

Suzanne Joseph & Associates, Inc.

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BROCHURE SUPPLEMENT

Form ADV, Part 2B

for

Suzanne M. Joseph, MA, CFP®

32750 Barrett Drive
Westlake Village, CA 91361
(818) 879-1895

March 8, 2016

This Brochure Supplement provides information about Suzanne M. Joseph, MA, CFP® that supplements the Brochure of Suzanne Joseph & Associates, Inc. ("SJ&A"). You should have received a copy of SJ&A's Brochure.

Please contact Suzanne M. Joseph, MA, CFP® by email at suzannesja@cs.com, by telephone at (818) 879-1895, or by mail at the address shown above if you did not receive the Brochure or if you have any questions about the contents of this Supplement.

Additional information about Suzanne M. Joseph, MA, CFP® is available on the SEC's website, www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth

1959

Business Experience

Owner, Investment Manager Suzanne Joseph & Associates, Inc. Westlake Village, CA	1997 to present
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Owner, Financial Consultant Suzanne Joseph Consulting Chicago, IL	1986 to 1997
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Principal, Estate Planner Estate Planning for the Disabled Evanston, IL	1991 to 1993
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Life Insurance Representative LNC Equity Sales Fort Wayne, IN	1991 to 1993
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Principal, Investment Manager Cedar Hill Associates, Inc. Cedar Hill Financial Services, Inc. Chicago, IL	1984 to 1986
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Director of Research, Institutional Broker Kanne, Paris & Hoban, Inc. Chicago, IL	1980 to 1984
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Education

University of Santa Monica
Master of Arts, Spiritual Psychology (2005)

DePaul University
Bachelor of Arts, Financial Planning (1991)

Oakton Community College
Associate of Arts, Business (1980)

Professional Designation

Certified Financial Planner® (CFP) Certificant
College for Financial Planning (1987)

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. To attain the right to use the CFP® mark, an individual must: satisfactorily complete an advanced college-level course of study addressing financial planning subject areas the CFP Board has determined necessary for competent and professional delivery of financial planning services, including investment planning, risk management, income tax planning,

retirement planning, estate planning, insurance planning and employee benefits; pass the CFP certification exam; must complete qualifying work experience; must agree to adhere to the CFP Board's Standards of Professional Conduct; and complete 30 hours of continuing education hours every two years.

ITEM 3: DISCIPLINARY INFORMATION

Ms. Joseph does not have any history of disciplinary events.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Joseph is not engaged in any other business or occupation.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Joseph must disclose any arrangements whereby someone who is not a client provides her an economic benefit for providing advisory services to clients.

Ms. Joseph is not a party to any arrangement whereby a third-party compensates her for providing investment advice to her clients. However, as the sole owner of SJ&A, Ms. Joseph does receive indirect economic benefit from the services and support SJ&A receives from participation in the Schwab Institutional (SI) program offered by Charles Schwab & Co., Inc., as described in Item 12 of the Brochure.

While there is no direct linkage between the investment advice Ms. Joseph gives her clients and participation in the SI program, these economic benefits would likely not be received if SJ&A did not recommend the SI program. By receiving services and other support from Schwab, SJ&A does not have to produce or pay the costs of acquiring these services from other sources, thereby contributing to the firm's overall profitability. Consequently, a conflict exists between the interest of SJ&A (and, indirectly, Ms. Joseph) in continuing to receive such services and support, and the interests of clients in seeking the lowest cost for custodial and brokerage services.

ITEM 6: SUPERVISION

Name and Title of Supervisor: Suzanne M. Joseph, President

Telephone of Supervisor: (818) 879-1895

As President and Chief Compliance Officer of SJ&A (as well as its sole owner), Ms. Joseph is solely responsible for formulating, monitoring, and supervising the investment advice provided to clients. Ms. Joseph reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met.