

Form ADV Part 2B: Brochure Supplement
Item 1: Cover Page
November 2013

Jack Zboralske

Pinnacle Asset Management, Inc.
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Roseville, CA 95661
www.pinnacle-mgmt.com

This brochure supplement provides information about Jack Zboralske that supplements our brochure. You should have received a copy of that brochure. Please contact Kenyon Lederer, Chief Compliance Officer, if you did not receive Pinnacle Asset Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Zboralske is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Jack Zboralske

Year of Birth: 1963

Educational Background:

- 1986; University of California, Davis; Bachelor of Science in Agricultural and Managerial Economics
- 1992; Washington University; Master of Business Administration

Business Background:

- 11/2013 – Present Pinnacle Asset Management, Inc.; Investment Adviser Representative
- 11/2013 – Present Purshe Kaplan Sterling Investments, Inc.; Registered Representative
- 05/2009 – 11/2013 INVEST Financial Corporation; Financial Advisor
- 11/2006 – 05/2009 UBS Financial Services, Inc.; Financial Advisor
- 12/2003 – 11/2006 Partners Mortgage, Inc.; Mortgage Broker

Exams, Licenses & Other Professional Designations:

- 01/2007 – Series 7
- 02/2007 – Series 66
- 03/2007 – California Life Insurance License
- 06/2013 – Accredited Investment Fiduciary®

AIF® - Accredited Investment Fiduciary®:

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3: Disciplinary Information¹

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

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving [supervised person] to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of [supervised person] to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4: Other Business Activities

A. If Mr. Zboralske is actively engaged in any investment-related business or occupation, including if Mr. Zboralske is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Zboralske's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Zboralske 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 and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

2. If Mr. Zboralske receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Zboralske receives. We must explain that this practice gives Mr. Zboralske an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Zboralske is a registered representative of Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Mr. Zboralske may earn and may not necessarily be in the best interests of the client.

B. If Mr. Zboralske is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Zboralske's income or involve a substantial amount of Mr. Zboralske's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Zboralske's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Zboralske for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Zboralske's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6: Supervision

We are required to explain how we supervise Mr. Zboralske, including how we monitor the advice Mr. Zboralske provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Zboralske's advisory activities on behalf of our firm.

Kenyon Lederer, Principal and Chief Compliance Officer of Pinnacle Asset Management, Inc., supervises and monitors Mr. Zboralske's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Lederer if you have any questions about Mr. Zboralske's brochure supplement at (916) 772-0807.