

**Form ADV Part 2B – Brochure Supplement
Item 1: Cover Page
February 2017**

Eric E. Simms, AAMS

**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 Eric E. 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 Eric E. Simms is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Eric E. Simms

Year of Birth: 1971

Educational Background:

- 1993; Point Loma Nazarene University; San Diego, CA; Business Administration

Business Background:

- 01/2014 – Present Gradient Capital Advisors, LLC;
Senior Partner and Director of Wealth Management
- 04/1996 – 01/2014 Ameriprise Financial Services, Inc.; Financial Advisor

Exams, Licenses & Other Professional Designations:

- 01/2014 – CRPC
- 03/2001 – AAMS® - Accredited Asset Management Specialist
- 02/1996 – California Insurance License
- 03/1995 – Series 63
- 03/1995 – Series 7

The CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC) is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

The College for Financial Planning® awards the ACCREDITED ASSET MANAGEMENT SPECIALISTS AND AAMS® designation to students who successfully complete the program, pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon

the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

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 is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client.

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.