

Item 1 Cover Page

A.

Donna Skeels Cygan

Sage Future Financial, LLC

Brochure Supplement
Dated 3/13/2012

Contact: Donna Skeels Cygan, Chief Compliance Officer
4800 Juan Tabo NE, Suite D
Albuquerque, New Mexico 87111

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This brochure supplement provides information about Donna Skeels Cygan that supplements the Sage Future Financial, LLC brochure. You should have received a copy of that brochure. Please contact Donna Skeels Cygan, Chief Compliance Officer if you did *not* receive the Sage Future Financial brochure or if you have any questions about the contents of this supplement.

Additional information about Donna Skeels Cygan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Donna Skeels Cygan was born in 1957. Ms. Cygan graduated from Indiana University, with a bachelor's degree in Psychology in 1979. She received her MBA degree from the University of New Mexico in 1982. She has been President and owner of Sage Future Financial, LLC since December of 2009.

Prior to opening Sage Future Financial, Ms. Cygan owned a fee-only financial planning and investment advisory firm called Essential Financial Planning, Inc. from October 1998 until December 2007. She sold the firm in December of 2007 and worked as a consultant for the buyer throughout 2008. She sold Essential Financial Planning to have more time for her family. The firm had grown very quickly, and the responsibilities of managing staff and administrative tasks required significant time. Her new firm – Sage Future Financial – is deliberately much smaller than Essential Financial Planning. This allows her to focus on working directly with clients, which is where her passion lies.

Ms. Cygan became a Certified Financial PlannerTM Professional in June, 1998. The CFP[®] designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP[®] Board. Candidates are required to hold a bachelors degree from an accredited university. CFP[®] candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general

principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The examination is administered in ten hours over a two day period. Upon passing the exam, candidates are required to have met experience requirements before they can use the CFP® mark. Certified Financial Planners® have ongoing ethics requirements and oversight by the CFP® Board.

Ms. Cygan is a member of the Financial Planning Association (FPA), the National Association of Personal Financial Advisors (NAPFA), and the New Mexico Estate Planning Council.

She has received numerous honors, including being selected in April of 2008 as one of the top 50 Female Wealth Managers in the US by *Wealth Manager* magazine, one of the Top Wealth Managers in the US by *Wealth Manager* magazine in 2003, 2006, and 2007, and as one of the top 100 Financial Planners in the US by *Mutual Funds* magazine in 2001 and 2002. She has been quoted in the *Wall Street Journal*, *Newsweek*, *Forbes* magazine, *Kiplinger's* magazine, *USA Today*, and *Financial Advisor* magazine. She has appeared on CNBC.

She is writing a book titled *The Joy of Financial Security* which is scheduled for publication in late 2012.

Ms. Cygan was born in Evansville, Indiana, and lived in Albuquerque, Phoenix, and Chicago during the early years of her career. She moved back to Albuquerque in 1988. She and her husband have two daughters.

Item 3 Disciplinary Information

Donna Skeels Cygan has not been involved in any legal or disciplinary events.

Item 4 Other Business Activities

- A. Donna Skeels Cygan is not actively engaged in any other investment-related business or occupation.
- B. Donna Skeels Cygan is writing a book, and she enjoys speaking publicly. She may accept compensation for her writing and speaking engagements.

Item 5 Additional Compensation

Donna Skeels Cygan may accept royalties and speaking fees for her book and speaking engagements.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the *Registrant's* Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act. The Registrant's Chief Compliance Officer, Donna Skeels Cygan, is primarily responsible for implementation of the *Registrant's* policies and procedures. Should an employee or investment adviser representative of the *Registrant* have any questions regarding the applicability/relevance of the *Act*, the *Rules*,

any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Ms. Cygan can be reached at (505) 298-4040.

Item 7 State-Registered Investment Advisors

- A. Donna Skeels Cygan has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Donna Skeels Cygan has never been the subject of a bankruptcy petition.