

This brochure supplement provides information about Harold James Perkins that supplements the Continuum Financial, LLC brochure. You should have received a copy of that brochure. Please contact Harold James Perkins, Principal if you did not receive Continuum Financial, LLC's brochure or if you have any questions about the contents of this supplement.

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

Continuum Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Harold James Perkins

Investment Adviser Representative

Continuum Financial, LLC
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Humble, Texas, 77338
(281) 964-3496
www.continuumfinancial.com
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UPDATED: 2/16/2012

Item 2: Educational Background and Business Experience

Name: Harold James Perkins
CRD#: 1219540
Born: 1957

Education Background and Professional Designations:

Education:

BA Business, Texas A&M - 1980
MBA Finance, Texas A&M - 1981

Designations:

CPC - Certified Pension Consultant

CPC designation requirements:

- Minimum three years of retirement plan related experience
- completion of eight exams
- 40 hours of approved continuing education each two year cycle.

Business Background:

2001- Present	Principal Continuum Financial, LLC
1993 - 2001	Vice President Hand Benefits & Trust
1986 - 1993	Senior Vice President & Trust Officer Bank One/ Team Bank/ Texas American Bank
1981 - 1986	Account Executive Sydney W. Fairchild Company

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

Harold James Perkins provides fiduciary and ERISA consulting services to employers offering 401(k) and other retirement programs. From time to time, he will offer clients advice on investment products to be used with those programs. Continuum Financial always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of Continuum Financial in their capacity as a pension consultant.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Harold James Perkins does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Continuum Financial, LLC.

Item 6: Supervision

As the only owner and representative of Continuum Financial, LLC, Harold James Perkins supervises all duties and activities. Harold James Perkins's contact information is on the cover page of this disclosure document.

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. Harold James Perkins 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. Harold James Perkins has NOT been the subject of a bankruptcy petition at any time.