100 multiple choice questions; 2 hours testing time. This insurance license is designed to qualify an individual representing an insurer as to life insurance and annuity contracts, including agents appointed to transact life insurance, fixed-dollar annuity contracts, or variable contracts by the same insurer. Annuity contracts, including, but not limited to, fixed or variable annuity contracts; the granting of endowment benefits, additional benefits in event of death or dismemberment by accident or accidental means, additional benefits in event of the insured's disability; and optional modes of settlement of proceeds of life insurance.

Disciplinary Information

Form ADV Part 2B, Item 3

Because of his overall focus toward ethical practices both professionally and personally, Mr. Couture has never been subject or found liable in any arbitration, civil, self-regulatory organization or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. Couture is a registered representative with Calton and Associates, a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation. In this capacity, Mr. Couture may recommend securities or variable insurance products as part of your investment portfolio. At times, Lance Couture may receive 12B1 fees from mutual funds that pay these fees. The receipt of commissions or 12B1 fees may give Mr. Couture an incentive to recommend investment or insurance products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section of Couture Financial, Inc. firm brochure (ADV Part 2A) for additional disclosures for this topic.

Lance Couture is also separately licensed as an independent insurance agent and can effect transactions in insurance products for clients and receive a commission for these activities. The fees received for investment advisory are separate and distinct from the compensation received for securities and/or insurance related activities.

Additional Compensation

Form ADV Part 2B, Item 5

Mr. Couture does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Vice President at Couture Financial.

Supervision

Form ADV Part 2B, Item 6

Lance Couture is Compliance Officer, Vice President and co-owner of Couture Financial. His investment advisory business is monitored by Phillip Couture who is Chief Compliance Officer of Couture Financial. Lance Couture's FINRA registration is monitored by Calton & Associates.



Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Lance Couture does not have any arbitration claims, has not been found liable in a civil, self-regulatory organization proceeding or administrative proceeding involving any of the following:

- an investment or an investment-related business or activity;
- fraud, false statement(s), or omissions;
- theft, embezzlement, or other wrongful taking of property;
- bribery, forgery, counterfeiting, or extortion; or
- dishonest, unfair, or unethical practices.

