

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 26, 2012**

**INSPIRED FINANCIAL, LLC DBA INSPIRED FINANCIAL  
5011 ARGOSY AVENUE, SUITE 7  
HUNTINGTON BEACH, CA 92649**

**FIRM CONTACT: EVELYN ZOHLN, CHIEF COMPLIANCE OFFICER**

**FIRM TELEPHONE NUMBER: 714-971-0663**

**FIRMS WEBSITE ADDRESS: WWW.INSPIREDFINANCIAL.BIZ**

**This brochure supplement provides information about Ms. Zohlen that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. Zohlen if you did not receive Inspired Financial, LLC's brochure or if you have any questions about the contents of this supplement.**

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

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

We are required to disclose the following information about Ms. Zohlen:

### **Evelyn Zohlen**

**Year of Birth:** 1966

**Education:**

University of Texas – 1988 B.A. Spanish, minor Business  
Joint Military Intelligence College – 1994 M.S. Strategic Intelligence  
Villanova University – 2002 M.B.A Concentration in Finance

**Licenses:**

Certified Financial Planner™ designee – 2003

**Business Background (for the past 5 years):**

Inspired Financial LLC, President, April 2003—Present  
The Vanguard Group, Relationship Manager, April 1998—July 2002

## **Item 3 Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Ms. Zohlen, we are required to disclose all material facts regarding those events.<sup>1</sup>

We have nothing to disclose in this regard.

## **Item 4 Other Business Activities**

A. If Ms. Zohlen is actively engaged in any *investment-related* business or occupation, including if Ms. Zohlen is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated *person* of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

We have nothing to disclose in this regard.

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<sup>1</sup> **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 Ms. Zohlen to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ms. Zohlen 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.

1. If a relationship between the advisory business and Ms. Zohlen's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Ms. Zohlen receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ms. Zohlen receives. We must explain that this practice gives Ms. Zohlen an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Ms. Zohlen is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ms. Zohlen's income or involve a substantial amount of Ms. Zohlen's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ms. Zohlen's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## **Item 5            Additional Compensation**

If someone who is not a *client* provides an economic benefit to Ms. Zohlen for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ms. Zohlen's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6            Supervision**

We are required to explain how we *supervise* Ms. Zohlen, including how we monitor the advice Ms. Zohlen provides to you. Our firm has to provide the name, title and telephone number of the *person* responsible for supervising Ms. Zohlen's advisory activities on behalf of our firm.

Ms. Zohlen is the Chief Compliance Officer and as such has no internal supervision placed over her. She is however bound by our firm's Code of Ethics. Her telephone number is 714-971-0663.

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**This brochure supplement provides information about Mark Prendergast that supplements our brochure. You should have received a copy of that brochure. Please contact Evelyn Zohlen if you did not receive Mr. Prendergast's brochure or if you have any questions about the contents of this supplement.**

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

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

We are required to disclose the following information about Mr. Prendergast:

**Mark L. Prendergast**

**Year of Birth:** 1955

### **Education:**

California State University, Fresno – 1979, B.S. Business Administration (Accounting)  
Certified Financial Planner™ designee – 1988

### **Licenses:**

***Certified Public Accountant – CPA*** - 1982; CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

***CFP® - Certified Financial Planner™*** – 1988

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following: CPA; ChFC; Chartered Life Underwriter (CLU); CFA; Ph.D. in business or economics; Doctor of Business Administration; or Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

**Business Background (for the past 5 years):**

Inspired Financial LLC, 2007—Present, Principal

Mark L Prendergast, CPA, CFP®1986—Present

Beechwood Advisory Group LLC, Co-Founder and Member, 2003-2007

**Item 3            Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Mr. Prendergast, we are required to disclose all material facts regarding those events.<sup>1</sup>

We have nothing to disclose in this regard.

**Item 4            Other Business Activities**

A. If Mr. Prendergast is actively engaged in any investment-related business or occupation, including if Mr. Prendergast is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

We have nothing to disclose in this regard.

1. If a relationship between the advisory business and Mr. Prendergast’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Prendergast receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to

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<sup>1</sup> **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. Prendergast to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Prendergast 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.

explain what type of compensation Mr. Prendergast receives. We must explain that this practice gives Mr. Prendergast an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. Prendergast is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Prendergast's income or involve a substantial amount of Mr. Prendergast's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Prendergast's time and income, we may presume that they are not substantial.

Mark Prendergast is a Certified Public Accountant and a Certified Financial Planner™ designee. In such capacity he may also provide income tax preparation or accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are billed hourly and are in addition to the client's Wealth Management fees. The hourly rate varies depending on the complexity of the work conducted. The client has the option of engaging our firm for tax preparation or accounting services, and we do not actively solicit clients to utilize these services. These activities require approximately 25% of his time.

## **Item 5 Additional Compensation**

If someone who is not a *client* provides an economic benefit to Mr. Prendergast for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Prendergast's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6 Supervision**

We are required to explain how we *supervise* Mr. Prendergast, including how we monitor the advice Mr. Prendergast provides to *you*. *Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Prendergast's advisory activities on behalf of our firm.*

Ms. Evelyn Zohlen, President and Chief Compliance Officer of Inspired Financial, supervises and monitors Mr. Prendergast's activities on a regular basis. Ms. Zohlen reviews all outgoing correspondence for written financial advice that Mr. Prendergast provides to his clients. Please contact Ms. Zohlen if you have any questions about Mr. Prendergast's brochure supplement at 714-971-0663.

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

State registered investment advisers are required to disclose additional information about the following proceedings:

Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Prendergast has never been the subject of any arbitration, civil, self-regulatory or administrative claim or proceeding.

Bankruptcy History

Mr. Prendergast has never been the subject of a bankruptcy petition.