



This brochure provides information about the qualifications and business practices of St. Bernard Financial Services, Inc. It has not been submitted to the Securities and Exchange Commission or any state authority for approval. If you have any questions about the contents of this brochure, please contact us at 479-967-1200.

Additional information about St. Bernard Financial Services, Inc. is available on the Securities and Exchange Commission's website at www.advisorsinfo.sec.gov

St. Bernard Financial Services, Inc.

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Robert Keenan

CEO & Registered Principal

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December 1, 2014

MATERIAL CHANGES

The only material change in the Firm's operations or Advisor's regulatory records since the last publication of this brochure is that the firm has withdrawn from SEC registration and registered in each of the states where the firm conducts business.

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4. ADVISORY BUSINESS

Firm Description

St. Bernard Financial Services, Inc., a Registered Investment Advisor, in addition to being a registered Broker/Dealer, is a fee-based financial advisory firm providing investment advisory services to individuals and small businesses.

Our advisory services include the purchase and sale of: (1) registered securities, (2) annuities, and (3) life insurance.

Our advisory services are tailored to each client's investment goals as explained to us by the client. Clients may impose restrictions as to the amount of a certain security or type of security.

St Bernard does not participate in wrap fee accounts.

As needed, St. Bernard can also provide financial planning services. While many of our services are provided totally within St. Bernard, we also work with other firms to provide some services. We pay special attention to the impact of taxes on net investment performance and, where appropriate, use tax efficient or tax managed portfolios when we believe this is in the client's best interest. As a St. Bernard Registered Investment Advisory client, you will get objective advice without product sales bias or pressure. When we recommend changes in your financial strategy, we take the time to make sure you understand the potential rewards and risks and how those changes will help you achieve your goals. Most importantly, a professional team with uncompromising ethics who believe in a client-oriented, performance-driven approach will support you.

Firm CEO and Registered Principal

Robert Keenan, MBA -Active in financial services since 1987, Mr. Keenan is the founder and CEO of St. Bernard Financial Services. He has managed both retail securities firms and bank related securities firms. He trained at American Express Financial Advisors and worked for Washington Square Securities before founding St. Bernard Financial Services in 1994. He holds a Bachelor Degree in Business Administration from the University of Arkansas in Fayetteville and a Master of Business Administration from the University of Central Arkansas in Conway. He is a past board member of the WestArk Area Council of the Boy Scouts of America, the Tri- County Regional Water Distribution District, Main Street Russellville, the Russellville Airport Commission, and the Arkansas Valley Bank. He currently serves as a Small Firm Representative on FINRA's Board of Governors. He has served as a Hearing Officer on several disciplinary hearings for FINRA and served a three year term on FINRA's District Committee.

Managed Assets

As of July 31, 2014, St. Bernard Financial Services, Inc. managed approximately \$68 million in assets, this is all managed on a discretionary basis.

5. FEES AND COMPENSATION

As a Registered Investment Advisor, St. Bernard endeavors to provide services on a fee basis to the greatest degree possible. Most fees are based on a percentage of assets under management, but clients may choose an hourly rate or a retainer or a combination to determine fees. Most of our investment recommendations focus on low-cost, no-load products on which St. Bernard receives no commissions. All mutual funds, including no-load funds, charge ongoing fees to cover their operating expenses including management expenses. Owners of mutual fund shares pay their proportionate share of these expenses. These are not paid separately by clients, but they are fees nevertheless and are in addition to fees charged by St. Bernard. The levels of fees charged by different funds are considered strongly in choosing investments. While there is a distinct preference for the lower cost funds, St. Bernard may invest in funds that are not among the

cheapest in its category if it believes there are valid reasons doing so. Not all worthwhile investments are available on a fee-only basis. Representatives, who are properly registered, may also receive commissions on variable products offered through St. Bernard's Broker/Dealer arm. St. Bernard follows the definition of the Certified Financial Planner Board of Standards for fee only, which is as follows: "Fee-Only" denotes a method of compensation in which compensation is received solely from a client with neither the personal financial planning practitioner nor any related party receiving compensation which is contingent upon the purchase or sale of any financial product. A "related party" for this purpose shall mean an individual or entity from whom any direct or indirect economic benefit is derived by the personal financial planning practitioner as a result of implementing a recommendation made by the personal financial planning practitioner. We follow this definition of fee-only compensation with one very specific exception. The only exception is when it is in the clear best interest of our clients to utilize a fee-based compensation arrangement. In a fee based arrangement, a portion of our fee (which is charged as a percent of assets under management) may be in the form of payments directly from the investment companies from whom we may obtain variable products. The percentage of asset compensation in a fee-based arrangement shall be no more than, and is usually less than, our stated fee-only investment advisory fee. If this type of compensation appears to be in the best interest of the client, a written disclosure document will be provided detailing the options of fee-based compensation vs. fee-only compensation. Two examples of this type of arrangement are:

(1) A tax-free exchange from one annuity to another annuity. In this situation, adverse tax consequences would apply to the client if the fee were to be withdrawn from the annuity.

(2) A tax-sheltered annuity (403)b where an annuity needs to be used to fulfill the implementation of the retirement plan. The reason this type of arrangement seems prudent for the client is that if the fee is pulled from certain investments (as in fee-only), it triggers taxable income in the amount of the fee. If the fee is paid by the company (usually in the form of trailer fees), under the current tax laws, it does not trigger such a tax. While we want to be fee-only, we do not want to do so to the detriment of our clients. Using the fee-based approach due to a cut taken by the broker dealer handling the transaction may decrease our compensation. These situations are rare, but it is our goal to be fee-based only to the extent that it helps, instead of harms, our client's financial well being. In the event St. Bernard implements an investment product in which an advisor of the firm will receive a commission, the commission will be fully disclosed to you in advance. If St. Bernard receives commissions as a result of the purchase of an investment asset, that asset will be excluded from any computation of asset based management fees. St. Bernard may also use mutual funds that normally charge a sales commission if these are available for purchase for the client on a net asset cost basis, i.e. without paying a sales commission. Initial consultations to assess client needs and objectives are always at no charge.

For continuing advisory agreements, fees are based on the amount of assets under management and will correspond to the following table from which discounts may be negotiated. Fees are assessed on a quarterly basis and are payable quarterly in advance.

A Flat Fee To Be Negotiated

or

Account Size		Annual Fee	
First		\$50,000	2.00% of assets
\$50,001	to	\$100,000	1.75% of assets
\$100,001	to	\$250,000	1.50% of assets
\$250,001	to	\$500,000	1.25% of assets
\$501,000	to	\$1 million	1.00% of assets
\$1 million or more			Negotiable

Some clients prefer to be charged on a pure time basis. In those cases, fees or future consultations are billed at a rate of \$125 per hour, payable at the time of services. For special situations, discounts may be negotiated. For consultations involving detailed analysis requiring extensive computer support and outside

research, you will be billed for the additional costs. You will be contacted for approval prior to incurring additional expenses. A contract between St. Bernard and you may be terminated at any time upon your or St. Bernard's written notice of 30 days. If you terminate the contract all unearned fees will be returned to you. In the event St. Bernard terminates the contract, all unearned fees will be returned to you. St. Bernard will return all prepaid fees and void the contract if you request it within five business days of the contract date.

6. PERFORMANCE BASED FEES

St. Bernard Financial Services Inc. does not use a performance based fee structure because of the potential conflict of interest. Performance based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client. However, the nature of asset based fees allows St. Bernard to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value.

7. TYPES OF CLIENTS

St. Bernard Financial Services generally provides investment management services to individuals, families, trust and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service. There is no minimum account size to open an account.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

In today's era of dynamic, worldwide change, the investor must remain properly alert and informed to maximize the benefits of his investment experience. Tax changes and other government actions are frequent today and often must be responded to by those who must manage investment outcomes. National trends like the aging of the US population cause doubts about our future financial security. International trends such as the emergence of new industrial and economic powers and the democratization of socialist nations also affect us by creating additional competition and opportunities for US products and services overseas. While change is both inevitable and desirable, the ability to react responsively is the key to our economic success. With broad expertise in a number of investment and financial specialties, coupled with years of experience, St. Bernard evaluates these changes and offers an independent, fee-based team approach to help you with the challenges of the future.

Investment Strategies and Methods of Analysis

St. Bernard develops and utilizes long-term conservative growth strategies using state-of-the-art technologies to provide clients with maximum growth potential with minimum risk and expense. Our primary investment selection and management method is tactical asset allocation based upon principles of Nobel Prizewinning Modern Portfolio Theory. Sources of information St. Bernard may use include financial publications and databases, research reports prepared by others, corporate rating services, company press releases, and annual reports, prospectuses, and filings with the U.S. Securities and Exchange Commission. In addition, St. Bernard utilizes academic research and studies in quantitative finance in developing strategies. St. Bernard generally recommends no-load or sales charge waived mutual funds. St. Bernard may analyze and recommend individual securities. Many clients have assets in accounts such as profit sharing, 401(k) plans, or trusts, which the client may not have the option of placing under our management. We frequently advise clients on the investment of these funds within the current vehicle. Additionally, we will consider these funds as part of the asset allocation of the client's total financial resources. As part of our financial planning, we can analyze the most efficient method of using the different assets to meet their retirement or other financial goals. This analysis will include current and future projected tax impacts as well as issues of risk, flexibility and costs, in order to provide the greatest benefits to the clients or their estate.

Research Capabilities

Success in personal and business finance requires a proactive approach to stay at the leading edge of economic trends. Effective decisions require accurate information at the right time. An important part of our service is our extensive research capabilities. St. Bernard has direct access to vast information on US and international economics, taxation, investments, business intelligence, industry trends and technology.

Money Management Services

For money management on a fee-only basis, St. Bernard uses Schwab Institutional, a unit of Charles Schwab and Co., Inc., or SEI (hereafter referred to as "account custodians") to serve as custodian for client accounts. Account custodians charge fees in most cases for effectuating transactions. Transaction fees on products obtained through Charles Schwab are discounted from their retail fee schedule because of our affiliation with the lower-cost Schwab Institutional. These fees are separate from and in addition to the fees charged by St. Bernard. St. Bernard exercises very limited discretion on these accounts. This limited discretion may include the collection of management fees directly from the client account held by the account custodian upon presentation of a bill. Each client receives a statement that summarizes the fees paid out of the account and the manner in which the fee was calculated. St. Bernard can implement highly rated investment products that satisfy your needs at minimum transaction costs through your account custodian. While St. Bernard generally utilizes mutual funds and exchange-traded funds, the firm offers advice on a wide range of products, including equity securities, warrants, corporate debt securities, certificates of deposit, municipal bonds, variable insurance products, and US Government securities.

9. DISCIPLINARY INFORMATION

St Bernard, Robert Keenan, and Earl Weniger have been fined by the State of Arkansas for failure to be registered in the state for a period of time in the past. This was due to the registration coordinator of the firm inadvertently deleting the firm's registration in that state while updating registration in another state. St Bernard and Robert Keenan has been charged by the Arkansas Securities Department with failing to supervise in a case involving bond sales to an institutional client. St Bernard will vigorously defend that charge.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

St Bernard sells insurance and investments through its broker/dealer. It is not owned by or affiliated with any other firm. St Bernard is a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. St Bernard is registered with the Municipal Securities Rulemaking Board.

Potential for Conflict of Interest

All relationships in which money is exchanged for products hold the potential for conflicts of interest on the part of the provider. At traditional investment brokerage and insurance companies, brokers and agents are compensated on how much product is sold, rather than on how well they helped their customers. This produces a conflict - to create profits for the firm or for the client. In some cases, the private objectives of an advisory firm may outweigh their customer's best interests. To reduce this conflict of interest, St. Bernard attempts to implement no-load products when available. You will be informed when they are not available. When a principal of St. Bernard receives commissions for the sale of a product, disclosure to you is mandatory and you will be given the choice of purchasing investments from an unaffiliated company, if you desire.

Participation in Client Transactions

St. Bernard advisers may purchase and sell publicly traded securities recommended to you, for their own accounts. The sizes of the transactions are small in relation to the total market for each security, and are not believed to materially affect the security's market price. Adviser Representatives of St. Bernard will not simultaneously engage in purchasing or selling of individual securities for their own accounts if such securities are being traded for clients. St. Bernard's Advisors are prohibited from selling to clients securities directly from their own accounts. The principals are required to disclose any securities transactions on a regular basis to the company regarding mutual funds and similar investment vehicles. St. Bernard sees no conflict of interest and, therefore, may engage in purchasing or selling for its own account or the accounts of its principals if such investments are being traded for clients. Because of the inferred potential for abuse and conflicts of interest associated with this practice, any purchases or sales of securities by associated persons of St. Bernard will be disclosed to clients upon request. It should also be noted that the securities that may be bought or sold by the associated persons of St. Bernard will be widely held, publicly traded securities and will not be of sufficient quantity to affect the market for the securities. All securities recommended to clients will be based on sound advice, considering the investment objectives of the client, and will never be based on positions held (or anticipated to be held) by associated persons of St. Bernard. All client transactions will be placed ahead of transactions for associated persons. Employee and associated person trades will never be placed ahead of customer orders.

The Chief Compliance officer of St. Bernard Financial Services is Robert Keenan. Robert reviews advisor trades as outlined in the firm's compliance manual. His personal trades are reviewed by a third party. The personal trading reviews ensure that the personal trading of advisors was not based on inside information and that clients of the firm receive preferential treatment.

11. CODE OF ETHICS

The Advisors of St. Bernard Financial Services, Inc. have committed to a Code of Ethics and Fiduciary oath as outlined by the National Assoc. of Personal Financial Advisors (NAPFA). The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held by the Code of Ethics as outlined by the CFP® Board of Standards. A copy of this code of ethics is available upon request.

12. BROKERAGE PRACTICES

St. Bernard Financial Services, Inc. does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. St. Bernard Financial Services, Inc. recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable rates, and the quality of client service. St. Bernard has custodial agreements with Schwab, SEI, and TD Ameritrade. St. Bernard Financial Services, Inc. does not receive a portion of the trading fee. St. Bernard Financial Services, Inc. does not receive any soft dollar benefits from the custodians to whom we have relationships with.

13. REVIEW OF ACCOUNTS

Periodic Reviews

The frequency of reviews is individually negotiated with each client. Most often annual reviews are conducted unless the client or the advisor initiates a more frequent review.

14. CLIENT REFERRALS

Incoming Referrals

St. Bernard Financial Services, Inc. has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

Referrals to Other Professionals

St. Bernard Financial Services, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them

15. CUSTODY OF CLIENT ASSETS

Account Statements

All assets are held at qualified, bonded custodians, who provide account statements directly to clients at their address of record at least quarterly. Clients are encouraged to carefully review the statements provided by their custodians.

16. INVESTMENT DISCRETION

Discretionary Authority for Trading

St. Bernard Financial Services, Inc. accepts only very limited discretionary authority to manage securities accounts on behalf of clients. This discretion is limited to purchases and sales on security positions in accounts and withdrawal of fees as outlined in the client's advisory agreement. Third party investment managers have full discretion over trades in the portfolios they manage and do not consult with St. Bernard Financial Services, Inc. or with clients before placing trades.

Limited Power of Attorney

Clients must sign a limited power of attorney before St. Bernard Financial Services, Inc. is given authority to place trades for the client's account. The limited power of attorney is included in the qualified custodian's account application for our main custodians. For accounts not held with our main custodians, clients may sign a separate limited power of attorney document giving discretionary authority to St. Bernard Financial Services, Inc.

17. VOTING CLIENT SECURITIES

We do not vote client's shares in company's annual meetings. You will receive voting proxies or other solicitations directly for either the custodian or a transfer agent. If you have questions concerning your proxy information please call your designated advisor.

18. FINANCIAL INFORMATION

Financial Condition

St Bernard Financial Services, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because St Bernard Financial Services, Inc. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, six months or more in advance.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Information is provided within other sections of this brochure.

20. BUSINESS CONTINUITY PLAN

General

St. Bernard Financial Services, Inc. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, tornados, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived on- and offsite.

Alternate Offices

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

21. INFORMATION SECURITY PROGRAM

Security of Information

St. Bernard Financial Services, Inc. maintains an information security program to reduce the risk that personal and confidential information may be breached.

Privacy Policy

St Bernard uses procedural, physical and electronic firewall systems to store and secure information about you in compliance with federal regulations. Our systems protect your information from unauthorized access, alteration, or destruction. Access is permitted to only those individuals within our organization who need the information to perform their job responsibilities.

The St Bernard's Privacy Policy applies to anyone who is a current or former St Bernard brokerage client or who registers with one of our services or promotional offers.

St Bernard does not sell your personal information to anyone.

We do not disclose your personal information to third parties, unless one of the following exceptions applies:

- (1) We disclose personal information to investment providers that assist us in processing your transactions or servicing your account(s). An example would be a mutual fund company where you are invested that also that prints and mails your account statement.
- (2) We disclose personal information in limited circumstances when we believe in good faith that disclosure is required under law. For example, we would provide information in cooperation with security regulators or law enforcement authorities, to resolve consumer disputes, or to perform credit evaluations and authenticate checks.

(3) If for any reason at any time in the future, we find it necessary to disclose any of your personal information in a way that is inconsistent to this policy, we will give you advance notice of the proposed change and the opportunity to opt out of such disclosure.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Robert Keenan. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about St. Bernard Financials supervised individuals is available on the SEC's website at www.advisorinfo.sec.gov

Robert Keenan, MBA

Active in financial services since 1987, Mr. Keenan is the founder and CEO of St. Bernard Financial Services. He has managed both retail securities firms and bank related securities firms. He trained at American Express Financial Advisors and worked for Washington Square Securities before founding St. Bernard Financial Services in 1994. He holds a Bachelor Degree in Business Administration from the University of Arkansas in Fayetteville and a Master of Business Administration from the University of Central Arkansas in Conway. He is a past board member of the WestArk Area Council of the Boy Scouts of America, the Tri- County Regional Water Distribution District, Main Street Russellville, the Russellville Airport Commission, and the Arkansas Valley Bank. He currently serves on the Board of Governors of FINRA. He has served on FINRA's District Committee, which advises the regulatory body on issues important to the member firms and has sat as a Hearing Officer on several FINRA Disciplinary hearings. Robert has his office at 1609 West Main St in Russellville, AR and his phone number is 479-967-1200.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Sid Banks. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Sid Banks

Starting in the investment business in 1980 with Merrill Lynch, Sid works from his office in Jonesboro, AR. Prior to joining St Bernard Sid was Branch Manager for A.G. Edwards in Jonesboro. Sid has a Bachelor of Science in General Business from Arkansas State University and a Graduate Certificate in Trust Banking from The Southwestern Graduate School of Banking at SMU. Sid is married to Robin Banks a BSN registered nurse, and has two adult children, Phillip, a Captain with Express Jet Airlines, and Caroline, an Advertising Exec with JWT Action Group. Sid is a Past President of the Jonesboro Kiwanis Club and currently serves as the Scholarship Chairman. Sid has his office at 300 West Jefferson Avenue in Jonesboro, AR. His phone number is 870-203-0749.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Adam Brown. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Adam Brown, MBA, AAMS

Starting with A.G. Edwards in 2004, Adam worked for SWS Financial before coming to St Bernard in 2012. Adam holds a Series 7 and a Series 66 license and works from his office in Jonesboro. He specializes in long-term investment management and planning for individual clients. Adam has a Bachelor of Sciences in Human Resource Management from Arkansas State University in Jonesboro. He holds a Master of Business Administration from the University of Central Arkansas in Conway where he studied Finance, Managerial Economics and Entrepreneurship. He is a member of the Journey Campus in Jonesboro. Adam has his office at 300 West Jefferson Avenue in Jonesboro, AR. His phone number is 870-203-0749.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Delores Carroll. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Delores Carroll

Active in Financial Services since 1988, Ms. Carroll trained at Worthen Investments, Inc, now Bank of America. Delores holds a Series 7 securities license and works from an office in Beebe. She is a board member of United Way of Cleburne County. She attends Union Valley Baptist Church. She has two daughters, three grandchildren and two great grandchildren. She has a horse farm and rides often. Delores has her office at 145 Archer Road in Beebe, AR. Her phone number is 501-882-7513.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Windell Cullers. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Windell Cullers

Starting in the business in 1984 with Edward D. Jones, Windell has concentrated on serving clients in the Northwest Arkansas market from his Fayetteville office. He holds a Series 7 license. Windell has his office at 130A North College Ave in Fayetteville, AR. His phone number is 479-442-8899.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Dan Kessler. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Dan Kessler

Dan came to St Bernard from the investment department of Arvest Bank. Dan holds a Series 7, 52, and 65 license and is registered as a CFP with the Board of Certified Financial Planners. Dan has his office at 206 So. 2nd St, Suite B in Rogers, AR. His phone number is 479-418-9906.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about James Orgeron. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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James Orgeron AAMS

From his office in Kenner, LA, James works with individual and small business retirement plans primarily in Southeast Louisiana. He earned his Series 7 and Series 66 licenses in November 2007 and ran the Edward Jones Destrehan, LA office from February 2008 until May 2012 when he resigned to pursue independence and investment advisory service with St. Bernard. Orgeron additionally holds a Louisiana insurance license for Life, Health and Accident, and Variable Annuities. He can assist with various solutions for senior health concerns. To advance beyond what is studied for the Series 7 exam, in February 2011, Orgeron earned the AAMS® (Accredited Asset Management Specialist®) designation through the College for Financial Planning®. He studied at Nicholls State University in Thibodaux, LA in the early 1970's. James has his office at 23 Brittany Drive in Kenner, LA. His phone number is 504-327-1040.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Rose Pullen. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Rose Pullen

Rose started her career in the investment business as a Registered Rep in 1979 with Dean Witter Reynolds. She eventually worked for 1st Discount Brokerage until 2009 when she came to work at St Bernard. Rose holds a Series 3, Series 7, Series 24, and Series 65 license. She is active in the Hot Springs community and enjoys time with her grandchildren. Rose has her office at 123 East Lakeland Point in Hot Springs, AR. Her phone number is 501-525-4341.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Josh Turner. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

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Josh Turner

Josh started his career in banking and then moved to the securities business with Arvest Bank. He holds the Series 7 and 65 licenses in addition to a Life Insurance license. He works out of an office with Dan Kessler. Josh is active in the Rogers Christian Church and the local United Way. He enjoys outdoor activities in his spare time. Josh has his office at 206 So. 2nd St, Suite B in Rogers, AR. His phone number is 479-366-9639.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Earl Weniger. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about St. Bernard Financials supervised individuals is available on the SEC's website at www.advisorinfo.sec.gov

Earl Douglas Weniger, MBA, CFA

Earl has been an investment advisor and financial planner since 1991 and specializes in long-term investment management and planning for individual clients. Earl focuses on analyzing clients' financial opportunities and designing solutions to maximize net growth. He has designed and created mathematical optimization models to solve the complex issues clients face when retiring or choosing among different investment options. Earl's work with optimization has earned him the recognition of his peers and has been published in a software industry publication. Prior to this, he was a financial analyst and business executive and a US Foreign Service Officer. He was previously associated with Financial Management, Inc. a Registered Investment Advisor in Little Rock, Arkansas. He was formerly associated with three Broker Dealers, American Express Financial Advisors, St. Bernard Financial Services and The Leaders Group of Littleton, Colorado, before having terminated his registration to focus exclusively on fee-based investment management. Earl has a Bachelor of Arts in International Relations from the University of Virginia and studied at Georgetown University Graduate School. He holds a Master of Business Administration from the Harvard Business School where he studied Finance, Managerial Economics and Real Estate. He was awarded the Chartered Financial Analyst designation in 1997. Earl is a member of the Association for Investment Management and Research and the Arkansas Financial Analysts Society. He was a Fellow of the Leadership Institute sponsored by the Greater Little Rock Chamber of Commerce. Earl works from his office at 85 Chevaux Circle in Little Rock, AR. His phone number is 501-960-9592