

BROCHURE SUPPLEMENT

Part 2B of Form ADV

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This brochure supplement provides information about Eric Sigdestad that supplements the Sigdestad Financial, Inc.'s ("SF") brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at 858-695-6600 if you did not receive Sigdestad Financial, Inc.'s brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Eric Sigdestad is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric Sigdestad, CFP®

Born: 1976

Educational Background:

California State University, Fullerton, Fullerton, California, B.A. - Finance, 1998

Business Background:

Sigdestad Financial, Inc., Chief Executive Officer / Chief Compliance Officer / President,
August 2010 –Present

Purshe Kaplan Sterling Investments, Registered Representative, September 2010 – Present

LPL Financial, Registered Principal, January 2008 - August 2010

Financial Network Investment Corporation, Investment Adviser Representative, May 2005 -
December 2007

Explanation of Professional Designation

Certified Financial Planner™ (CFP®) attained January 2004

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the CFP® certification. It is recognized in the United States and a number of other countries for its: (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals in the United States have obtained the CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board has determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, which outlines the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew agreement every two years to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Eric Sigdestad, as a registered investment adviser of Sigdestad Financial, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of him.

During the course of his affiliation with LPL Financial, Eric Sigdestad allegedly circumvented the firm's policies and procedures related to electronic communications which resulted in his termination.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his activities at Sigdestad Financial, Inc., Eric Sigdestad currently serves as a registered representative of Purshe Kaplan Sterling Investments ("PKS"), an unaffiliated securities broker-dealer registered with the Securities and Exchange Commission and member of the Financial Industry Regulatory Authority ("FINRA"). In addition, Mr. Sigdestad is a licensed insurance agent with various unaffiliated insurance companies or agencies (California Insurance License # OC43424).

To the extent that Mr. Sigdestad recommends the purchase of securities and other investment or insurance products where he receives commissions or other compensation for doing so, a conflict

of interest exists because Mr. Sigdestad may have an incentive to make recommendations based on the compensation received rather than on a client's needs. Material conflicts which may arise by Eric's affiliation with PKS and/or various unaffiliated insurance companies are disclosed to clients at the time of entering into any new advisory, brokerage or insurance arrangement. Clients are not obligated to implement recommended transactions through any Sigdestad Financial, Inc. representative or any particular broker-dealer or insurance agency. Clients have the option to purchase any recommended products or services through brokers or agents other than Sigdestad Financial, Inc.

To mitigate such conflicts, Sigdestad Financial, Inc. will generally reduce the advisory fees payable by clients to offset the amount of any commissions received by SF representatives, except when it involves the sale of life, disability, long term care, health, or fixed insurance products. Please see Item 5 below for important information relating to Mr. Sigdestad's receipt of commissions and other compensation.

ITEM 5: ADDITIONAL COMPENSATION

As described in Item 4 above, from time to time, advisory clients may implement securities or insurance transactions through Mr. Sigdestad in his capacity as either a registered representatives of PKS or licensed insurance agent appointed with various insurance companies. Accordingly, Mr. Sigdestad may receive commissions for the sale of securities or insurance products purchased for a client's account. In addition, when a client chooses to make certain investments in mutual funds or other products, Mr. Sigdestad may also receive additional ongoing 12b-1 fees or trails for those purchases during the period that the client maintains the investment or insurance product. It is important to note, however, Mr. Sigdestad cannot receive ongoing 12b-1 fees or other trail commissions, while additionally charging the same client an advisory fee to manage the same assets.

In addition, SF employees may qualify for a discretionary performance bonus based on the firm's production.

ITEM 6: SUPERVISION

Eric Sigdestad is the President and Chief Compliance Officer of Sigdestad Financial, Inc. As such, Mr. Sigdestad is responsible for all advice provided to clients. Mr. Sigdestad may be contacted at (858) 695-6600 or eric@retiremeasap.com.