

## Uniform Application for Investment Adviser Registration

### OMB APPROVAL

OMB Number: 3235-0049  
Expires: February 28, 2011  
Estimated average burden  
hours per response: . . . . 4.07

Name of Investment Adviser:  
Harrigan & Howard Financial Advisors, LLC

Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code	Telephone Number
4299 MacArthur Blvd Suite 100	Newport Beach	CA	92660	(949 )	253-1510

This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.

### Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees . . . . .	2
2	Types of Clients . . . . .	2
3	Types of Investments . . . . .	3
4	Methods of Analysis, Sources of Information and Investment Strategies . . . . .	3
5	Education and Business Standards . . . . .	4
6	Education and Business Background . . . . .	4
7	Other Business Activities . . . . .	4
8	Other Financial Industry Activities or Affiliations . . . . .	4
9	Participation or Interest in Client Transactions . . . . .	5
10	Conditions for Managing Accounts . . . . .	5
11	Review of Accounts . . . . .	5
12	Investment or Brokerage Discretion . . . . .	6
13	Additional Compensation . . . . .	6
14	Balance Sheet . . . . .	6
	Continuation Sheet . . . . .	Schedule F
	Balance Sheet, if required . . . . .	Schedule G

(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.

**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate  
% of total advisory billings from that service.

(See instruction below.)

**Applicant:**

- |                                     |     |   |           |   |
|-------------------------------------|-----|---|-----------|---|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services .....  | <u>55</u> | % |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | _____     | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above .....  | <u>15</u> | % |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....   | _____     | % |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above .....   | _____     | % |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities ..... | _____     | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities .....   | <u>25</u> | % |
| <input type="checkbox"/>            | (8) | Provides a timing service .....   | _____     | % |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above .....   | <u>5</u>  | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- |    |   |  |
|----|---|--|
| B. | Does applicant call any of the services it checked above financial planning or some similar term? ..... | Yes No<br><input checked="" type="checkbox"/> <input type="checkbox"/> |
|----|---|--|

## C. Applicant offers investment advisory services for: (check all that apply)

- |                                     |     |  |                                     |     |                   |
|-------------------------------------|-----|--|-------------------------------------|-----|-------------------|
| <input checked="" type="checkbox"/> | (1) | A percentage of assets under management      | <input type="checkbox"/>            | (4) | Subscription fees |
| <input checked="" type="checkbox"/> | (2) | Hourly charges                               | <input checked="" type="checkbox"/> | (5) | Commissions       |
| <input checked="" type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input type="checkbox"/>            | (6) | Other             |

## D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of Clients** — Applicant generally provides investment advice to: (check those that apply)

- |                                     |    |                                  |                                     |    |   |
|-------------------------------------|----|----------------------------------|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | A. | Individuals                      | <input checked="" type="checkbox"/> | E. | Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/>            | B. | Banks or thrift institutions     | <input checked="" type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| <input type="checkbox"/>            | C. | Investment companies             | <input type="checkbox"/>            | G. | Other (describe on Schedule F)                                  |
| <input checked="" type="checkbox"/> | D. | Pension and profit sharing plans |                                     |    |   |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV**  
**Part II - Page 3**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <p>A. Equity securities</p> <p><input checked="" type="checkbox"/> (1) exchange-listed securities</p> <p><input checked="" type="checkbox"/> (2) securities traded over-the-counter</p> <p><input type="checkbox"/> (3) foreign issuers</p> <p><input type="checkbox"/> B. Warrants</p> <p><input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper)</p> <p><input type="checkbox"/> D. Commercial paper</p> <p><input checked="" type="checkbox"/> E. Certificates of deposit</p> <p><input checked="" type="checkbox"/> F. Municipal securities</p> <p>G. Investment company securities:</p> <p><input checked="" type="checkbox"/> (1) variable life insurance</p> <p><input checked="" type="checkbox"/> (2) variable annuities</p> <p><input checked="" type="checkbox"/> (3) mutual fund shares</p> | <p><input checked="" type="checkbox"/> H. United States government securities</p> <p>I. Options contracts on:</p> <p><input checked="" type="checkbox"/> (1) securities</p> <p><input type="checkbox"/> (2) commodities</p> <p>J. Futures contracts on:</p> <p><input type="checkbox"/> (1) tangibles</p> <p><input type="checkbox"/> (2) intangibles</p> <p>K. Interests in partnerships investing in:</p> <p><input type="checkbox"/> (1) real estate</p> <p><input type="checkbox"/> (2) oil and gas interests</p> <p><input type="checkbox"/> (3) other (explain on Schedule F)</p> <p><input type="checkbox"/> L. Other (explain on Schedule F)</p> |
|--|--|

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |   |   |
|---|---|
| (1) <input type="checkbox"/> Charting               | (4) <input type="checkbox"/> Cyclical                                 |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |   |

B. The main sources of information applicant uses include: (check those that apply)

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F)   |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |   |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |   |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes No  
☒ ☐

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- |                 |  |
|-----------------|--|
| ● name          | ● formal education after high school               |
| ● year of birth | ● business background for the preceding five years |

**7. Other Business Activities.** (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker-dealer   | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? ..... Yes No  
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? .....

Yes No  
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**Advisor recommends to all financial Planning/Advisory clients that the client's financial position (balance sheet and cash flow) be reviewed and updated at least annually. Advisor provides this update and review as requested by client.**

**ASSET MANAGEMENT PROGRAM**

**Advisor reviews account performance periodically. The advisor reviews monthly account statements and reviews and prepares a detailed quarterly performance report describing account performance, positions and activity. In many instances, advisor may review accounts more frequently depending on market conditions.**

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

**ASSET MANAGEMENT PROGRAM**

**In addition to quarterly performance reports, client will receive from broker dealer a month-end statement showing account activity, as well as confirmations of each transaction in the account.**

**Reports and correspondence will also be sent to clients by the investment sponsors, mutual funds or trustees.**

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  | Yes                                 | No                                  |
|--|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? .....               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) amount of the securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (3) broker or dealer to be used? .....                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |  |   |
|---|--|---|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes<br><input checked="" type="checkbox"/> | No<br><input type="checkbox"/>            |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes<br><input type="checkbox"/>            | No<br><input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
  - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ..... ☐ Yes ☒ No

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p style="text-align: center;"><b>ADVISORY SERVICES AND FEES</b></p> <p>The advisor, as a registered investment advisor with the Securities and Exchange Commission and the State of California Department of Corporations, offers clients advisory services in the areas of asset management, financial planning and specialized analysis.</p> <p style="text-align: center;"><b>ASSET MANAGEMENT PROGRAM (Program)</b></p> <p>The Advisor offers clients an Asset Management Program through which the Advisor will direct and manage specified assets of the client on a fee basis.</p> <p>The program will typically be directed to clients desiring individual on-going asset management and asset allocation capabilities for long-term investment management. The program is designed to permit the Advisor to purchase and sell on a discretionary basis no-load and load waived mutual funds pursuant to investment objectives chosen by the client. Transactions in equities, fixed income, options and previously purchased load mutual funds may be purchased and sold in the account. Client acknowledges that option transactions in the account are limited to covered call writing and the purchasing of puts.</p> <p>Custody of funds and securities will be maintained by a qualified broker dealer. If the client maintains no such account, Advisor will make such an account available to client through a qualified broker dealer registered with the Securities and Exchange Commission and the California Department of Corporations.</p> <p>Upon signing the Asset Management Agreement, Advisor will obtain information regarding the client's financial situation, investment experience and investment objectives. Advisor will work with client to develop suitable investment program for the account. Advisor will initiate the steps necessary to open a program account.</p> <p>Client will receive a monthly brokerage account statement from the broker dealer showing monthly account activity as well as positions held in the account at month end. Additionally, client will receive a confirmation of each transaction that occurs within the account. Advisor will provide to client a detailed quarterly performance report describing account performance, positions and activity. The minimum account size is \$250,000. Client may make cash additions to the account at any time and may withdraw account assets on notice to Advisor subject to the terms of the Asset Management Program Agreement. In the event client withdrawals cause the account asset value to fall below the required minimum, client understands that the agreement may be subject to immediate termination since withdrawals may impair the achievement of client's investment objectives.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 1**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:										
Item of Form (identify)	Answer											
	<p style="text-align: center;"><b>FEE SCHEDULE</b></p> <p>The Advisor utilizes the following fee schedule, subject to negotiation depending on the nature, complexity and time involved in providing the client with requested services. The client may contract with the Advisor under one or a combination of the following fee schedules. Lower fees for comparable services may be available from other sources.</p> <p style="text-align: center;"><b>ASSET MANAGEMENT PROGRAM FEES</b></p> <p>Clients pay an annualized fee (Account Fee) to be billed quarterly and calculated as a percentage of the value of assets under management. The account fee is negotiable. Minimum account size is \$250,000. Lower fees for comparable services may be available from other sources.</p> <table><thead><tr><th>Value of Assets Under Management</th><th>Maximum Fee</th></tr></thead><tbody><tr><td>First \$ 500,000</td><td>1.00%</td></tr><tr><td>Next \$ 500,000</td><td>.80%</td></tr><tr><td>Over \$1,000,000</td><td>As Negotiated</td></tr></tbody></table> <p>The account fee is payable quarterly in advance and upon deposit of any additional funds or securities in the account. The initial account fee is due on execution of the contract and subsequent fees are due and will be assessed at the beginning of each calendar quarter based on the account value as reported on the last day of the previous quarter. The account fee may be deducted directly from the account pursuant to client's written authorization to the broker dealer. The client and broker dealer will simultaneously be sent an invoice showing the fee amount and the method of calculating the fee.</p> <p>Client will also incur normal transaction costs charged by the broker dealer. Advisor is not entitled to any portion of the brokerage transaction charges as compensation.</p> <p>The Asset Management Program Agreement may be terminated by either party upon written notice to the other party. Upon termination, written notice will also be sent to the broker dealer to terminate Advisor's trading authority. Client will assume exclusive control and sole responsibility over his/her brokerage account. The client will be entitled to a prorated refund of any prepaid quarterly account fee based upon the number of days remaining in the quarter after termination date.</p> <p style="text-align: center;"><b>MODULAR PLANS / ASSET ANALYSIS / CONSULTATION SERVICES</b></p> <p>Fees for Modular Plans, asset analysis, annual plan updates or other financial consultation services are based on the nature, complexity and time involved subject to the following hourly rates:</p> <table><tbody><tr><td>Financial Advisor - \$250 / hour</td><td>Support Staff - \$100 / hour</td></tr></tbody></table> <p>Fees for monitoring and providing investment advice for client qualified corporate retirement plans - 0.25% of plan assets.</p>		Value of Assets Under Management	Maximum Fee	First \$ 500,000	1.00%	Next \$ 500,000	.80%	Over \$1,000,000	As Negotiated	Financial Advisor - \$250 / hour	Support Staff - \$100 / hour
Value of Assets Under Management	Maximum Fee											
First \$ 500,000	1.00%											
Next \$ 500,000	.80%											
Over \$1,000,000	As Negotiated											
Financial Advisor - \$250 / hour	Support Staff - \$100 / hour											



**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p style="text-align: center;"><b>INVESTMENT CONSULTATION SERVICES</b></p> <p>Advisor provides investment consultation to clients who require advice concerning their investment portfolios, employee benefit plans or alternative investments such as hedge funds, managed futures, private equity, and real estate, but do not require a comprehensive financial plan or a managed asset account. Services to be provided by Advisor under these circumstances and the applicable fee structure are defined and agreed to in the Financial Planning/Investment Advisory Agreement.</p> <p>Advisor may recommend the use of a third party portfolio manager for all or part of an investment portfolio. Third party managers are made available through programs offered by broker dealers with whom Advisor's clients maintain their accounts. Due diligence may be provided directly by Advisor or by a Registered Investment Advisor Consultant (RIAC).</p> <p>Advisor will obtain relevant financial data from client and prepare an asset/investment analysis or "Modular Plan". Report may include recommendations as to the allocation of present financial resources among different asset classes including investments, savings and insurance. Recommendations will be aimed at coordinating the assets with the client's financial position, risk tolerance and financial goals and objectives.</p> <p style="text-align: center;"><b>FINANCIAL PLANNING SERVICES</b></p> <p>Financial planning is provided to clients pursuant to a written agreement and for a fixed fee. The Advisor will prepare a written plan which describes the current situation, identifies needs and opportunities and makes recommendations designed to help the client achieve his or her individual goals. Analyses and recommendations will be based on the information submitted by the client, the Advisor's personal interviews with the client and economic and tax considerations as well as the client's personal circumstances.</p> <p>Personal financial planning is primarily an analytical process designed to help the client articulate and quantify goals, organize financial data, identify needs and opportunities and evaluate alternative courses of action. It includes an analysis of current net worth, income taxes, cash flow, investments, employee benefits, estate and gift tax planning and risk management. Attention is directed towards restructuring existing assets to achieve the planning objectives. For example, a plan may recommend that a particular security or securities be sold to realize a tax loss, provide diversification or to change from a growth related investment to an income related investment.</p> <p>While the written financial plan includes investment advice concerning securities, it also may include advice with respect to products that may not constitute "securities" such as certificates of deposit, life insurance and fixed annuities. It also takes into consideration tax and estate planning issues which may not constitute "investment advice".</p> <p>The Advisor does not provide legal or accounting advice, and suggests that the client work with his own attorney and accountant when considering a financial plan.</p> <p>The Financial Planning/Investment Advisory Agreement specifies the exact services for which the client has retained the Advisor, the nature of the compensation agreement between the parties, schedule of payments for such services, the respective responsibilities of the Advisor and client, limitations as to professional services rendered by the Advisor, as well as client acknowledgment of disclosures. In addition to fees for specific financial planning services, commissions may be generated by implementing plan recommendations.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 3**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

<p>1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b></p>	<p>IRS Empl. Ident. No.:</p>
---	------------------------------

  

Item of Form (identify)	Answer																								
	<p>Depending upon the circumstances of each client situation, an ADV Part II disclosure document will either be delivered at least forty-eight hours prior to signing such contract or, if the ADV Part II is delivered with the execution of the contract, the client will have five business days to terminate the contract for a full refund of any fees paid. Thereafter, each party may terminate the contract upon written notice to the other. On termination, the client will be refunded any advanced unearned fees immediately or Advisor will be entitled to bill for earned fees due to the termination date.</p> <p style="text-align: center;"><b>OTHER CONSULTATION SERVICES</b></p> <p>Advisor provides specialized analysis which focuses on particular client needs in one or more of the areas mentioned above. Services to be provided by Advisor and fees are defined and agreed to in the Financial Planning/Investment Advisory Agreement.</p> <p>Advisor will obtain relevant financial data from client and prepare a "Modular Plan". Report may include recommendations as to the allocation of present financial resources among different asset classes including investments, savings and insurance. Recommendations will be aimed at coordinating the assets with the client's financial position, risk tolerance and financial goals and objectives.</p> <p style="text-align: center;"><b>FINANCIAL PLANNING SERVICES FEE SCHEDULE</b></p> <p>Fee is determined by the greater of gross income or net worth. Gross income includes wages, salary, investment income and net business income. Capital gains or investment appreciation is not included. Net worth does not include primary residence, personal property or vehicles. Business net worth excludes goodwill. Lower fees for comparable services may be available from other sources.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Gross Income</u></th> <th style="text-align: left;"><u>Net Worth</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$75,000</td> <td>Up to \$100,000</td> <td>\$ 850</td> </tr> <tr> <td>\$ 75,000 to 100,000</td> <td>\$100,000 to 200,000</td> <td>1,300</td> </tr> <tr> <td>100,000 to 125,000</td> <td>200,000 to 400,000</td> <td>1,900</td> </tr> <tr> <td>125,000 to 150,000</td> <td>400,000 to 750,000</td> <td>2,500</td> </tr> <tr> <td>150,000 to 200,000</td> <td>750,000 to 1,000,000</td> <td>3,500</td> </tr> <tr> <td>200,000 to 300,000</td> <td>1,000,000 to 2,000,000</td> <td>5,000</td> </tr> <tr> <td>Over 300,000</td> <td>Over 2,000,000</td> <td>Negotiable</td> </tr> </tbody> </table> <p style="text-align: center;"><b>INITIAL RETAINER</b></p> <p>An initial retainer of \$500 or one third (1/3) of the agreed fee, whichever is greater, is due and payable by the client to the Advisor upon execution of the Advisory Agreement. The remainder of the fee is due and payable by the client upon the delivery of the report.</p>	<u>Gross Income</u>	<u>Net Worth</u>	<u>Fee</u>	Up to \$75,000	Up to \$100,000	\$ 850	\$ 75,000 to 100,000	\$100,000 to 200,000	1,300	100,000 to 125,000	200,000 to 400,000	1,900	125,000 to 150,000	400,000 to 750,000	2,500	150,000 to 200,000	750,000 to 1,000,000	3,500	200,000 to 300,000	1,000,000 to 2,000,000	5,000	Over 300,000	Over 2,000,000	Negotiable
<u>Gross Income</u>	<u>Net Worth</u>	<u>Fee</u>																							
Up to \$75,000	Up to \$100,000	\$ 850																							
\$ 75,000 to 100,000	\$100,000 to 200,000	1,300																							
100,000 to 125,000	200,000 to 400,000	1,900																							
125,000 to 150,000	400,000 to 750,000	2,500																							
150,000 to 200,000	750,000 to 1,000,000	3,500																							
200,000 to 300,000	1,000,000 to 2,000,000	5,000																							
Over 300,000	Over 2,000,000	Negotiable																							

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p style="text-align: center;"><b>OTHER SERVICES</b></p> <p style="text-align: center;"><b>METHODS OF ANALYSIS / SOURCES OF INFORMATION / INVESTMENT STRATEGIES</b></p> <p>Generally, the Advisor will utilize a fundamental approach to securities analysis by keeping abreast of general business and economic conditions and changes in the law, taxation and various investment and insurance products. To this end, the Advisor reviews financial and business publications, tax services, technical journals, third party research, annual reports and attends professional education seminars and conferences.</p> <p>Technical analysis may be provided to those clients trading individual stocks and bonds. Such services are usually provided to clients by the Advisor who may elect to use third-party research services and sources.</p> <p>Investment strategies are determined in light of the client's suitability, resources, financial goals and objectives as well as risk tolerance.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 5**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

<p>I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b></p>	<p>IRS Empl. Ident. No.:</p>
---	------------------------------

  

Item of Form (identify)	Answer																																																		
	<p><b>EDUCATION AND BUSINESS STANDARDS</b></p> <p>College degree and/or experience demonstrating the ability to handle the required duties are required of those involved in determining or giving investment advice to clients.</p> <p><b>EDUCATION AND BUSINESS BACKGROUND</b></p> <p><b><u>Robert Emmett Harrigan</u></b></p> <p>Birthdate:           9/4/1928</p> <p>Education:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">University of California Berkeley, Berkeley, CA</td> <td style="width: 20%; text-align: right;">1950</td> </tr> <tr> <td style="padding-left: 40px;">B.S. Engineering</td> <td></td> </tr> <tr> <td>Columbia University, New York, NY</td> <td style="text-align: right;">1984</td> </tr> <tr> <td style="padding-left: 40px;">E.P.B.A.</td> <td></td> </tr> <tr> <td>University of California, Irvine, CA</td> <td style="text-align: right;">1988</td> </tr> <tr> <td style="padding-left: 40px;">C.F.P. - Financial Planning</td> <td></td> </tr> </table> <p>Business Background:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">Harrigan &amp; Howard Financial Advisors, LLC</td> <td style="width: 20%; text-align: right;">1/97 to Present</td> </tr> <tr> <td style="padding-left: 40px;">Regency Securities, Inc.</td> <td style="text-align: right;">11/96 to 2/08</td> </tr> <tr> <td style="padding-left: 40px;">Harrigan Financial Services</td> <td style="text-align: right;">4/93 to 12/96</td> </tr> <tr> <td style="padding-left: 40px;">Innovative Financial Planning</td> <td style="text-align: right;">5/88 to 3/93</td> </tr> </table> <p>Professional Designations/Licenses:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">Certified Financial Planner (CFP)</td> <td style="width: 20%; text-align: right;">1988 to Present</td> </tr> <tr> <td>NASD Series 7 &amp; 63</td> <td style="text-align: right;">1988 to Present</td> </tr> <tr> <td>CA Life &amp; Disability Insurance Licenses</td> <td style="text-align: right;">1988 to Present</td> </tr> <tr> <td>CA Variable Annuity License</td> <td style="text-align: right;">1988 to Present</td> </tr> </table> <p><b><u>Nancy J. Howard</u></b></p> <p>Birthdate:           1/9/1945</p> <p>Education:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">California State University, Los Angeles, CA</td> <td style="width: 20%; text-align: right;">1966</td> </tr> <tr> <td style="padding-left: 40px;">B.S. Business Accounting</td> <td></td> </tr> <tr> <td>College for Financial Planning, Denver, CO</td> <td style="text-align: right;">1988</td> </tr> <tr> <td style="padding-left: 40px;">C.F.P. - Certified Financial Planning</td> <td></td> </tr> </table> <p>Business Background:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">Harrigan &amp; Howard Financial Advisors, LLC</td> <td style="width: 20%; text-align: right;">1/97 to Present</td> </tr> <tr> <td style="padding-left: 40px;">Howard Financial Advisory</td> <td style="text-align: right;">4/93 to 12/96</td> </tr> <tr> <td style="padding-left: 40px;">Innovative Financial Planning</td> <td style="text-align: right;">12/87 to 3/93</td> </tr> </table> <p>Professional Designations/Licenses:</p> <table style="width: 100%;"> <tr> <td style="width: 80%;">Certified Financial Planner (CFP)</td> <td style="width: 20%; text-align: right;">1988 to Present</td> </tr> <tr> <td>Certified Public Accountant (CPA)</td> <td style="text-align: right;">1968 to Present</td> </tr> <tr> <td>CA Life &amp; Disability Insurance License</td> <td style="text-align: right;">1988 to Present</td> </tr> <tr> <td>CA Variable Annuity License</td> <td style="text-align: right;">1988 to Present</td> </tr> </table>	University of California Berkeley, Berkeley, CA	1950	B.S. Engineering		Columbia University, New York, NY	1984	E.P.B.A.		University of California, Irvine, CA	1988	C.F.P. - Financial Planning		Harrigan & Howard Financial Advisors, LLC	1/97 to Present	Regency Securities, Inc.	11/96 to 2/08	Harrigan Financial Services	4/93 to 12/96	Innovative Financial Planning	5/88 to 3/93	Certified Financial Planner (CFP)	1988 to Present	NASD Series 7 & 63	1988 to Present	CA Life & Disability Insurance Licenses	1988 to Present	CA Variable Annuity License	1988 to Present	California State University, Los Angeles, CA	1966	B.S. Business Accounting		College for Financial Planning, Denver, CO	1988	C.F.P. - Certified Financial Planning		Harrigan & Howard Financial Advisors, LLC	1/97 to Present	Howard Financial Advisory	4/93 to 12/96	Innovative Financial Planning	12/87 to 3/93	Certified Financial Planner (CFP)	1988 to Present	Certified Public Accountant (CPA)	1968 to Present	CA Life & Disability Insurance License	1988 to Present	CA Variable Annuity License	1988 to Present
University of California Berkeley, Berkeley, CA	1950																																																		
B.S. Engineering																																																			
Columbia University, New York, NY	1984																																																		
E.P.B.A.																																																			
University of California, Irvine, CA	1988																																																		
C.F.P. - Financial Planning																																																			
Harrigan & Howard Financial Advisors, LLC	1/97 to Present																																																		
Regency Securities, Inc.	11/96 to 2/08																																																		
Harrigan Financial Services	4/93 to 12/96																																																		
Innovative Financial Planning	5/88 to 3/93																																																		
Certified Financial Planner (CFP)	1988 to Present																																																		
NASD Series 7 & 63	1988 to Present																																																		
CA Life & Disability Insurance Licenses	1988 to Present																																																		
CA Variable Annuity License	1988 to Present																																																		
California State University, Los Angeles, CA	1966																																																		
B.S. Business Accounting																																																			
College for Financial Planning, Denver, CO	1988																																																		
C.F.P. - Certified Financial Planning																																																			
Harrigan & Howard Financial Advisors, LLC	1/97 to Present																																																		
Howard Financial Advisory	4/93 to 12/96																																																		
Innovative Financial Planning	12/87 to 3/93																																																		
Certified Financial Planner (CFP)	1988 to Present																																																		
Certified Public Accountant (CPA)	1968 to Present																																																		
CA Life & Disability Insurance License	1988 to Present																																																		
CA Variable Annuity License	1988 to Present																																																		

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 6**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p style="text-align: center;"><b>OTHER BUSINESS ACTIVITIES</b></p> <p>The Advisor's principals hold State of California Life and Disability insurance licenses and are agents for various insurance companies and agencies. The principal's recommendations may result in the voluntary acquisition by the client of insurance products to accomplish the client's objectives. The principals will effect the sale of insurance products for clients if so requested. They will receive usual and customary commissions associated with the transaction. All commissions are disclosed and clients are advised of their option to implement such services elsewhere. A potential conflict of interest exists between the interest of the Advisor and the interest of the client. It is estimated that approximately 2% of applicant's time is spent in this area.</p> <p style="text-align: center;"><b>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</b></p> <p>Usual and customary commissions may be earned by the principals as placement agents for various insurance companies.</p> <p>All commissions are disclosed and clients are advised of their option to implement such services elsewhere. A potential conflict of interest may exist between the interest of the Advisor's principals and the interest of the client.</p> <p style="text-align: center;"><b>CONDITIONS FOR MANAGING ACCOUNTS</b></p> <p>Minimum initial account value of \$250,000 is expected for Asset Management Program.</p> <p style="text-align: center;"><b>INVESTMENT OR BROKERAGE DISCRETION</b></p> <p>Clients participating in the Asset Management Program authorize the Advisor to act under a limited power of attorney to execute trades through a discretionary arrangement pursuant to investment objectives chosen by client. The Advisor will ordinarily determine which securities are purchased or sold and the amount of such purchases and sales. This authority may be limited by specific instructions from the client to purchase, restrict or prohibit transactions in certain securities. Client may terminate this authority at any time upon written notice to Advisor and broker dealer.</p> <p>Clients utilizing Advisor's services in the Asset Management Program have the option of selecting their own broker dealer, or qualified brokers (unaffiliated firms) with whom Advisor has established working relationships. These broker dealers provide brokerage, custodial services, and investment research.</p> <p>The Advisor may be authorized to direct that funds be disbursed from a client account. Such disbursements may only be directed to the client's address of record or to a financial institution specifically for the Client's benefit.</p> <p>The Advisor, in its initial due diligence of firms providing broker dealer and custodian services for client accounts, considers the broker's trade execution policies and the overall value and quality of the products, research and services of the broker dealers, in the decision to register with the firms. Advisor continues to monitor the trading and service offerings of broker dealers and will evaluate at least annually alternative broker dealer platforms as to custody and brokerage services, commission rates and trading execution policies.</p> <p>Advisor may receive "soft dollar" benefits from broker dealer firms in exchange for directing</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 7**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Harrigan & Howard Financial Advisors, LLC**

SEC File Number:  
801- **53717**

Date:  
**March 26, 2010**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Harrigan &amp; Howard Financial Advisors, LLC</b>		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p>client brokerage transactions to the broker dealer. Soft dollar benefits may be in the form of client referrals, research, newsletters and third party vendor discounts. Clients are advised that lower commissions and transaction fees may be available from alternative broker dealers.</p> <p style="text-align: center;"><b>ADDITIONAL COMPENSATION</b></p> <p>When using a third party portfolio manager in all or part of a client's portfolio, the client enters directly into a separate contract with the portfolio manager, RIAC, or broker dealer for providing the services specified by the Advisor. In this capacity, Advisor acts as a solicitor and receives fees directly from the portfolio manager or RIAC rather than the client. The structure of the arrangement and the compensation paid the Advisor will be fully disclosed to the client pursuant to Rule 206 (4) of the Investment Advisors Act of 1940 and all subsequent amendments.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 8**