

*This brochure supplement provides information about Steve Mark Osterink, Jr. that supplements the Advisory Alpha, LLC brochure. You should have received a copy of that brochure. Please contact Steve Mark Osterink, Jr., Managing Member if you did not receive Advisory Alpha, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Steve Mark Osterink, Jr. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Advisory Alpha, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Steve Mark Osterink, Jr.**

Personal CRD Number: 158282

Investment Adviser Representative

Advisory Alpha, LLC  
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UPDATED: 6/8/2011

## Item 2: Educational Background and Business Experience

**Name:** Steve Mark Osterink, Jr.

**Born:** 1984

### Education Background and Professional Designations:

#### Education:

BA Finance and Marketing, Grand Valley State University – 2006

#### Designations:

#### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – 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 planning field; and
- ii. Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## **CFA - Chartered Financial Analyst**

### **CFA MINIMUM QUALIFICATIONS:**

- Bachelor's degree (or equivalent, as assessed by CFA institute)
- Must pass three six-hour exams
- Must have 48 months of qualified, professional work experience.
- CFA charter holders are also obligated to follow the CFA's Code of Ethics and Standards governing professional conduct.

## **AIF®- Accredited Investment Fiduciary**

### **AIF MINIMUM QUALIFICATIONS:**

- Sign and agree to abide by a code of ethics
- Complete six hours of continuing professional education, 4 of which are fi360 Training CE
- Maintaining current contact information in fi360's designee database
- Submit yearly renewal application with \$325 in annual dues

## **Business Background:**

06/2011 – Present	Managing Member Advisory Alpha, LLC
06/2011 – Present	Investment Adviser Representative AlphaStar Capital Management, LLC
03/2001 – 06/2011	Partner Schipper & Osterink
11/2010 – 06/2011	Registered Representative American Portfolios Financial Services
11/2010 – 06/2011	Investment Adviser Representative Regal Investment Advisors, LLC
01/2009 – 10/2010	Registered Representative Sagepoint Financial, LLC
12/2005 – 01/2009	Representative AIG Financial Advisors, Inc.
07/2005 – 12-2005	Registered Representative Raymond James Financial Services, Inc.

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

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

Steve Mark Osterink, Jr. is an investment adviser representative for AlphaStar Capital Management. From time to time, he will offer clients advice or products from those activities. Advisory Alpha, LLC always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of Advisory Alpha, LLC in their capacity as a representative of another registered investment adviser.

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

Other than salary, annual bonuses, regular bonuses, Steve Mark Osterink, Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Advisory Alpha, LLC.

### **Item 6: Supervision**

As the only owner and representative of Advisory Alpha, LLC, Steve Mark Osterink, Jr. supervises all duties and activities of the firm. Steve Mark Osterink, Jr.'s contact information is on the cover page of this disclosure document. Steve Mark Osterink, Jr. adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.