



A Registered Investment Advisor

Form ADV Part 2B Brochure Supplement

Item 1 - Cover Page

Shirell McNee

2940 East Paris Ave SE Kentwood, MI 49512 • (616) 988-1295

Investment Advisor Representative of:

SPC

300 Parkland Plaza, Ann Arbor, MI 48103

(888) 744-6264

Last Updated: 6/25/2015

This Brochure Supplement provides information about Shirell McNee that accompanies the information found in the SPC Brochure or your Third Party Investment Advisor's Brochure. Please contact the SPC Compliance Department at (734) 663-1611 if you did not receive the SPC Brochure or if you have any questions about the contents of this supplement.

Additional Information about Shirell McNee is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Item 2 - Educational Background and Business Experience

SPC is required to disclose certain information regarding the educational history and business experience for an associated investment advisor representative that provides you with investment advice.

Shirell McNee (Born 1960) attended American College of Bryn Mawr, PA and studied Finance. Shirell also attended Aquinas College of Grand Rapids, MI and studied Communication. Shirell also attended Sienna Heights of Adrian, MI and studied Business. Shirell has been an independent contractor with SPC as an Investment Advisor Representative since 1/3/2007. Shirell's duties include:

- Providing financial planning or consulting services on an hourly, fixed fee, project, or ongoing basis. Shirell may provide advice on general issues relating to such topics as financial management, risk management, asset allocation, investment research, estate planning, tax issues, retirement planning, educational funding, goal setting, or other needs. Shirell also prepares or updates written segmented or comprehensive financial plans.
- Utilizing third party investment advisers (TPIAs) to manage a client's investment portfolio. After gathering information about each client's financial situation and objectives, Shirell may recommend a specific TPIA or investment program based upon their performance, methods of analysis, fees, or the client's financial needs, investment goals, risk tolerance, and/or investment objectives. Shirell periodically monitors the TPIA's performance to ensure its management and investment styles remain aligned with the client's investment objectives and goals.

Shirell has also been an independent contractor with Sigma Financial Corporation as a Registered Representative since 1/3/2007. Shirell's duties include:

- Offering investment products through Sigma Financial Corporation as part of your investment portfolio.
- Design, monitor and adjust strategies to effectively utilize client assets, provide for liabilities, address potential threats and capitalize on opportunities including product selection, implementation, and servicing.

Shirell has also been employed with Cardinal Rule LLC as a member/president/CEO since 9/27/2000. Shirell's duties include:

- Provide strategically identified or client requested fixed annuity and life/health insurance products.

Shirell was previously employed with Primary Mortgage as a mortgage initiator from 2/8/2001 to 1/2/2007. Shirell's duties included:

- initiating mortgage applications.

Shirell was previously employed with AIG FINANCIAL ADVISORS as a Registered Rep/Financial Advisor Representative from 10/31/2005 to 1/2/2007. Shirell's duties included:

- Design, monitor and adjust strategies to effectively utilize client assets, provide for liabilities, address potential threats and capitalize on opportunities including product selection, implementation, and servicing.

Shirell was previously employed with SunAmerica Securities as a Registered Representative/Financial Advisor Representative from 2/8/2001 to 10/31/2005. Shirell's duties included:

- Design, monitor and adjust strategies to effectively utilize client assets, provide for liabilities, address potential threats and capitalize on opportunities including product selection, implementation, and servicing.

Shirell was previously employed with John Hancock/Signator as a Registered Representative/Insurance Agent from 10/9/1989 to 2/9/2001. Shirell's duties included:

- Design, monitor and adjust strategies to effectively utilize client assets, provide for liabilities, address potential threats and capitalize on opportunities including product selection, implementation, and servicing. As well as providing products and service to John Hancock debit assigned.

Shirell holds the Series 6/ 63 license(s). In addition, Shirell has the AIF designation(s).

AIF®

The Accredited Investment Fiduciary® (AIF®) designation is granted by the Center for Fiduciary Studies, a Fiduciary360 (fi360) company. To obtain the AIF® designation, candidates must study fi360's Prudent Practices and their legal basis, demonstrate the ability to apply the Prudent Practices in their own investment practices, and pass a proctored exam. An AIF® designee is able to define and encourage fiduciary standards, identify legal standards that require fiduciaries to prudently manage investment decisions, and apply the Practices that define a prudent investment process. After obtaining the designation, designees must complete 6 hours of continuing education hours annually and agree to comply with a Code of Ethics.

Item 3 - Disciplinary Information

SPC is required to disclose all material information regarding any disciplinary events involving an associated investment advisor representative that provides you with investment advice. Shirell McNee has disciplinary events that are applicable to this Item.

Shirell has been a party to a legal or disciplinary event that may be material to your evaluation of them. Shirell's explanation of this event is below.

- 12/15/2003 complaintant alleged impossibility. Claim was that principle was being removed from annuitized contract resulting in reduced payments. Various dates in 2009 settlement agreements were reached and finalized with creditors regarding individual and joint accounts with my deceased spouse and the resultant penalizing changes to the terms of outstanding debts due to his death. Bankcrupcy would have been easier, but not as honorable.
-

Item 4 - Other Business Activities

SPC is required to disclose all material information regarding any investment-related business activities Shirell McNee is involved in outside of their involvement with SPC. Shirell McNee is a registered representative of Sigma Financial Corporation. In this capacity, Shirell may recommend securities products offered by Sigma Financial Corporation as part of your investment portfolio, and will receive commissions and/or distribution or 'trail' fees based on the sale of these products. Our representatives strive to recommend products that best suit the needs of their clients, however, we are required to disclose that the receipt of commissions and/or trail fees creates a conflict of interest between our interests and that of our clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with Sigma Financial Corporation or SPC. The fees you pay SPC for advisory services are separate and distinct from the commissions earned by Shirell for securities related activities. Please refer to the *Fees and Compensation* section of the SPC Brochure for additional disclosures on this topic.

Shirell McNee has an ownership interest in Cardinal Rule, a licensed insurance agency. Shirell is also separately licensed as an independent insurance agent. In this capacity, Shirell can effect transactions in insurance products for clients and earn commissions for these activities. Our representatives strive to recommend products that best suit the needs of their clients, however, we are required to disclose that the receipt of commissions creates a conflict of interest between our interests and that of our clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with SPC. The fees you pay SPC for advisory services are separate and distinct from the commissions earned by Cardinal Rule and/or Shirell for insurance related activities.

SPC is also required to disclose all material information regarding any other business activities Shirell McNee is compensated for that provides a substantial source of Shirell's income or involves a substantial portion of Shirell's time. Shirell is currently not involved in any other business activities that meet these criteria.

Item 5 - Additional Compensation

SPC is required to disclose all material information regarding any economic benefits (e.g. sales awards, prizes, or any bonus that is based on the number or amount of sales, client referrals, or new accounts) an investment advisor representative of SPC receives from someone who is not a client. Shirell McNee does not receive any economic benefits that are applicable to this Item.

Item 6 - Supervision

Shirell McNee is supervised by SPC. The advice Shirell provides to clients is reviewed and evaluated based on information the client provides on disclosure documents relating to the investment advice. Such documents include, but are not limited to, Client or Entity Data Sheets, Client Service Agreements, Investment Profiles, and Product Disclosure Forms. A Compliance Officer of SPC reviews each sale of a securities or investment product prior to or upon the establishment of the account. Established accounts are reviewed at random intervals. Financial or hourly planning involving two or more hours of work by Shirell is reviewed by a Compliance Officer upon completion of the plan. John McClellan, Chief Compliance Officer, or any Compliance Officer of SPC that he designates, are responsible for supervising Shirell's advisory activities on behalf of SPC. SPC's Compliance Officers can be reached at 888-744-6264.