

**Part 2A of Form ADV: *Firm Brochure***

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This brochure provides information about the qualifications and business practices of G2G Capital Advisors, LLC (hereinafter “G2G” or “firm” or “we”). If you have any questions about the contents of this brochure, please contact us at (732) 741-7007 or priscilla@g2gcap.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 G2G also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 163579.

## **Item 2      Material Changes**

This amended Firm Brochure, dated 03/27/2013, provides you with a summary of G2G's advisory services and fees, professionals, certain business practices and policies, as well as actual or potential conflicts of interest, among other things. This Item is used to provide our clients with a summary of new and/or updated information; we will inform of the revision(s) based on the nature of the information as follows.

- Annual Update: We are required to update certain information at least annually, within 90 days of our firm's fiscal year end (FYE) of December 31. We will provide you with either a summary of the revised information with an offer to deliver the full revised Brochure within 120 days of our FYE or we will provide you with our revised Brochure that will include a summary of those changes in this Item.
- Material Changes: Should a material change in our operations occur, depending on its nature we will promptly communicate this change to clients (and it will be summarized in this Item). "Material changes" requiring prompt notification will include changes of ownership or control; location; disciplinary proceedings; significant changes to our advisory services or advisory affiliates – any information that is critical to a client's full understanding of who we are, how to find us, and how we do business.

<b>Item 3</b>	<b>Table of Contents</b>	<b>Page</b>
Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents	3
Item 4	Advisory Business	4
Item 5	Fees and Compensation	5
Item 6	Performance-Based Fees and Side-By-Side Management	7
Item 7	Types of Clients	7
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss	8
Item 9	Disciplinary Information	12
Item 10	Other Financial Industry Activities and Affiliations	12
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	12
Item 12	Brokerage Practices	13
Item 13	Review of Accounts	13
Item 14	Client Referrals and Other Compensation	14
Item 15	Custody	14
Item 16	Investment Discretion	14
Item 17	Voting Client Securities	14
Item 18	Financial Information	14

## **Item 4      Advisory Business**

G2G is a SEC-registered investment adviser with its principal place of business located in New Jersey. G2G was formed in March 2012.

Listed below are the firm's principal owners (i.e., those individuals and/or entities controlling 25% or more of this company).

- Priscilla Schroy Glover, Managing Member and Chief Compliance Officer
- Gordon Glover, Managing Member

G2G offers the following advisory services to our clients:

### **INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT**

Our firm provides continuous advice to a client regarding the investment of client funds based on the specific individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we help develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a non-discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities.

- Exchange-listed securities
- Securities traded over-the-counter
- Foreign issuers
- Warrants
- Corporate debt securities (other than commercial paper)
- Commercial paper
- Certificates of deposit
- Municipal securities
- Mutual fund shares
- United States governmental securities

- Options contracts on securities
- Options contracts on commodities
- Futures contracts on tangibles
- Futures contracts on intangibles

Because some types of investments involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

### **INVESTMENT EDUCATION SERVICES**

These services include providing information pertaining to general principles of investing, portfolio management and wealth preservation. We also provide specific consultation and administrative services regarding investment and financial concerns of the client. Investment Education Services are not limited to any specific product or service offered by a broker dealer or insurance company. All educational information is of a generic nature.

### **PUBLICATION OF REPORTS**

Our firm also publishes reports, from time to time or at the request of a client, providing general information on various financial topics including, but not limited to, market performance and market trends, etc. No specific investment recommendations are provided in this newsletter and the information provided does not purport to meet the objectives or needs of any individual.

### **AMOUNT OF MANAGED ASSETS**

As of 12/31/2012, G2G has \$154,706,391 assets under advisory.

## **Item 5 Fees and Compensation**

### **INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT FEES**

For Investment Supervisory Services, G2G is paid a fee based upon the complexity of each client's individual investment strategy and investment infrastructure. Fees may be a negotiated fixed rate, or computed as a percentage of the client's assets ranging up to 1.25%, or some combination of the above, depending on the specific circumstances. Clients are invoiced in arrears at the end of each month.

A minimum of \$10,000,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. G2G may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

## INVESTMENT EDUCATION SERVICES FEES

Our investment education services are offered on a case-by-case basis, free of charge or for a fixed fee, to our clients who have engaged G2G to provide Investment Supervisory Services.

## PUBLICATION OF REPORTS FEES

Our reports are distributed free of charge to our clients who have engaged G2G to provide Investment Supervisory Services.

## GENERAL INFORMATION

**Limited Negotiability of Advisory Fees:** Although G2G has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

**Termination of the Advisory Relationship:** A client agreement may be canceled at anytime, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. In calculating a client's reimbursement of fees, we will pro rate the reimbursement according to the number of days remaining in the billing period.

**Mutual Fund Fees:** All fees paid to G2G for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

**Wrap Fee Programs and Separately Managed Account Fees:** Clients participating in separately managed account programs may be charged various program fees in addition to the advisory fee charged by our firm. Such fees may include the investment advisory fees of the independent advisers, which may be charged as part of a wrap fee arrangement. In a wrap fee arrangement, clients pay a single fee for advisory, brokerage and custodial services. Client's portfolio transactions may be executed without commission charge in a wrap fee arrangement. In evaluating such an arrangement, the client should also consider that, depending upon the level of the wrap fee charged by the broker-dealer, the amount of portfolio activity in the client's

account, and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately. We will review with clients any separate program fees that may be charged to clients.

***Additional Fees and Expenses:*** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

***Grandfathering of Minimum Account Requirements:*** Pre-existing advisory clients are subject to G2G's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

***ERISA Accounts:*** G2G is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, G2G may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset G2G's advisory fees.

***Advisory Fees in General:*** Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

***Limited Prepayment of Fees:*** Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

## **Item 6            Performance-Based Fees and Side-By-Side Management**

G2G does not charge performance-based fees.

## **Item 7            Types of Clients**

G2G provides advisory services to the following types of clients:

- High net worth individuals
- Trusts
- Estates
- Foundations
- Family Partnerships
- Family Offices

- Private Banks
- Investment Companies (including mutual funds)
- Corporations or other businesses not listed above

As previously disclosed in Item 5, our firm has established certain initial minimum account requirements, based on the nature of the service(s) being provided. For a more detailed understanding of those requirements, please review the disclosures provided in each applicable service.

## **Item 8            Methods of Analysis, Investment Strategies and Risk of Loss**

### **METHODS OF ANALYSIS**

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Charting.** In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

**Fundamental Analysis.** We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

**Technical Analysis.** We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement. Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may underperform regardless of market movement.

**Cyclical Analysis.** In this type of technical analysis, we measure the movements of a particular stock against the overall market in an attempt to predict the price movement of the security.

**Quantitative Analysis.** We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share, and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

**Qualitative Analysis.** We subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily



subject to measurement, and predict changes to share price based on that data. A risk is using qualitative analysis is that our subjective judgment may prove incorrect.

**Asset Allocation.** Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

**Mutual Fund and/or ETF Analysis.** We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

**Risks for all forms of analysis.** Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## **INVESTMENT STRATEGIES**

We advise and consult on the use of the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases.** We recommend the purchase securities with the idea of holding them in the client's account for a year or longer. Typically we recommend this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

**Short-term purchases.** When utilizing this strategy, we recommend the purchase of securities with the idea of selling them within a relatively short time (typically a year or less).

We recommend this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

**Trading.** We recommend the purchase of securities with the idea of selling them very quickly (typically within 30 days or less). We recommend this in an attempt to take advantage of our predictions of brief price swings.

**Short sales.** We recommend borrowing shares of a stock for your portfolio from someone who owns the stock on a promise to replace the shares on a future date at a certain price. Those borrowed shares are then sold. On the agreed-upon future date, we recommend buying the same stock and returning the shares to the original owner. We recommend engaging in short selling based on our determination that the stock will go down in price after we have borrowed the shares. If we are correct and the stock price has gone down since the shares were purchased from the original owner, the client account realizes the profit.

**Margin transactions.** We recommend purchasing stocks for your portfolio with money borrowed from your brokerage account. This allows you to purchase more stock than you would be able to with your available cash, and allows us to recommend stock without selling other holdings.

**Option writing.** We may recommend using options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as a share of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative, because it derives its value from an underlying asset.

The two types of options are calls and puts:

- A call gives the holder the right to buy an asset at a certain price within a specific period of time. We will recommend buying a call if we have determined that the stock will increase substantially before the option expires.
- A put gives the holder the right to sell an asset at a certain price within a specific period of time. We will recommend buying a put if we have determined that the price of the stock will fall before the option expires.

We will recommend using options to speculate on the possibility of a sharp price swing. We will also recommend using options to "hedge" a purchase of the underlying security; in other words, we will recommend using an option purchase to limit the potential upside and downside of a security we have purchased for your portfolio. We recommend using "covered calls", in which the client would sell an option on a security it already owns. In this strategy, the client receives a fee for making the option available, and the person purchasing the option has the right to buy the security from the client at an agreed-upon price. We recommend using a "spreading strategy", in which the client would purchase two or more option contracts (for example, a call option that the client buy and a call option that the client sell) for the same underlying security. This effectively puts the client on both sides of the market, but with the ability to vary price, time and other factors.

**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk. The risks associated with our investment strategies include the following:

- **Market Risk:** The price of any security 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 circumstances. For example, political, economic or social conditions may trigger adverse market events.
- **Individual Security Risk:** No investment manager can guarantee that investments will perform as anticipated, since unforeseen events ranging from earnings surprises to acquisitions to corporate fraud can impact the price of a security in a way that the manager did not anticipate.
- **Concentration Risk:** Investing in any one particular asset class, sector, or finite universe of securities carries concentration risk. A lack of diversity around investments creates the potential for loss in excess of what a broader portfolio of investments might offer.
- **Business Risk:** Every company has business risk, whether that risk is a fire at a key plant to a defective product leading to a recall. No investment manager can predict or project the impact on securities prices of unforeseen business risks occurring.
- **Short Selling Risk:** Similar to the risk of a long investment losing value in the event that the price of the underlying security falls, a short investment carries the risk of the price of the underlying security rising. In a long investment, the maximum loss an investor can sustain is the full loss of investment, if the underlying security goes to zero. In a short sale, the loss is, in theory, unlimited, as the price of the short could rise to infinity. In addition, short sales require borrowing and selling securities, which could present risk if liquidity in the underlying security is compromised and create loss for the investor.
- **Foreign Investment Risk:** Investing in the securities of companies that are not domiciled in the United States, and subject to the regulation and oversight of the United States Government and the corresponding legal protections, creates business risk in excess of what to expect from companies operating in the United States. Investing in securities traded on exchanges other than those regulated in the United States presents greater liquidity risk than the exchanges in the United States. Investing in ADR securities that are benchmarked against another currency creates the potential for loss in the event that there is a currency disruption between the US Dollar and the underlying currency of the investment security.
- **Interest-Rate Risk:** Fluctuations in interest rates may cause the price of investments to fluctuate as well. Historically, rising interest rates have had an adverse impact on the price of existing bonds and stocks. Conversely, falling interest rates have typically had a positive impact on the price of existing bonds and stocks.
- **Equity Options Risk:** Being long an equity option, whether a call or put, carries the risk of full loss of investment. Being short an equity option on an uncovered basis creates the potential for a significant loss in the event that the underlying equity moves up or down significantly due to unforeseen events.

## **Item 9           Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Our firm and our management personnel have no reportable disciplinary events to disclose.

## **Item 10          Other Financial Industry Activities and Affiliations**

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations. G2G maintains no relationship or financial arrangement with any related party that is a: broker-dealer, municipal securities dealer, government securities dealer or broker, investment company or other pooled investment vehicle, other investment advisor or financial planner, futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker, real estate dealer or sponsor/syndicator of limited partnerships.

## **Item 11          Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

G2G and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

G2G's Code of Ethics further includes the firm's policy prohibiting the use of material nonpublic information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [priscilla@g2gcap.com](mailto:priscilla@g2gcap.com), or by calling us at (732) 741-7007.

G2G and individuals associated with our firm are prohibited from engaging in principal transactions. G2G and individuals associated with our firm are also prohibited from engaging in agency cross transactions.

## **Item 12          Brokerage Practices**

G2G does not have any soft-dollar arrangements and does not receive any soft-dollar benefits.

G2G permits clients to direct G2G to use the services of broker-dealer selected by the client. G2G may from time to time make recommendations to clients with respect to the choice of a broker-dealer. In making such recommendations, G2G primarily considers price, consistency of execution, reputation of the firm, expertise and quality of service. G2G does not receive compensation of any kind for these types of recommendations.

We reserve the right to decline acceptance of any client account for which the client directs the use of a broker if we believe that this choice would hinder our fiduciary duty to the client and/or our ability to service the account. In directing the use of the broker-dealer to be used, it should be understood that G2G may or may not have authority to negotiate commissions or to necessarily obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to the client and those charged to other clients (who may direct the use of another broker). Not all advisers require clients to direct them to use a particular broker-dealer.

As a matter of policy and practice, G2G does not block client trades and, therefore, we recommend client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, our clients may not receive volume discounts available to advisers who block client trades.

## **Item 13          Review of Accounts**

### **INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT**

**REVIEWS:** While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed no less than monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. These accounts are reviewed by: Priscilla Schroy Glover, Managing Member and Chief Compliance Officer, with the assistance of Gordon Glover, Managing Member.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer, we provide written reports summarizing account performance, balances and holdings. These reports are provided at the request of a client. In addition, although we do not commit G2G to any fixed schedule of providing reports, we provide reports from time to time in our discretion.

## **Item 14      Client Referrals and Other Compensation**

### **CLIENT REFERRALS**

It is G2G's policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm. It is also G2G's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a nonclient in conjunction with the advisory services we provide to our clients.

## **Item 15      Custody**

In addition to the periodic statements that clients receive directly from their custodians, we also send account statements directly to our clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current. Our firm does not have actual or constructive custody of client accounts.

## **Item 16      Investment Discretion**

As previously disclosed in Item 4 of this brochure, our firm does not provide discretionary asset management services; we manage client assets only on a non-discretionary basis. Therefore, we will obtain the client's approval before executing transactions in the client's account.

## **Item 17      Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. We do not offer any consulting assistance regarding proxy issues to clients.

## **Item 18      Financial Information**

As an advisory firm, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. G2G has no additional financial circumstances to report. Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

G2G has not been the subject of a bankruptcy petition at any time during the past ten years.