

## Part 2B of Form ADV: *Brochure Supplement*

### **Item 1 Cover Page**

December 31, 2015

**This brochure supplement provides information about Joe Ramos that supplements the Private Capital Management, Inc., Part 2A. You should have received a copy of that brochure. Please contact Joe Ramos, President and Chief Compliance Officer, at (415) 464-9700 and/or [jramos@pcmwealth.com](mailto:jramos@pcmwealth.com), if you did not receive the Private Capital Management, Inc., Part 2A or if you have any questions about the contents of this supplement.**

**Additional information about Joe Ramos is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### Our Name and Address:

Private Capital Management, Inc.  
900 Larkspur Landing Circle, Suite 240  
Larkspur, CA, 94939

#### Our Contact Information:

Joe Ramos  
(415) 464-9700  
(415) 464-9755 (fax)  
[jramos@pcmwealth.com](mailto:jramos@pcmwealth.com)

### **Item 2 Educational Background and Business Experience**

**This item lists Mr. Ramos' education and business experience.**

Charles Joseph Ramos, born 1960

#### Education:

Mr. Ramos received a Bachelor of Science degree at the University of California at Berkeley, School of Business Administration, in Business Administration, 1982.

Mr. Ramos was certified as a licensed CPA [Certified Public Accountant] in 1985 and practiced for approximately 10 years. His CPA license is currently inactive.

Mr. Ramos completed the College of Financial Planning's education program thereby earning his CFP [Certified Financial Planner] certification in 1991. He currently practices as an active CFP.

(Please see the Private Capital Management, Inc., Part 2A Firm Brochure, Item 11, for information concerning the CPA and CFP designations.)

#### Business Experience:

Prior to financial planning, Mr. Ramos spent 3 years as a CPA with Arthur Andersen & Co., in San Francisco (1982–1985), and followed that with 2 years at Montgomery Securities, in San Francisco, as a Financial Analyst. Since 1987, Mr. Ramos has worked full time as a Financial Advisor with main offices in downtown San Francisco through the year 2000 and thereafter at his current location in Larkspur (Marin County), CA. Prior to Mr. Ramos converting his practice to fee-only [eliminating conflicts of interest arising from affiliations with Broker-Dealers] on 12-31-2011, he was affiliated with Geneos Wealth Management, Inc., and previously was with The Private Consulting Group, Inc., Transamerica Financial Advisors, Inc., SUNESCO, and MB Investment Services Co.

dating back to 1987. Mr. Ramos has eliminated all broker-dealer affiliations in favor of a “fee-only” investment advisory practice. Joe has been President of Private Capital Management, Inc., since 2002.

### **Item 3 Disciplinary Information**

**This item discusses any disciplinary problems connected with Mr. Ramos.**

There have been no disciplinary problems involving Mr. Ramos.

### **Item 4 Other Business Activities**

**This item lists other businesses in which Mr. Ramos is involved.**

Mr. Ramos is a licensed insurance agent in the state of California. Although he does not sell insurance at present, from time to time he may offer you or other clients’ advice regarding insurance or make referrals to related persons or various insurance companies. (Mr. Ramos’ spouse owns Ramos Insurance Services, LLC; otherwise Mr. Ramos has no connection with that firm.) This means Mr. Ramos could have a conflict of interest if he referred you to that firm; Mr. Ramos would fully inform you about that conflict and you would be free to choose another company or broker.)

As an insurance agent Mr. Ramos is licensed to sell the following products or services other than investment advice: life, viatical settlements, disability, long-term care, workers compensation, and health insurance. Mr. Ramos has agent and/or broker relationships with many insurance companies. Mr. Ramos uses these relationships to service past business and to help analyze the latest insurance developments and products in order to provide better advice to his clients.

### **Item 5 Additional Compensation**

**This item discusses any compensation in addition to investment advisory fees that Mr. Ramos may receive in connection with giving investment advice to you.**

If, as a result of investment advice, Mr. Ramos were to receive compensation in addition to investment advisory fees, it would be disclosed to you.

### **Item 6 Supervision**

**This item gives you information about the company’s supervision of Mr. Ramos’ investment advisory activities.**

Mr. Ramos is the President and Chief Compliance Officer of Private Capital Management, Inc. He is responsible for developing, overseeing and enforcing our firm’s compliance programs that have been established to monitor and supervise the activities and services provided by our firm and its investment advisor representatives. Mr. Ramos can be contacted at (415) 464-9700 or (415) 464-9755 (fax) or [jramos@pcmwealth.com](mailto:jramos@pcmwealth.com).

### **Item 7 Requirements for State-Registered Advisers**

**This item discusses any types of disciplinary problems that involve State-Registered Advisors and certain other information that may be required by state securities authorities.**

Mr. Ramos is not subject to any disclosure items in this section.