

**ITEM 1: COVER PAGE FOR
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED MARCH 2, 2012**

JOSEPH ZIOMEK

**LAGUNA FINANCIAL GROUP, INC.
332 FOREST AVE, SUITE 18
LAGUNA BEACH, CA 92651
TELEPHONE NUMBER: (949) 715-7675**

This brochure supplement provides information about Joseph Ziomek that supplements our brochure. You should have received a copy of that brochure. Please contact Kaitlin Hewell, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Ziomek (Individual CRD#: 4318554) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joseph (Joe) Ziomek

Year of Birth: 1946

Formal Education:

- 1993 – Claremont Graduate University, Peter F. Drucker Institute, Completed all course work and qualifying exams towards Ph.D. in Executive Management
- 1982 – Claremont Graduate University, Peter F. Drucker Institute, Master of Arts (Management)
- 1980 – University of Washington, Honors Graduate, Pacific Coast Banking School
- 1971 – New York University, Doctoral Studies in Behavioral Sciences in Business
- 1969 – Rutgers University, Master of Business Administration (Marketing & Finance)
- 1968 – Rutgers University, Bachelor of Arts (Economics)

Business Background (for the past five years):

- 2010 – Present, Purshe Kaplan Sterling Investments, Registered Representative
- 2009 – Present, Laguna Financial Group, Inc., Chief Executive Officer
- 2004 – 2010, LPL Financial Corporation, Registered Representative
- 2000 – 2004, Morgan Stanley, Financial Adviser

Investment Exams & Licenses:

- 2005 – Accident, Life, Health, Variable Insurance
- 2004 – Series 24
- 2001 – Series 7, Series 31, Series 66

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Joseph Ziomek, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Joseph Ziomek to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Joseph Ziomek to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow state rules and regulations.

Item 4 Other Business Activities

A. If Joseph Ziomek is actively engaged in any investment-related business or occupation, including if Joseph Ziomek is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Joseph Ziomek’s other financial industry activities creates a material conflict of interest with you, the State requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Joseph Ziomek receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Joseph Ziomek receives. We must explain that this practice gives Joseph Ziomek an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Ziomek is a registered representative with Purshe Kaplan Sterling Investments, Inc. (“PKS”), a registered broker-dealer and Member FINRA/SIPC. In order to comply with FINRA Conduct Rule 3040, PKS, as an unaffiliated broker-dealer, may periodically review our investment advisory transactions. This information will be viewed by PKS’ compliance department personnel for supervisory purposes only. No information viewed will be utilized for purposes of solicitation or shared with any affiliation outside the scope of regulatory compliance.

Mr. Ziomek, in his capacity as registered representatives of PKS, receives commissions or other compensation for these transactions. A conflict of interest may exist when Mr. Ziomek recommends these transactions to clients.

B. If Joseph Ziomek is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Joseph Ziomek’s income or involve a substantial amount of Joseph Ziomek’s time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Joseph Ziomek’s time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Joseph Ziomek for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Joseph Ziomek's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we supervise Joseph Ziomek, including how we monitor the advice Joseph Ziomek provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Joseph Ziomek's advisory activities on behalf of our firm.

Kaitlin Hewell, Chief Compliance Officer of Laguna Financial Group, Inc., supervises and monitors Joseph Ziomek's activities on a regular basis. Ms. Hewell ensures all of Mr. Ziomek's business activities are in accordance with our firm's Code of Ethics. Please contact Ms. Hewell if you have any questions about Mr. Ziomek's brochure supplement at (949) 715-7675.

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Joseph Ziomek has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500:

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding:

We have nothing to disclose in this regard.

B. If Joseph Ziomek has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.

**ITEM 1: COVER PAGE FOR
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DATED MARCH 2, 2012**

KAITLIN HEWELL

**LAGUNA FINANCIAL GROUP, INC
332 FOREST AVE, SUITE 18
LAGUNA BEACH, CA 92651
TELEPHONE NUMBER: (949) 715-7675**

This brochure supplement provides information about Kaitlin Hewell that supplements our brochure. You should have received a copy of that brochure. Please contact Kaitlin Hewell, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Kaitlin Hewell (Individual CRD#: 4863224) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kaitlin (Kate) Hewell

Year of Birth: 1983

Formal Education:

2004 – University California, Davis, BS Animal Science and Management

Business Background (for the past five years):

2010 – Present, Purshe Kaplan Sterling Investments, Registered Representative

2009 – Present, Laguna Financial Group, Inc., Chief Compliance Officer

2007 – 2010, LPL Financial Corporation, Registered Representative

2005 – 2007, William Henry Crew III Wealth Management Group, Inc., Associate Advisor

2004 – 2005, Ameriprise Financial, Paraplanner

Licenses and Designations:

- CFP®
- AIF®
- ADPASM
- LTC, Annuity, Accident, Life, Health, Variable Insurance

Investment Exams:

- Series 66
- Series 7

Kaitlin Hewell holds various professional designations. Below are further details of the minimum qualifications required for each designation to allow you to better understand the value of those designations.

CFP®:

Ms. Hewell has a professional designation, Certified Financial Planner. The CFP® is offered by The College for Financial Planning®. The CFP® certification process, administered by CFP Board, identifies to the public that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients.

CFP® certificants must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Candidate Fitness Standards*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility* which puts clients' interests first and comply with the *Financial Planning Practice Standards* which spell out what clients should be able to reasonably expect from the financial planning engagement. These are just some of the reasons why the CFP® certification is becoming increasingly recognized.

In addition, the CFP® certification prepares you for a career-long commitment to meeting the ever-changing needs of your clients. As a CFP® professional, you become a coach and problem-

solver, able to provide truly personalized services to clients and to maintain high levels of financial planning and professionalism. Finally, your expertise and credibility as a financial planner is instantly communicated with the CFP® marks - the financial planning certification most sought after by consumers and financial planners alike.

Initial Certification

To become certified, you are required to meet the following initial certification requirements (known as the four "Es"):

- Education

To take the CFP® Certification Examination, you will need to be knowledgeable in all of areas covered by the financial planning [topic list](#). There are three ways to complete the educational requirement: CFP Board-Registered Programs, Challenge Status or Transcript Review. Candidates for certification must have a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university in order to obtain CFP® certification. The [bachelor's degree requirement](#) is a condition of initial certification; it is not a requirement to be eligible to take the CFP® Certification Examination and does not have to occur before sitting for the exam.

- Examination

After you have successfully met the education requirement, you will be eligible to apply for the CFP® Certification Examination. The CFP® Certification Examination assesses your ability to apply your financial planning knowledge (based on the [topic list](#)), in an integrated format, to financial planning situations. Combined with the education and experience requirements, it assures the public that you have met a level of competency appropriate for professional practice.

- Experience

Because CFP® certification indicates to the public your ability to provide financial planning without supervision, CFP Board requires you to have experience in the financial planning process. Three years of full-time relevant personal financial planning experience is required.

- Ethics

When you have completed the education, examination and experience components of the CFP® certification process, you will be directed to complete the CFP® Certification Application asking you to disclose whether you have been a party (or involved) in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry. CFP® certification also requires you to agree to adhere to CFP Board's *Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards*, and acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*.

Applicants for CFP® certification are required to pass CFP Board's [Candidate Fitness Standards](#), which describe conduct that: 1) is unacceptable and will always bar an individual from becoming certified; and 2) is presumed to be unacceptable and will bar an individual from becoming certified unless the individual successfully petitions CFP Board's Disciplinary and Ethics Commission for reconsideration.

Certification Renewal

Once you have been authorized to use the CFP® marks, you must meet CFP Board's renewal standards to continue to use them. Your CFP® certification must be renewed every two years at the end of your renewal month in an odd or even year (based on your birth date.) In order to position you in the correct period, your initial continuing education (CE) requirement and renewal fee are prorated.

The renewal requirements are 1) certification application, 2) \$360 certification fee (non-refundable), and 3) 30 hours of CE. The CE requirement includes 28 hours in the accepted financial planning topics and two hours from a pre-approved program on CFP Board's *Code of Ethics and Professional Responsibility* or *Financial Planning Practice Standards*.

AIF®:

Ms. Hewell has a professional designation, Accredited Investment Fiduciary. The AIF® is administered by Fiduciary360, LP (“Fi360”). There are no prerequisites for the AIF Training. The AIF Training is available in different program formats, combining online learning and face-to-face instruction. Each format concludes with an examination in order to apply for and earn the AIF designation.

Capstone Format:

The AIF Capstone program format combines a day of face-to-face instruction with access to our Web-based AIF program. Students complete coursework online and attend a scheduled, one-day training session that offers students an opportunity to discuss course concepts with instructors and fellow students.

Web Format:

The AIF Web-based program is the pure distance education version of the AIF Training curriculum. This format offers great flexibility and minimal out-of-office time for students. Students receive access to the program automatically, with a registration package following in the mail. Students have 180 days to complete the AIF Web-based program.

Tuition for the AIF Training includes:

- Prudent Practices for Investment Fiduciaries handbook series, associated Self-Assessments of Fiduciary Excellence, Consultant-Assessments of Fiduciary Excellence, and Legal Memoranda.
- Complementary 180 day access to the Platinum Toolkit - Student Version
- Fiduciary placemat that includes the Periodic Table of Global Fiduciary Practices, Assessment Levels, and the Management of Investment Decisions reference guide
- Fiduciary Key Concepts Reference Card
- Access to digital versions of pertinent electronic files and documents that can be utilized in your office immediately

The Capstone format also includes:

- Binder containing comprehensive desk reference manual (contains program slides and pertinent readings)

- Lunch
- Embroidered satchel

AIF Exam information:

The final exam must be passed with a score of 75% or better for eligibility to apply for the AIF designation. The exam is a 90 minute, closed-book exam, and students may not use any course materials or notes.

The AIF final exam is a proctored exam. The requirement for a proctor ensures the integrity of the examination process as one of the high standards for earning the AIF designation. See The AIF Proctor Information Webpage for details.

Upon successful completion of the program, participants will be able to:

- Articulate the basis for, and benefits of, fiduciary standards of excellence.
- Identify when an individual or organization may be deemed to have fiduciary status.
- Identify the legal standards that require fiduciaries to prudently manage investment decisions.
- Apply the Practices that define a prudent investment process for Investment Stewards and Advisors and recognize the Practices for Investment Managers.
- Strengthen own or clients' fiduciary policies and procedures.
- Become an Accredited Investment Fiduciary.

ADPASM:

Ms. Hewell holds a professional designation, Accredited Domestic Partnership AdvisorSM, or ADPASM.

The designation curriculum addresses the unique financial planning needs of lesbian, gay, bisexual, and transgender (LGBT) individuals, as well as heterosexual couples who have chosen not to marry. Specifically covered are factors and situations that cause financial planning for domestic partners to be different from financial planning for legally married spouses, including wealth transfer, taxation, retirement planning, and estate planning issues; as well as alternative planning solutions for these situations. The topics this designation covers involve:

- Wealth Transfers for Domestic Partners
- Federal Taxation Issues for Domestic Partners
- Retirement Planning & Relationship Issues for Domestic Partners
- Planning for Financial, Medical, & End-of-life Needs of Domestic Partners

The unique ADPASM core curriculum, evolved and tested for two years in partnership with one of the foremost wealth advisory firms in the country, addresses emerging financial issues of specific concern to domestic partnerships. To qualify, professionals must hold one or more of the following designations: CFP®, CIMA, ChFC, CPA, AAMS®, AWMA®, CRPC®, APMA(SM), or a J.D.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Kaitlin Hewell, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Kaitlin Hewell to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Kaitlin Hewell to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow state rules and regulations.

Item 4 Other Business Activities

A. If Kaitlin Hewell is actively engaged in any investment-related business or occupation, including if Kaitlin Hewell is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Kaitlin Hewell’s other financial industry activities creates a material conflict of interest with you, the State requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Kaitlin Hewell receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Kaitlin Hewell receives. We must explain that this practice gives Kaitlin Hewell an incentive to recommend investment products based on the compensation received, rather than on your needs.

Ms. Hewell is a registered representative with Purshe Kaplan Sterling Investments, Inc. (“PKS”), a registered broker-dealer and Member FINRA/SIPC. In order to comply with FINRA Conduct Rule 3040, PKS, as an unaffiliated broker-dealer, may periodically review our investment advisory transactions. This information will be viewed by PKS’ compliance department personnel for supervisory purposes only. No information viewed will be utilized for purposes of solicitation or shared with any affiliation outside the scope of regulatory compliance.

Ms. Hewell may, in her capacity as registered representatives of PKS, receive commissions or other compensation for these transactions. A conflict of interest may exist when, as a PKS registered representative, Ms. Hewell receives commissions or additional compensation when she recommends these transactions to clients.

- B. If Kaitlin Hewell is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Kaitlin Hewell's income or involve a substantial amount of Kaitlin Hewell's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Kaitlin Hewell's time and income, we may presume that they are not substantial.

Ms. Hewell is a licensed insurance agent/broker with various insurance companies/agencies. She may receive the normal commissions for securities or insurance sales in her separate role as insurance agent/broker. She spends 3 hours per month on this activity.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Kaitlin Hewell for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Kaitlin Hewell's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we supervise Kaitlin Hewell, including how we monitor the advice Kaitlin Hewell provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Kaitlin Hewell's advisory activities on behalf of our firm.

Joseph Ziomek is the Chief Executive Officer of Laguna Financial, Group, Inc and therefore supervises and monitors Ms. Hewell on a regular basis to ensure all of Ms. Hewell's business activities are in accordance to our firm's Code of Ethics.

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Kaitlin Hewell has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Kaitlin Hewell has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.