

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
July 2015**

**IRA HAROLD FATEMAN**



*Doing Business As:*

**SAS Financial Advisors, LLC**

50 California Street, Suite 1500  
San Francisco, CA  
94111

Firm Contact:  
Mark Shone, Chief Compliance Officer

Firm Website Address:  
[www.sasadvisors.com](http://www.sasadvisors.com)

This brochure supplement provides information about Ira Fateman that supplements our brochure. You should have received a copy of that brochure. Please contact Mark Shone, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

## Item 2: Educational Background & Business Experience

### **Ira H. Fateman, CFP®**

**Born:** 1950

#### **Education:**

- ❖ B.S. Industrial and Labor Relations, Cornell University, 1972
- ❖ M.Ed. Counseling, Northeastern University, 1974
- ❖ Executive Certificate in Personal Financial Planning, UC Berkeley Extension, 2003

#### **Business Experience:**

- ❖ Investment Adviser Representative, Shone Asset Management LLC, dba SAS Financial Advisors, LLC, 2014 to Present
- ❖ Member, SAS Financial Advisors, LLC, 2003 to 2015
- ❖ Financial Advisor, Beninvest, 2006 to 2007

#### **Exams, Licenses & Other Professional Designations:**

- ❖ 2001 – Series 65
- ❖ CFP®

### **CFP® - Certified Financial Planner™:**

The Certified Financial Planner™, CFP® and federally registered CFP marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Mr. Fateman.

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

Mr. Fateman is also an instructor at the Institute for Personal Financial Planning, LLC d/b/a betterdecisions.money, betterchoices.money, which offers finance education programs in the form of individual workshops and classes. Mr. Fateman spends approximately 16 hours per month on this activity.

### **Item 5: Additional Compensation**

Mr. Fateman does not receive any economic benefits for providing investment advice from anyone other than our firm's Clients.

### **Item 6: Supervision**

Mark Shone, Chief Compliance Officer, supervises and monitors Mr. Fateman's activities to ensure compliance with our firm's Code of Ethics. Please contact Mr. Shone if you have any questions about Mr. Fateman's brochure supplement at (925) 472-0874.

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**LAURA TANNER**



*Doing Business As:*

**SAS Financial Advisors, LLC**

50 California Street, Suite 1500  
San Francisco, CA  
94111

Firm Contact:  
Mark Shone, Chief Compliance Officer

Firm Website Address:  
[www.sasadvisors.com](http://www.sasadvisors.com)

This brochure supplement provides information about Laura Tanner that supplements our brochure. You should have received a copy of that brochure. Please contact Mark Shone, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

## Item 2: Educational Background & Business Experience

### **Laura I. Tanner, CFP®**

**Born:** 1956

#### **Education:**

- ❖ B.S. Chemistry, University of Kansas – Lawrence, 1978
- ❖ Ph.D. Neurobiology, University of North Carolina – Chapel Hill, 1985
- ❖ Postdoctoral Research, Dartmouth Medical School, 1985-1989
- ❖ Certificate in Personal Financial Planning, San Francisco State University, 2010

#### **Business Experience:**

- ❖ Investment Adviser Representative, Shone Asset Management LLC, dba SAS Financial Advisors, LLC, 2014 to Present
- ❖ Principal, SAS Financial Advisors, 2011 to 2015
- ❖ Owner, Tutoring Club, 2006 to 2009
- ❖ Director of Biology, Threshold Pharmaceuticals, 2002 to 2004
- ❖ Senior Scientist, Elan Pharmaceuticals, 1989 to 2001

#### **Exams, Licenses & Other Professional Designations:**

- ❖ 2011 – Series 65
- ❖ CFP®

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Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to your evaluation of Ms. Tanner.

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

Ms. Tanner does not have any outside business activities to report.

### **Item 5: Additional Compensation**

Ms. Tanner does not receive any economic benefits for providing investment advice from anyone other than our firm's Clients.

### **Item 6: Supervision**

Mark Shone, Chief Compliance Officer, supervises and monitors Ms. Tanner's activities to ensure compliance with our firm's Code of Ethics. Please contact Mr. Shone if you have any questions about Ms. Tanner's brochure supplement at (925) 472-0874.