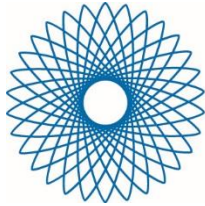


**Item 1: Cover Page  
Form ADV Part 2B – Brochure Supplement  
March 2018**



**Gradient Capital**  
ADVISORS, LLC

**Eric Hans Yeager**

**Gradient Capital Advisors, LLC  
2125 Poinsettia Drive  
San Diego, CA 92107  
[www.gradientcapital.com](http://www.gradientcapital.com)**

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

This brochure supplement provides information about Eric E. Yeager 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. Yeager is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 4137867.

## Item 2: Educational Background & Business Experience

**Eric Hans Yeager**  
**Year of Birth:** 1968

### **Educational Background:**

- 1998: San Marcos State University; San Marcos, CA; Business

### **Business Background:**

- 05/2015 – Present      Gradient Capital Advisors, LLC; Senior Wealth Advisor & Director of Retirement Planning Strategies
- 02/2000 – 05/2015      Ameriprise Financial Services, Inc.; Financial Advisor

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

- 2000 – Series 7 & 63 exams
- 2004 – Certified Financial Planner™ (CFP®)
- 2005 – Accredited Wealth Management Advisor (AWMA®)
- 2006 – AAMS® Professional Designation

### **CERTIFIED FINANCIAL PLANNER, CFP®**

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

### **Accredited Wealth Management Advisor (AWMA®)**

The College for Financial Planning® awards the AWMA® 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 AWMA® designation is subject to ongoing renewal requirements. Every 2 years individuals must renew their right to continue using the AWMA® 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.

### **Accredited Asset Management Specialist (AAMS®)**

The College for Financial Planning® awards the 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. Yeager.

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

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

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

Mr. Yeager 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. Yeager's activities on a regular basis. Mr. Sagawa reviews all outgoing correspondence for written financial advice that Mr. Yeager provides to his clients. Please contact Mr. Sagawa if you have any questions about Mr. Yeager's brochure supplement at (619) 255-0700.