

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Hodge Financial Services, LLC. If you have any questions about the contents of this brochure, please contact us at: (800)552-2001 or (603)0336-5942, or by email at: bob@voiceoffinancialreason.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Hodge Financial Services, LLC is available on the SEC's website at www.adviserinfo.sec.gov

March 26, 2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us AT (800)552-2001, (603)336-5942 or by email at: bob@voiceoffinancialreason.com.

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Advisory Business

Firm Description

HODGE FINANCIAL SERVICES, LLC, was founded in 1997.

HODGE FINANCIAL SERVICES, LLC provides personalized confidential financial planning and investment management to individuals, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

HODGE FINANCIAL SERVICES, LLC is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, HODGE FINANCIAL SERVICES, LLC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. HODGE FINANCIAL SERVICES, LLC does not act as a custodian of client assets. The client always maintains asset control. HODGE FINANCIAL SERVICES, LLC places trades for clients under a limited power of attorney.

Before recommending that funds be placed under the management of Hodge Financial Services, LLC, a review of the client's current investments and objectives are undertaken by the firm's principal, Robert H. Hodge. It is only after this review and discussion with the client that a specific strategy is recommended. The final recommendation may include investing a portion or all of the client's investable assets in the firm's active asset allocation strategy using either the Vanguard Group or the T Rowe Price Fund Group as the investment vehicle.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Robert H. Hodge is a 99% Member owner. Wadsworth Financial Group, Inc. is a 1% Member owner. Robert H. Hodge is the only Member manager of the firm and is responsible for all of the ongoing activities in the firm.

Types of Advisory Services

HODGE FINANCIAL SERVICES, LLC provides investment supervisory services, also known as asset management services, furnishes investment advice through consultations and publishes a monthly newsletter which discusses current topics that it believes has an effect on the current investment climate. The monthly newsletter is furnished at no cost to a client who uses its asset management services. The newsletter is also available to others at an annual subscription price of \$400.

On more than an occasional basis, HODGE FINANCIAL SERVICES, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

HODGE FINANCIAL SERVICES, LLC uses an active asset allocation strategy. The strategy seeks to weight the portfolio in those areas where Mr. Hodge believes that the risk versus reward favors the investor. The risk tolerance model which Mr. Hodge employs is most closely identified as moderate risk. At times when Mr. Hodge believes that the market risk is extremely high due to current events, he may place a large portion or at times all of the client's portfolio in money market funds as a capital preservation measure.

As of December 31, 2010, HODGE FINANCIAL SERVICES, LLC manages approximately \$107,000,000 in assets for approximately 70 clients. All of the funds are managed on a discretionary basis in which HODGE FINANCIAL SERVICES, LLC has a limited power of attorney authorized by the client.

Tailored Relationships

Mr. Hodge believes that the investment of a client's assets should be based on obtaining personal knowledge about the client. Most of the clients of HODGE FINANCIAL SERVICES, LLC have been clients of his Certified public accountant practice for several years before they became clients of HODGE FINANCIAL SERVICES, LLC. The client in consultation with Mr. Hodge determines the portion of their investable assets which will be placed under the management of HODGE FINANCIAL SERVICES, LLC. All of the funds under management of the firm are allocated to the mutual funds that Mr. Hodge believes are appropriate under its risk tolerance model at the current time. There is no variation in the model from client to client. The firm uses no load mutual fund groups to invest the assets with the objective of limiting the fund expenses that will be charged to the clients account. The

agreement is cancellable by the client at any time without penalty by sending written notification to HODGE FINANCIAL SERVICES, LLC.

The agreement may not be amended, transferred, sold or assigned by either party without the written consent of the investor and the advisor and must conform with applicable securities law.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

Financial planning services that include formal reports are performed by engagement with Mr. Hodge's certified public accountant practice. HODGE FINANCIAL SERVICES, LLC does not charge a fee to its clients for personal financial planning services. It is Mr. Hodge's practice not to charge fees for ongoing financial planning advice but rather he considers it as part of the services of investment management.

Investment Advisory Agreement

Most clients choose to have HODGE FINANCIAL SERVICES, LLC manage all or a portion their assets in order to obtain ongoing in-depth advice and life planning.

The annual Investment Advisory Agreement fee is based on a percentage of the assets under management according to the following schedule:

1.50% on the first \$500,000

1.25% on the next \$500,000 (from \$500,001 to \$1,000,000) and amounts in excess of \$1,000,000 are negotiable.

In certain circumstances for existing clients the annual fee may be higher or lower than the fee schedule above.

Although the Invest Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party.

The fee for amounts invested during a year will be prorated for the remaining portion of the six months billing period in which the investment is made. Fees for additional amounts invested are payable when the additional amounts are invested in the fund family. Fees for subsequent years are based on the market value of the account as of January 1st and July 1st of each year and payable by January 10th and July 10th. In the event an investor cancels the agreement, a refund of the last six months fee will be made based on prorating the number of days remaining in the six month billing period to the total days in the billing period.

Asset Management

Assets are invested primarily in no-load. HODGE FINANCIAL SERVICES, LLC recommends using either the Vanguard Mutual Fund Group or the T Rowe Price Fund Group as the investment vehicle for its investment advisory clients. These companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus.

HODGE FINANCIAL SERVICES, LLC does not receive any compensation, in any form, from fund companies.

The HODGE FINANCIAL SERVICES, LLC Investment Advisory Agreement uses exclusively mutual funds as the investment vehicle. In rare instances HODGE FINANCIAL SERVICES, LLC may manage the asset allocation for a deferred variable annuity product or a non-IRA retirement plan for a participant through a company other than Vanguard or T Rowe Price. HODGE FINANCIAL SERVICES, LLC does not sell variable annuity products and does not recommend their purchase.

Initial public offerings (IPOs) are not available through HODGE FINANCIAL SERVICES, LLC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying HODGE FINANCIAL SERVICES, LLC in writing. If the client made an advance payment, HODGE FINANCIAL SERVICES, LLC will refund any unearned portion of the advance payment.

HODGE FINANCIAL SERVICES, LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, HODGE FINANCIAL SERVICES, LLC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

HODGE FINANCIAL SERVICES, LLC bases its fees on a percentage of assets under management.

Fee Billing

Investment management fees are billed semi annually in advance, meaning that we invoice you at the beginning of the six month billing period. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

HODGE FINANCIAL SERVICES, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to HODGE FINANCIAL SERVICES, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

HODGE FINANCIAL SERVICES, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

HODGE FINANCIAL SERVICES, LLC generally provides investment advice to individuals, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$50,000 of assets under management, which equates to an annual fee of \$750.

HODGE FINANCIAL SERVICES, LLC has the discretion to waive the account minimum. Accounts of less than \$50,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$50,000 within a reasonable time. Other exceptions will apply to employees of HODGE FINANCIAL SERVICES, LLC and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial websites, financial news media, inspections of corporate activities, research materials prepared by others, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that HODGE FINANCIAL SERVICES, LLC may use include Morningstar Principia mutual fund information and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic active asset allocation. This means that we use passively-managed indexes and actively-managed funds where it is felt that they provide better opportunities for the investor. The asset allocation includes the use of globally diversified funds during time periods where the advisor believes it is appropriate.

The active asset allocation model is the same for all client accounts. To control the investment risk the advisor uses domestic stock funds, international stock funds, US Treasury bond funds, corporate bond funds and money market funds. The active asset allocation portion of the model allows the advisor to change the allocation to the various asset classes as conditions may warrant. This means that at times the advisor may have no allocation in certain asset classes and a much larger allocation to money market funds.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying fundamentals. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

HODGE FINANCIAL SERVICES, LLC is registered investment advisor with the Securities and Exchange Commission. HODGE FINANCIAL SERVICES, LLC is not a broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

The managing member of HODGE FINANCIAL SERVICES, LLC, Robert H. Hodge is a certified public accountant licensed in the State of New Hampshire. Mr. Hodge performs various accounting and tax services for many of the clients of HODGE FINANCIAL SERVICES, LLC. Mr. Hodge bills clients for accounting and tax services from his accounting practice. In addition Mr. Hodge serves as a trustee for various trusts that may also use the services of HODGE FINANCIAL SERVICES, LLC. Mr. Hodge performs these trustee services in his capacity as a certified public accountant. HODGE FINANCIAL SERVICES, LLC does not act as a trustee for any of its clients.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of HODGE FINANCIAL SERVICES, LLC have committed to a Code of Ethics that is consistent with the rules enumerated by the Securities and Exchange Commission. Mr. Hodge also follows the Code of Professional Conduct as prescribed by the American Institute of Certified Public Accountants and the New Hampshire Board of Accountancy.

Participation or Interest in Client Transactions

HODGE FINANCIAL SERVICES, LLC and its employees may employ the same active asset allocation strategy that the firm uses for its clients. In addition employees may purchase or sell individual securities for their own account that are recommended in the firm's monthly newsletter. In no event will an employee or principal of the firm purchase securities directly from the client.

Personal Trading

The Chief Compliance Officer of HODGE FINANCIAL SERVICES, LLC is Robert H. Hodge. He personally participates in all investment reallocation trades performed by the firm on all client accounts. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

HODGE FINANCIAL SERVICES, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. HODGE FINANCIAL SERVICES, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

HODGE FINANCIAL SERVICES, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Vanguard Brokerage Services and T Rowe Brokerage Services.

HODGE FINANCIAL SERVICES, LLC does not receive fees or commissions from any of these arrangements.

Best Execution

HODGE FINANCIAL SERVICES, LLC makes its best efforts to execute client mutual fund reallocations in as timely a manner as possible. In most cases all client accounts are reallocated within two business days of the time that Mr. Hodge makes the decision to change the asset allocation model. .

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by the principal Robert H. Hodge.. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Clients receive monthly communications and a performance report on a quarterly basis. Each report will show opening balance, capital contributions, realized and unrealized gains and losses, investment expenses, capital withdrawals and closing balances. These figures will be reported for the current quarter, year to date and since inception of each account. The report will also show the investment rate of return for the current quarter and year to date.

The client receives directly from the mutual fund company, statements for each of the funds in their account. HODGE FINANCIAL SERVICES, LLC

also includes a copy of the mutual fund statement as an attachment to its quarterly performance report.

Client Referrals and Other Compensation

Incoming Referrals

HODGE FINANCIAL SERVICES, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

HODGE FINANCIAL SERVICES, LLC has employed the services of one representative who refers clients to the firm. The registered representative receives 65% of the semi-annual investment advisory fee as compensation for his services.

Referrals Out

HODGE FINANCIAL SERVICES, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

As part of its service to its investment advisory clients the firm produces a monthly newsletter known as "Voice of Financial Reason". While investment advisory clients do not pay an additional fee to receive the newsletter, the firm offers the newsletter to other subscribers for an annual fee of \$400. The newsletter is available through its website voiceoffinancialreason.com.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by HODGE FINANCIAL SERVICES, LLC.

Investment Discretion

Discretionary Authority for Trading

HODGE FINANCIAL SERVICES, LLC accepts discretionary authority to manage mutual fund accounts on behalf of clients. HODGE FINANCIAL SERVICES, LLC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, HODGE FINANCIAL SERVICES, LLC consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. HODGE FINANCIAL SERVICES, LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement changes to our asset allocation model within the overall scope of authority you have given us in the investment advisory agreement.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute changes to your asset allocation within the scope of the investment advisory agreement you signed with us.

Voting Client Securities

Proxy Votes

HODGE FINANCIAL SERVICES, LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, HODGE FINANCIAL SERVICES, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

HODGE FINANCIAL SERVICES, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because HODGE FINANCIAL SERVICES, LLC does not serve as a custodian for client funds or securities,

and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

HODGE FINANCIAL SERVICES, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

While the firm does not have a formal disaster plan, it believes that client accounts are protected. The funds are all invested with outside custodians which, due to their size maintain formal disaster plans. In addition a copy of the client's quarterly reports and mutual fund statements are maintained offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

HODGE FINANCIAL SERVICES, LLC has not signed a Business Continuation Agreement with another financial advisory firm to support HODGE FINANCIAL SERVICES, LLC in the event of Robert H. Hodge's serious disability or death. Mr. Hodge works closely with his spouse in the business and she is fully aware of all of the clients and the steps that would be necessary to provide clients with options for the management of their accounts. In addition the firm has a 1% member, Wadsworth Financial Group, Inc. that has experience in investment management.

Information Security Program

Information Security

HODGE FINANCIAL SERVICES, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

HODGE FINANCIAL SERVICES, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

You typically provide personal information when you complete a HODGE FINANCIAL SERVICES, LLC investment advisory agreement. The information may include name and address, social security or tax identification number and mutual fund account information. It also may include information related to other financial accounts.

We do not sell or share information about your account except as required by your mutual fund or variable annuity provider to complete transactions requested by either you or us in accordance with our agreement. We will release information about you if you direct us to, if we are compelled by law to do so or in other legally limited circumstances.

We restrict access to information about you to those HODGE FINANCIAL SERVICES, LLC employees who perform services on your account. We maintain strict physical, electronic and procedural safeguards to protect your personal information.

For your protection, we recommend that you do not provide your account information, user name or password to anyone. If you become aware of any suspicious activity related to your account, please contact us immediately.

As required by federal law, we will notify you of our privacy policy annually. We reserve the right to modify this policy at any time, but rest assured that if we do change it, we will tell you promptly.

As a HODGE FINANCIAL SERVICES, LLC client we recognize that you have entrusted your personal assets as well as your personal information to us. We are committed to keeping our relationship confidential and only sharing the information necessary to complete transactions. We will not sell personal information for any purpose.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

HODGE FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Principle and Member Manager Information

Educational Background:

- Birthdate- October 13, 1950
- University of New Haven, Bachelors of Science in Accounting, graduated in 1972.

Business Experience:

- Robert H. Hodge has been a Certified Public Accountant since 1974. He earned the designation of a Personal Finance Specialist from the American Institute of Certified Public Accountants. Mr. Hodge was a partner in a Connecticut CPA firm from 1975 to 1987, when he and his family moved to New Hampshire. In January 1988 he formed a CPA firm known as Robert H. Hodge, CPA and has practiced as a sole practitioner to the present. In 1990 he co-founded an investment advisory firm using active asset allocation and market timing. On June 1, 1997 he left the investment advisory firm and formed HODGE FINANCIAL SERVICES, LLC. He has been performing investment analysis and using asset allocation techniques to control risk for clients for more than 20 years. Mr. Hodge has extensive experience in tax preparation and financial planning issues.

Disciplinary Information: None

Other Business Activities: Robert H. Hodge, CPA, an accounting firm licensed by the State of New Hampshire.

Additional Compensation: Mr. Hodge earns additional compensation from his practice as a Certified Public Accountant.