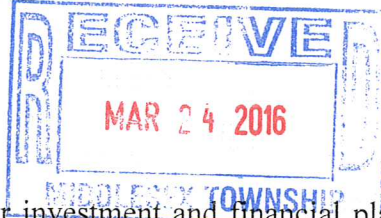




March 14, 2016

Dear Client,



Thank you for allowing us to serve your investment and financial planning needs. Every year Gierl Augustine Investment Management, Inc. (GAIM) a federally registered investment adviser is required to make an annual offer to provide you with, free of charge and upon request, a copy of our most current Form ADV Part 2A Disclosure Brochure. If you would like us to send you a copy of the brochure, please contact us at 724-353-1800. You can also access a copy in the disclaimer of our website (<http://www.retirewithga.com>). This document provides a description of the various aspects of our firm and important disclosures of which you should be aware. The following is a summary of material changes that were made to our Disclosure Brochure since our last annual update of the Disclosure Brochure on March 26, 2015:

In Item 4: Advisory Business we add information to disclosure that in performing our financial planning services that a conflict of interest exists if GAIM recommends its own services to implement its recommendations. We also made changes to explain that in performing our financial planning services, GAIM does not independently verify any of the information provided by the client. The Miscellaneous Services description was removed because we no longer provide unaffiliated investment advisors trade signals. Assets under management have been updated to the latest quarter end.

In Item 5: Fees and Compensation we made several changes: We made changes to clarify that fees of more than \$1,200 will not be billed six (6) months or more in advance; Updated our maximum annual fee from 1.8% to 2.0% of the assets under management; provide information that fees for employees of GAIM and their immediate and extended family may be discounted or waived.

In Item 7: Types of Clients we have added two more types: Pension and Profit sharing plans and Charitable Organizations. We provided clarification that although GAIM does not impose investment minimums- certain third party managers may impose minimum account requirements.

In Item 8: Investment Strategies we have taken out all information regarding Dynamic Portfolio Strategies (DPS). We have also added a new strategy: APS Options Income.

In Item 8: Risk of Loss we have added information on Options Risk, Illiquidity Risk, ETF and mutual fund risks.

In Item 10: Relationship with Purshe Kaplan Sterling Investments we have added information about the conflict of interest this relationship presents.

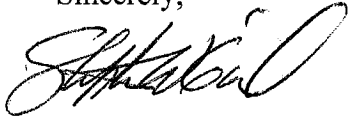
In Item 11: Affiliate and Employee Personal Securities Transactions Disclosure we have added information regarding instances that we may recommend securities or alternative investments in which GAIM or a related person has a material financial interest-- this presents a conflict of interest

Additional information about our firm is also available at www.adviserinfo.sec.gov. You can view the firm's information on this website by searching Gierl Augustine Investment Management's name or by using our firm's CRD number, 143008.

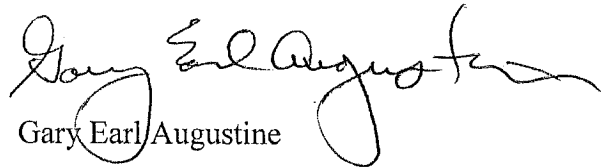
In addition, as required by SEC Regulations S-P attached to this correspondence you will find a copy of our firm's Privacy Policy. We take the privacy of your personal information very seriously.

We appreciate the opportunity to serve you and we thank you for the trust and confidence you have placed in us. Please inform us of any changes to your investment objectives, time horizon, or investment restrictions.

Sincerely,



Stephen W. Gierl



Gary Earl Augustine