

Brochure Supplement
Item 1 - Cover Page

Charles Hunt Salembier

The Sterling Group
35 N. Lake Avenue, Suite 600
Pasadena, CA 91101

(626)440-5995
www.tsgadvisor.com
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This brochure supplement provides information about Mr. Salembier that supplements our brochure. You should have received a copy of that brochure. Please contact our office, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

C. Hunt Salembier, ChFC®, was born in Darien, CT in 1967. He attended the University of Virginia in Charlottesville, VA earning a BA in Economics. He earned his Chartered Financial Consultant designation in 1996 through the American College in Bryn Mawr, PA. He served as a financial advisor with American Express Financial Advisors, Inc. from 1993 to 1998. He is currently a registered principal with LPL Financial.

ChFC®:

The Chartered Financial Consultant designation (ChFC®) is awarded by the Huebner School at The American College. To receive the ChFC® designation, an individual must successfully complete courses in a selected program area, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

Financial services and employee benefits:

- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Insurance and health care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All ChFC®s who matriculated after June 30, 1989 are subject to the Professional Achievement in Continuing Education (PACE) Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Fundamentals of Insurance Planning
- Financial Decisions for Retirement

Item 3 - Disciplinary Information

We have nothing to disclose in this regard.¹

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Salembier to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Salembier to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4 - Other Business Activities

Advisors of our firm are also Investment Adviser Representatives ("IAR"), with LPL Financial. In such a capacity, they may offer advisory accounts through LPL Financial. This presents a conflict of interest to the extent that the IAR recommends that a client open an account in which compensation is received as an IAR with LPL Financial.

Advisory representatives of our firm are registered representatives as well as IARs of LPL Financial ("LPL"), an SEC registered broker-dealer and FINRA member.

Acting as registered representatives or independent insurance agents, advisors of our firm may suggest that clients implement recommendations set forth in their financial plan through LPL Financial. 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 LPL Financial.

Advisory representatives and some advisory affiliates of our firm are licensed insurance agents through numerous insurance companies. 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

We have nothing to disclose in this regard.

Item 6 - Supervision

Mr. Hatch, as Co-Operating Manager, supervises and monitors Mr. Salembier's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Hatch if you have any questions about Mr. Salembier's brochure supplement at (626) 440-5995.