

**Brochure Supplement
Item 1 - Cover Page**

Michael P. Hatch

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This brochure supplement provides information about Mr. Hatch that supplements The Sterling Group firm brochure. You should have received a copy of that brochure. Please contact our office, if you did not receive The Sterling Group firm brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Michael P Hatch, CFP®, JD, was born in 1965 in Saginaw, MI. He attended GMI Engineering & Management Institute in Flint, MI earning a BS in Business Administration; American Graduate School of International Management, Glendale, AZ earning an MBA in International Management. In May 1993, he earned his Certified Financial Planner practitioner credentials through the International Board of Standards and Practices for Certified Financial Planners in Denver, CO. In May, 1999, he graduated with a J.D. from Southwestern University School of Law in Los Angeles, CA. He served as a financial advisor with American Express Financial Advisors, Inc. from 1989 to 1998. He is currently a registered principal with LPL Financial.

CFP®:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold 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 71,000 individuals have obtained CFP® certification in the United States.

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 CFP Board’s studies have 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, a set of documents outlining 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 an agreement 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

I am required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of my advisory business or integrity. I have no information applicable to this item to disclose.

Item 4 - Other Business Activities

Mr. Hatch is also an Investment Advisor Representative ("IAR"), with LPL Financial. In such a capacity, he may offer advisory accounts through LPL Financial. This presents a conflict of interest to the extent that he recommends that a client open an account in which compensation is received as an IAR with LPL Financial.

Mr. Hatch is also a registered representative of LPL Financial ("LPL"), an SEC registered broker-dealer and FINRA member.

Acting as a registered representative or independent insurance agent, advisors of our firm may suggest that clients implement recommendations through their broker-dealer. If the client chooses to do so, this would present a conflict of interest to the extent that the advisory representative would receive normal and customary commissions as a registered representative or licensed insurance agent. Clients may implement and execute such transactions through an Advisor of our firm. However, clients are under no obligation to accept recommendations, or to execute transactions through our firm or their advisor's broker-dealer.

Advisory representatives and some advisory affiliates of our firm are licensed insurance agents. In such a capacity, they may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that they recommend the purchase of an insurance product which results in a commission being paid to them as insurance agents.

Item 5 - Additional Compensation

I may receive the following forms of additional compensation:

I may receive compensation from LPL Financial, one of our custodians. I may receive cash bonuses, awards of restricted stock, reimbursement of fees I pay to LPL for administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL conferences or events.

I may receive compensation from product sponsors. However, such compensation may not be tied to the sale of any products. Compensation may include such items as gifts valued at less than \$100, an occasional

dinner or ticket to a sporting event, or reimbursement in connections with an educational meeting or marketing initiative. Product sponsors may also pay for education or training events that I attend.

Item 6 - Supervision

My advisory services are supervised by C. Hunt Salembier, Co-Operating Manager of The Sterling Group. Among other activities, this includes review of transactions, account suitability, and written correspondence including email. Mr. Salembier can be reached at (626)440-5995.