

Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
July 2015

Mark E. Powell

Chequers Financial Management LLC
410 Broadway, Suite 150
Laguna Beach, CA 92651
www.ChequersFinancial.com

This brochure supplement provides information about Mr. Powell that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Powell if you did not receive Chequers Financial Management LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Powell is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #2856802.

Item 2: Educational Background & Business Experience

Mark Edward Powell

Year of Birth: 1968

Educational Background:

- 1990: University of Georgia; ABJ in Advertising
- 1996: Mercer University, School of Law; Juris Doctor

Business Background:

- 03/2015 – Present Chequers Financial Management LLC; Managing Member & Chief Compliance Officer
- 04/2012 – Present Practical Plans, LLC; Managing Member
- 09/2006 – Present Mark E. Powell, PC; Attorney
- 02/2007 – 03/2015 Albrecht & Barney, Attorney
- 07/2005 – 09/2006 Snell & Wilmer; Attorney

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Powell.

Item 4: Other Business Activities

Mr. Powell is a licensed attorney in the State of California, and the Managing Member of Managing Member of Practical Plans, LLC, an online estate planning firm. Clients of Chequers Financial Management LLC will not be solicited to utilize these services. Should a client of our firm require legal services, they will be referred to a separate attorney. Mr. Powell will not receive any additional compensation for these referrals.

Item 5: Additional Compensation

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

Item 6: Supervision

Mr. Powell is the firm's sole owner and Chief Compliance Officer and has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

Item 7: Requirements for State-Registered Advisers

Mr. Powell has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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 the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor 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.

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Megan E. Gorman

Chequers Financial Management LLC
201 Mission Street, 12th Floor
San Francisco, CA 94105
www.ChequersFinancial.com

This brochure supplement provides information about Ms. Gorman that supplements our brochure. You should have received a copy of that brochure. Please contact Mark Powell if you did not receive Chequers Financial Management LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Gorman is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4663531.

Item 2: Educational Background & Business Experience

Megan Elise Gorman

Year of Birth: 1976

Educational Background:

- 1998: Bryn Mawr College; Bachelor of Arts in History
- 2002: Rutgers School of Law; Juris Doctor

Business Background:

- 03/2015 – Present Chequers Financial Management LLC; Investment Advisor
- 02/2013 – 03/2015 BNY Mellon Wealth Management; Vice President/Sr. Wealth Director
- 02/2013 – 03/2015 MBSC Securities Corporation; Registered Representative
- 09/2002 – 02/2013 The Ayco Company; Vice President & Financial Planner

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Ms. Gorman.

Item 4: Other Business Activities

Ms. Gorman is a retired non-practicing attorney in the States of New York and New Jersey. Should a client of our firm require legal services, they will be referred to a separate attorney. Ms. Gorman will not receive any additional compensation for these referrals.

Item 5: Additional Compensation

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

Item 6: Supervision

Mark Powell is the Chief Compliance Officer of Chequers Financial Management LLC. As such he supervises and monitors Ms. Gorman's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Powell if you have any questions about Ms. Gorman's brochure supplement at 949-529-2744.

Item 7: Requirements for State-Registered Advisers

Ms. Gorman has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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 the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor 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.