

Patrick M. Beresh, CPA, PFS
doing business as

PMB ADVISORS

Item 1 - COVER PAGE

FORM ADV PART 2B* SEC-Required Brochure Supplement

Professional Background of

Patrick M. Beresh, CPA, PFS

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Larkspur, CA 94939

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*This brochure supplement provides information about the qualifications of Patrick M. Beresh. This is a supplement to the PMB Advisors brochure which you should have received previously. Please contact Mr. Beresh if you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about PMB Advisors is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

PATRICK M. BERESH, CPA¹, PFS²

Born: 1973

Education:

Western Michigan University, BA Accounting, 1995
Certified Public Accountant - Licensed 1997

Securities Licenses Held: Series 7 & 66

Insurance Licenses Held: Life, Disability, and Long Term Care

Business Background:

01/2002 - Present	PMB Advisors	Larkspur, CA
01/2006 - 06/2011	Cambridge Investment Research, Inc.	Fairfield, IA
03/2005 - 01/2006	Cambridge Investment Research Advisors, Inc.	Fairfield, IA
02/2002 - 03/2005	Cambridge Investment Research, Inc.	Fairfield, IA
08/1999 - 02/2002	Sagemark Consulting	Walnut Creek, CA
07/1999 - 02/2002	Lincoln Financial Advisors Corp.	Walnut Creek, CA
07/1999 - 02/2002	Lincoln National Life	Walnut Creek, CA

Item 3 - Disciplinary Information

Mr. Beresh has no legal or disciplinary events or disclosures.

Item 4 - Other Business Activities

Mr. Beresh is a Certified Public Accountant and provides tax and accounting services.

Mr. Beresh may act as the appointed sales agent for one or more insurance issuers. The insurance issuers with which Mr. Beresh may be affiliated are wholly dependent of and otherwise unaffiliated with PMB Advisors. None of them supervise PMB Advisors' financial planning or investment management services or has any responsibility for our decisions regarding clients' assets or any other services PMB Advisors may offer clients.

Item 5 - Additional Compensation

Other than as disclosed in Item 12 of the Firm's Form ADV Part 2A related to unsolicited discounts on software or brokerage services from client custodians and executing brokers, neither the Firm nor any of its employees receive any economic benefit from any non-client for the provision of investment advisory services. Employees are not paid "sales awards" or other prizes for referring clients to the Firm.

Item 6 - Supervision

All Firm personnel are supervised by Patrick M. Beresh whose supervision is ongoing and includes account reviews, trade supervision, periodic compliance reviews, including the forensic testing of Firm systems.

Item 7 - Requirements for State-Registered Advisors

Mr. Beresh has not been the subject of a bankruptcy filing. Nor has he ever been liable for any claim alleging damages in excess of \$2,500, or found liable in any proceeding involving claims of investment-related business activity, fraud, false statements or omissions, theft, embezzlement, other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

¹ A Certified Public Accountant ("CPA") is licensed and regulated by the applicable state board 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.

¹ The Private Financial Specialist ("PFS") credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.