

REMICK & BARTOLÉT FINANCIAL CONSULTING, INC.

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March 31, 2011

This Brochure provides information about the qualifications and business practices of Remick & Bartolét Financial Consulting, Inc. If you have any questions about the contents of this Brochure, you may contact us at (503) 635-4073, or email susan@remick-bartolet.com to obtain answers and additional information. Remick & Bartolét Financial Consulting, Inc. is a registered investment advisor with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC).

Additional information about Remick & Bartolét Financial Consulting, Inc. is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to Clients as required by SEC Rules. This Brochure dated March 31, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide Clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Susan Remick or Wayne Bartolét at (503) 635-4073, or by email to susan@remick-bartolet.com.

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Item 4 - Advisory Business

INVESTMENT ADVISORY SERVICES

Remick & Bartolét Financial Consulting, Inc. (“Remick & Bartolét” “we” “us” and “Advisor”) is an Oregon corporation registered as an investment advisor under the laws of the Securities and Exchange Commission. Our principal place of business is located in Lake Oswego, Oregon. Susan E. Remick, CFP® is the President and Chief Compliance Officer and Wayne K. Bartolét is the Secretary/Treasurer of Remick & Bartolét which was founded in 1999.

We offer a wide range of investment advisory services to our Clients. Advice and services are tailored to the stated objectives of each Client. Generally, we have the authority to determine, without obtaining specific Client consent, the securities bought or sold and the amount of securities bought or sold and transaction fees paid. The only restrictions on the above discretionary authority are those set by Clients on a case-by-case basis.

In certain instances, advisory services will include or may be limited to the monitoring of the performance of certain investments in a Client’s account(s). In this capacity we may recommend changes, provide the Client with reports or other information and periodically review the suitability of the investment(s) for the Client.

Except as otherwise instructed, we will provide Clients at least quarterly a list of all assets held in the account(s), the asset values, and all transactions affecting the account assets including any additions or withdrawals.

We do not participate in any wrap-fee programs.

We manage \$67,362,000 of Client assets on a discretionary basis. This amount was calculated as of December 31, 2010.

FINANCIAL PLANNING SERVICES

We provide financial planning services as indicated below and as agreed in a separate Financial Planning Agreement executed between Remick & Bartolét and each Client:

- Cash Flow/Budget Analysis
- Retirement Projections
- Investment Analysis
- Development of Investment Objectives

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- Investment Recommendation
- Investment Planning/Analysis
- Education Planning/Analysis
- Employee Benefit Review
- Estate Analysis
- Gifting Strategies

The value and usefulness of the financial planning services is dependent upon information Clients provide us and upon a Client's active participation in the formation of financial planning objectives and in the implementation of plans to attain those objectives. Clients complete a detailed questionnaire provided by us and/or provide extensive information during a personal interview.

Item 5 - Fees and Compensation

With regard to investment advisory services, we are a fee-only advisory Firm, meaning we are compensated only by our Clients and do not receive compensation or commissions from any other parties. We accept no commissions, referral fees, soft dollars, or other hidden costs associated with investments or investment management. We believe this method of compensation minimizes any potential conflicts of interest.

In consideration of our services, Client will pay us a fee quarterly in arrears, with payment due within 10 days from the date of the invoice. The fee will be equal to the respective percentage per annum below based on the average daily balance of the account(s) for the previous quarter. The specific fee schedule for each Client is documented in their Investment Advisory Agreement. We may amend this fee schedule upon 30-days prior written notice.

STANDARD INVESTMENT ADVISORY FEE SCHEDULE

<u>Assets</u>	<u>Maximum Annual Fee</u>
\$0 to \$250,000	1.0%
\$250,001 to \$500,000	.90%
\$500,001 to \$1 million	.80%
\$1 million to \$5 million	.70%
\$5 million to \$10 million	.60%

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other readily marketable securities and other instruments shall be priced using a pricing service or through quotations from one or more dealers, and all other assets shall be valued at fair value by Remick & Bartolét whose determination shall be conclusive.

Clients generally grant us authority to deduct fees directly from their accounts. In such cases, we submit an invoice to the independent custodian holding the Client's assets. We may liquidate securities in Client accounts if the accounts have insufficient cash to pay the fee. As required, fee invoices will be mailed to each Client, and will include a list of the account assets and the value of those assets, the value of the assets on which the fee is based, the fee, and the specific manner in which the fee was calculated. Clients bear the responsibility for verifying the accuracy of fee calculations.

Mutual fund fees and charges, brokerage commissions, stock transfer fees, and other transaction fees are in addition to the investment management fees paid to us and are paid out of the assets in a Client's account(s).

Fees for partial quarters at the commencement or termination of an Investment Advisory Agreement will be prorated based on the number of days the accounts were open during the quarter.

FINANCIAL PLANNING FEE SCHEDULE

Compensation to us for our financial planning service will be at the rate of \$160.00 per hour, or a flat fee as agreed upon with each Client. An advance deposit may be required prior to our beginning work. In the event the contract for services between Remick & Bartolét and a Client is terminated, Remick & Bartolét will be compensated for work performed and the remaining fee, if any, will be returned to the Client on a pro rata basis.

Item 6 – Performance-Based Fees and Side-by-Side Management

We do not charge any performance-based fees for our services. Accordingly, this item is not applicable to our Firm.

Item 7 - Types of Clients

We provide investment advice to the following types of Clients:

- Individuals
- Business owners
- Trusts and Estates

Because each Client is unique, we encourage involvement in the planning and ongoing processes. Such involvement does not have to be time consuming, however we want our Clients to remain informed and have a sense of security about their investments. It is the responsibility of each Client to give us complete and accurate information and to notify us of any changes in their financial circumstances or goals.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

We offer advice on investments primarily including (but not limited to) the following:

- Certificates of deposit
- Corporate debt securities (other than commercial paper)
- Equity securities such as:
 - Exchange-listed securities
 - Exchange-Trade Funds
- Investment company securities:
 - Variable Life Insurance (advice only, we do not perform transactions in this area)
 - Variable Annuities (advice only, we do not perform transactions in this area)
 - Mutual fund shares
- Municipal securities
- United States government securities

While we may assist Clients with assets or securities that are appropriate for short-term objectives, our primary investment strategies are designed for the long-term. In specific circumstances, margin transactions could be utilized.

We research and analyze securities using fundamental methods. The main sources of information we rely upon when researching and analyzing securities include research materials prepared by others (e.g. Morningstar, Schwab Institutional research), financial newspapers and periodicals, annual reports and prospectuses.

We will use our best judgment and good faith efforts in rendering services to our Clients. However, we cannot warrant or guarantee any particular level of account performance, or that an account will be profitable over time. Not every investment decision or recommendation made by us will be profitable. Clients assume all market risk involved in the investment of account assets under the Investment Advisory Agreement and understand that investment decisions made for their accounts are subject to various market, currency, economic, political and business risks.

Except as may otherwise be provided by law, we are not liable to Clients for:

- Any loss that a Client may suffer by reason of any investment decision made or other action taken, or omitted, in good faith by us with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use;
- Any loss arising from our adherence to a Client's instructions; or
- Any act or failure to act by a custodian of a Client's account(s).

Nothing in this Agreement shall relieve Remick & Bartolét from any responsibility or liability we may have under the Advisers Act of 1940, or other applicable federal or state law.

While all investing involves risk of loss, as referenced above, our advisory services generally recommend appropriate asset allocation strategies, diversification, investment in mutual funds, Exchange Traded Funds (ETFs) and broadly held equities, all of which typically limit significant or unusual risks.

It is the responsibility of each Client to give us complete information and to notify us of any changes in financial circumstances or goals.

Item 9 - Disciplinary Information

We are required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of our Firm, or the integrity of our management.

There is no information to disclose applicable to this item as neither Ms. Remick nor Mr. Bartolét has been the subject of any arbitration claims or any other proceedings (civil, self-regulatory organization or administrative).

Additional information about Remick & Bartolét Financial Consulting, Inc. is available on the SEC website at www.Adviserinfo.sec.gov.

Item 10 - Other Financial Industry Activities and Affiliations

The principal business of Remick & Bartolét is that of a fee-only registered investment advisor and fee-only provider of financial planning services. The principals and associated persons of our Firm are also licensed as insurance agents, are appointed with multiple insurance carriers, and engage in the business of selling insurance products. In those situations when it is suitable and appropriate to meet a Client's insurance needs, we may place life, health and disability insurance contracts for Clients. When we act in the capacity of an insurance agent, the principals or associated persons may participate in and receive the usual and customary commissions or fees on the insurance products which the Client purchases. Approximately 5% of the principals income occurs from insurance-related business activities.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

CODE OF ETHICS

Remick & Bartolét has a Code of Ethics which all employees are required to follow. The Code of Ethics outlines proper conduct related to all services provided to Clients. Prompt reporting of internal violations is mandatory. Our chief compliance officer, Susan Remick, evaluates employee performance to ensure compliance with the code of ethics. A copy of the code of ethics is available to any Client or prospective Client upon request.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Remick & Bartolét performs investment advisory services for various Clients and may give advice and take action with respect to any one of its Clients or for itself which may differ from advice given, or the timing or nature of action taken, with respect to any other Client. Transactions in a specific security may not be accomplished for all Clients' accounts at the same time or the same price.

We may refrain from rendering any advice or services concerning securities of companies in which any of our principals may have a substantial economic interest and will disclose to Clients any material conflict of interest which could reasonably be expected to impair the rendering of unbiased and objective advice.

Item 12 - Brokerage Practices

In recommending broker-dealers, we seek to obtain “best execution,” meaning that we seek to execute securities transactions for Clients so that the total costs or proceeds in each transaction are the most favorable to the Client under the circumstances. The factors we consider when evaluating a Custodian for best execution include:

- Financial responsibility and stability
- Execution capability;
- Commission rates and fees;
- Responsiveness;
- Capability to provide timely service;
- The value of any research services or brokerage services provided; and
- Any other factors that may prove to be significant.

We generally recommend that Clients open brokerage accounts with Charles Schwab & Co., Inc. (“Schwab”), although Clients may direct us to use a broker-dealer of their choosing. If the Client selects a broker-dealer of their own choosing, we may be unable to seek best execution of their transactions, and their commission costs may be different from those of our recommended broker-dealer. In addition, we may place their transactions after we place transactions for Clients using our recommended broker-dealer.

Remick & Bartolét currently does not aggregate purchases and sales and other transactions made for a Client’s account(s) with purchases and sales and other transactions in the same or similar securities or instruments made for multiple Clients.

Confirmations of any transactions effected for a Client’s account(s) will be sent to the Client by Schwab (or other Custodian of the Client’s account).

Item 13 - Review of Account(s)

Advisor principals Wayne K. Bartolét and Susan E. Remick CFP® regularly review the status of holdings in Client accounts. An overall assessment of a Client's account(s) is performed on at least a quarterly basis. All reviews are based on the Client's stated investment objectives.

More frequent reviews may be triggered by a change in the Client's investment guidelines; tax considerations; large deposits or withdrawals; large security sales or purchases; changes in corporate management and/or objectives; changes in mutual fund management and/or objectives; changes in the macro-economic climate; or other changing circumstances.

Investment advisory Clients also receive standard account statements from the custodian of their account(s) on a monthly basis.

Item 14 – Client Referrals and Other Compensation

We have no arrangements, written or oral, in which we compensate others or are compensated for Client referrals.

Item 15 - Custody

Other than having the ability to deduct our fees from a Client's account(s), we do not have custody of the assets in the account(s) and shall have no liability to the Client for any loss or other harm to any property in the account(s), including any harm to any property in the account(s) resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The Client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer.

Item 16 – Investment Discretion

Except as otherwise instructed, Clients grant us ongoing and continuous discretionary authority to execute investment recommendations in accordance with our understanding of their financial circumstances and goals and objectives without a Client's prior approval of each specific transaction. Under this discretionary authority, Clients allow us to purchase and sell securities and instruments in their accounts, arrange for delivery and payment in connection with the transactions, select and retain sub-advisors, and otherwise act on their behalf in most matters necessary or incidental to the handling of the accounts, including monitoring certain assets.

In some limited circumstances, Clients grant us non-discretionary authority to execute investment recommendations as stated above. Non-discretionary authority requires us to obtain a Client's approval of each specific transaction prior to executing investment recommendations, as well as for the selection and retention of sub-advisors to their account(s).

All transactions in the accounts are made in accordance with the directions and preferences provided to us by each Client. Custodians require that Clients authorize our trading authority.

Item 17 – Voting Client Securities

Unless specifically directed otherwise in writing by the Client, we are authorized to receive informational copies of proxy statements and annual reports, but we do not vote proxies on issues held in the account(s). It is the responsibility of the Client to vote the proxies.

Item 18 – Financial Information

We do not require prepayment of asset management fees.

As noted in Item 15 above, except for having the ability to deduct our fees, we do not have custody of Client's funds or securities.

We have no financial commitments which would impair our ability to meet the contractual and fiduciary commitments to our Clients, and have not been the subject of any bankruptcy proceedings.

EDUCATION AND BUSINESS BACKGROUND

SUSAN E. REMICK, CFP® President and Chief Compliance Officer

Susan received her B.A. degree from Seattle University. She taught high school for 3 years and then worked for a major retailer from 1972 until 1984. She became a Registered Representative with a national financial services Firm in 1984, and received the CFP (Certified Financial Planner) certification in 1987 (*see below for an explanation of the CFP certification), and the Masters of Science in Financial Services degree from the College for Financial Planning in 1998. She moved to a regional financial services Firm in 1989, where she continued her work with Clients. In 1991, she and Wayne Bartolét opened a separate office in Portland, and in 1995 moved their office to their current site in Lake Oswego. In 1999, they formed Remick & Bartolét Financial Consulting, Inc. and have offered independent financial planning and investment advisory services since that time. They were initially registered with the State of Oregon and later became registered with the SEC

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(Securities and Exchange Commission). Susan has passed the NASD Series 7, 24, 63, 65 securities examinations and acquired the related licenses. In addition, Susan is insurance-licensed for life and health products in the State of Oregon.

WAYNE K. BARTOLÉT Secretary/Treasurer

Wayne served in the U. S. Army in Viet Nam after high school graduation. He received his Bachelor of Science degree from the Philadelphia College of the Bible and continued with graduate studies at the Covenant Theological Seminary in St. Louis, Missouri. He worked for a national book store in management from 1975 until 1986 when he became a Registered Representative with a national financial services Firm and then moved to a regional Firm in 1987. In 1991, he and Susan Remick opened a separate office in Portland, and in 1995 moved their office to their current site in Lake Oswego. In 1999, they formed Remick & Bartolét Financial Consulting, Inc. and have offered independent financial planning and investment advisory services since that time. They were initially registered with the State of Oregon and later became registered with the SEC (Securities and Exchange Commission). Wayne has passed the NASD Series 6 and 63 securities examinations and acquired the related licenses. In addition, Wayne is insurance-licensed for life and health products in the State of Oregon.

We do not have any outside business activities.

We have no relationship or arrangements with any securities issuers.