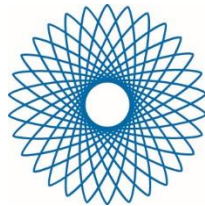


**Item 1: Cover Page
Form ADV Part 2B – Brochure Supplement
March 2018**



Gradient Capital
ADVISORS, LLC

Rodney A. Simms, CFP, ChFC

**Gradient Capital Advisors, LLC
2125 Poinsettia Drive
San Diego, CA 92107
www.gradientcapital.com**

**Firm Contact:
Timothy A. Sagawa
Chief Compliance Officer**

This brochure supplement provides information about Rodney A. Simms that supplements our brochure. You should have received a copy of that brochure. Please contact Timothy A. Sagawa, Chief Compliance Officer, if you did not receive Gradient Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Rodney A. Simms is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 1854316.

Item 2: Educational Background & Business Experience

Rodney A. Simms
Year of Birth: 1966

Educational Background:

- 1994: American College; Bryn Mawr, PA; Master of Science in Financial Services
- 1988: Point Loma Nazarene University; San Diego, CA; Business Administration

Business Background:

- 01/2014 – Present Gradient Capital Advisors, LLC;
Senior Partner and Managing Principal
- 03/1989 – 01/2014 Ameriprise Financial Services, Inc.; Private Wealth Advisor

Exams, Licenses & Other Professional Designations:

- 06/2003 – Series 66
- 02/1995 – Series 63
- 09/1994 – Certified Financial Planner™ (CFP®)
- 10/1993 – Chartered Financial Consultant (ChFC®)
- 11/1989 – Series 7

CERTIFIED FINANCIAL PLANNER, CFP®

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.

Chartered Financial Consultant® (ChFC®)

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Mr. Simms does not have any outside business activities to report.

Item 5: Additional Compensation

Mr. Simms does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Timothy A. Sagawa, Chief Compliance Officer of Gradient Capital Advisors, LLC, supervises and monitors Mr. Simms' activities on a regular basis. Mr. Sagawa reviews all outgoing correspondence for written financial advice that Mr. Simms provides to his clients. Please contact Mr. Sagawa if you have any questions about Mr. Simms' brochure supplement at (619) 255-0700.