

Part 2B of Form ADV: *Brochure Supplement*

Gregory P. Seal

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Seal Financial Services, Inc.

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Facsimile: (303) 671-9333

Web Address: www.sealfinancial.com

March 25, 2013

This brochure supplement provides information about Gregory P. Seal that supplements the Seal Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Ms. Janet McCoy if you did not receive Seal Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory P. Seal is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Gregory P. Seal, MBA, President,

Year of Birth: 1949

Education:

Mr. Seal graduated from Westminster College, Salt Lake City, Utah with a BS Business Economics degree in 1965. Mr. Seal also received an MBA in Accounting/Finance from Regis College, Denver Colorado in 1983.

Business Background:

President, Seal Financial Services, Inc.	1985 – Present
President, C-Hall	1985 – Present
Insurance Agent, Creative Capital, Inc.	2005 – 2011
Registered Principal, Geneos Wealth Management	2005 – Present

Professional Designations: CFP®, CIMC®, CIMA®

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Certified Investment Management ConsultantSM (CIMC®)

As of December 2003, new CIMC certifications are no longer granted. When the designation was issued, its content focused on investment consulting. Current CIMC designees can maintain the designation through Investment Management Consultants AssociationSM (IMCA®). CIMC designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMC designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the designation.

Certified Investment Management AnalystSM (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom

education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through investment Management Consultants Association SM (IMCA®).

Item 3. Disciplinary Information

Mr. Seal does not have any history of disciplinary events.

Item 4. Other Business Activities

Gregory P. Seal is a registered securities principal with Geneos Wealth Management, Inc. (hereinafter, "Geneos"), a registered broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA"). Mr. Seal is an insurance agent/broker of C-Hall (a wholly owned subsidiary of SFS). In these capacities, Mr. Seal may recommend third-party advisors, securities, insurance, annuities, or other products, and receive normal transactional commissions if products are purchased through any firms with which he is affiliated. Thus, a conflict of interest exists between the interests of Mr. Seal and those of the advisory clients, creating an incentive for him to recommend investment or products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of Mr. Seal or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations. Mr. Seal does not limit his financial planning, consulting or advisory recommendations to products offered by Geneos, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by Mr. Seal through other brokers or agents not affiliated with our firm.

Item 5. Additional Compensation

Mr. Seal does not receive any additional compensation from third parties for providing investment advice to its clients and does not compensate anyone for client referrals.

Item 6. Supervision

Gregory P. Seal, President, and Janet McCoy, Managing Principal, are responsible for all internal supervision and formulation and monitoring of investment advice offered to clients. They can be reached at (303) 671-9777. Mr. Seal and Ms. McCoy review all employees personal securities transactions on a quarterly basis, document investment meetings, oversee all material investment policy changes, and conduct periodic testing to determine that client objectives and mandates are being met.

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Janet McCoy

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This brochure supplement provides information about Janet McCoy that supplements the Seal Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Mr. Gregory Seal if you did not receive Seal Financial Services, Inc's brochure or if you have any questions about the contents of this supplement.

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

Item 2. Educational Background and Business Experience

Ms. Janet L. McCoy, Managing Principal

Year of Birth: 1949

Education:

Center of Fiduciary Studies,	2005
Regis University	1996-1997
College of Financial Planning-	1994-1995
Mesa State College	1985-1986

Business Background:

Managing Principal, Seal Financial Services, Inc.	1997 – Present
Principal, JLM Financial Services	2000 – 2004
Registered Representative, Geneos Wealth Management	2005 – Present

Professional Designations: CFP®, AIF®

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Accredited Investment Fiduciary® (AIF®)

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Janet McCoy is a registered representative with Geneos Wealth Management, Inc. (hereinafter, "Geneos"), a registered broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA"). Ms. McCoy is an insurance agent/broker of C-Hall (a wholly owned subsidiary of SFS). In these capacities, Ms. McCoy may recommend third-party advisors, securities, insurance, annuities, or other products, and receive normal transactional commissions if products are purchased through any firms with which she is affiliated. Thus, a conflict of interest exists between the interests of Ms. McCoy and those of the advisory clients, creating an incentive for her to recommend investments or products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of Ms. McCoy or to effect any transactions through her if they decide to follow her financial planning or consulting recommendations. Ms. McCoy does not limit her financial planning, consulting or advisory recommendations to products offered by Geneos, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by Ms. McCoy through other brokers or agents not affiliated with our firm.

Item 5. Additional Compensation

Ms. McCoy does not receive any additional compensation from third parties for providing investment advice to its clients and does not compensate anyone for client referrals.

Item 6. Supervision

Gregory P. Seal, President and Janet McCoy, Managing Principal, are responsible for all internal supervision and formulation and monitoring of investment advice offered to clients. They can be reached at (303) 671-9777. Mr. Seal and Ms. McCoy review all employees personal securities transactions on a quarterly basis, document investment meetings, oversee all material investment policy changes, and conduct periodic testing to ensure that client objectives and mandates are being met.

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Bradley J. Frigon

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Additional information about Bradley J. Frigon is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Mr. Bradley J. Frigon, Investment Advisor Representative

Year of Birth: 1956

Education:

Mr. Frigon received his Juris Doctor Degree in 1981 from Washburn University and a Master of Laws Degree in Taxation in 1982 from the University of Denver.

Business Background:

Law Offices of Bradley J. Frigon, practicing attorney (<i>Lic. in CO & KS</i>)	2000 – Present
Investment Advisor Representative, Seal Financial Services, Inc.	2006 – Present

Item 3. Disciplinary Information

Mr. Frigon does not have any history of disciplinary events.

Item 4. Other Business Activities

Mr. Frigon is an Investment Advisor with Seal Financial Services. Mr. Frigon provides financial planning, tax consulting and investment consulting or advisory recommendations to clients. Mr. Frigon does not receive commission on the sale of securities. However, if Mr. Frigon were to receive a commission on investments or products that he recommends to clients, this may constitute a conflict of interest. If these investments are offered to clients, a disclosure statement outlining Mr. Frigon's compensation and services will be disclosed to clients prior to engagement.

Mr. Frigon also is a practicing lawyer and owns the Law Offices of Bradley J. Frigon. Seal Financial Services, Inc. receives no financial consideration from Mr. Frigon in connection with client referrals to Mr. Frigon for legal services.

If Mr. Frigon refers a client from his law practice to Seal Financial Services, Inc. for investment advice, the client will receive a Disclosure Form acknowledging that Mr. Frigon will receive a portion of the client's advisory fee as compensation for Mr. Frigon.

Item 5. Additional Compensation

Mr. Frigon does not receive any additional compensation from third parties for providing investment advice to its clients and does not compensate anyone for client referrals.

Item 6. Supervision

Gregory P. Seal, President and Janet McCoy, Managing Principal, are responsible for all internal supervision and formulation and monitoring of investment advice offered to clients. They can be reached at (303) 671-9777. Mr. Seal and Ms. McCoy review all employees personal securities transactions on a quarterly basis, document investment meetings, oversee all material investment policy changes, and conduct periodic testing to ensure that client objectives and mandates are being met.