

Item 1 – Cover Page



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Part 2A ADV of Form ADV: Firm Brochure

This brochure provides information about the qualifications and business practices of Azurite Financial LLC. If you have any questions about the contents of this brochure, please feel free to contact us at (540)412-2834. 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 Melody Fowler also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

Changes and updates made to this brochure are described in Table 1. Our brochure may be requested by contacting Melody A. Fowler, Owner and Chief Compliance Officer at (540) 412-2834.

Additional information about Azurite Financial, LLC is available via the SEC's web site, adviserinfo.sec.gov.

Table 1 Brochure Revision History

<u>Revision History</u>	<u>Date</u>	<u>Revision Description</u>
-	2015 02 14	

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Item 4 - Advisory Business

Firm and Owner Description

Azurite Financial LLC is an exclusive fee-only holistic financial planning company that specializes in creating customized financial plans. In addition, to financial plans Azurite Financial LLC provides financial advice on a variety of individual topics. In 2014 Azurite Financial LLC was established as a Virginia domiciled Limited Liability Company. Azurite Financial is owned and operated by Melody Fowler, who holds a Master's Degree from Iowa State University, specializing in Family Financial Planning. Azurite Financial LLC holds itself to fiduciary standards, in that Azurite Financial LLC puts our customer's interest first. We believe a good adviser has a combination of skills to coach, teach, assist, encourage, and to guide our clients, through their financial challenges. Azurite Financial LLC's objective is to listen carefully to our clients so that we can better assist them in meeting their goals.

Initial Meeting

The initial meeting is approximately 30-45 minutes, and can be conducted either in person, or over the phone. The initial meeting provides the prospective client an opportunity to see if the services offered by Azurite Financial LCC meet their individual needs. During or prior to the initial meeting clients will be receiving a copy of the given Form ADV Part 2 Firm Brochure and Private Policy Documents. At this meeting Azurite Financial LLC will disclose any conflicts of interest. If a prospective client is interested in working with Azurite Financial LLC they will first be required to sign our Client Engagement Agreement Document.

Initial Process and Financial Planning Services

Before offering any financial advice Azurite Financial LLC will first establish the client relationship. Next Azurite Financial LLC will review and collect a variety of financial documents; examples may include, but are not limited to: W-2s, 1099s, insurance policies, mortgage information, wills and trusts, tax returns, current retirement plan information, other investments statements, rental information, business agreements and other data as needed. The documents are essential throughout the engagement and any changes (experience windfalls, adoptions, etc.) should be disclosed as soon as possible. In addition to financial information, Azurite Financial LLC will discuss the client's Financial Goals, financial concerns and risk comfort level. During this time the Risk Survey will be completed. All financial information provided to Azurite Financial LLC is kept confidential; additional information may be found in the Privacy Policy Statement provided during the initial meeting.

After the client's information has been analyzed and a plan developed, then the client will meet with Azurite Financial LLC to discuss the tailored financial plan to help the client meet their financial goals. Throughout the process Azurite Financial LLC is available to meet with the client to make adjustments to the plan or the information provided. Next Azurite Financial LLC will help the client implement the recommendations offered. Finally, Azurite Financial LLC will stay in touch with the client to help assist with any future concerns or problems that may arise.

Type of Services Offered

Azurite Financial LLC provides holistic financial planning advice and educational advice for individuals and small companies. In addition Azurite Financial LLC offers financial workshops and seminars. Azurite Financial LLC offers advice for clients of all walks of life and specializes in Retirement Planning. Azurite Financial is different from other traditional investment advisory firms by offering specific tailored advice for the client without selling financial instruments that would cause a conflict of interest.

Comprehensive Financial Plans

The creation of the Comprehensive Financial Plan is dependent on the client's current financial situation. As discussed earlier, a variety of financial documents will be reviewed. After compiling a financial picture of the client's current financial situation a tailored plan can be developed to help meet the client's financial goals. Advice will include an overall evaluation of the client's financial health and options to improve their financial situation. The development of the Comprehensive Financial Plan will require multiple appointments.

Financial Plan Updates

A Financial Plan Update involves using the previous Comprehensive Financial Plan created by Azurite Financial LLC and updating the information for any change of life situations (i.e. death in the family, birth of child, new job, or job loss, etc.). Advice may involve changes to the whole plan or adjustment to specific sections of the financial plan. The number of appointments will depend on the necessary amount of changes to the previous Comprehensive Financial Plan.

Financial Goal

In setting Financial Goals, Azurite Financial LLC assists the client in setting goals that are in line with the client's current financial situation and risk comfort level. The primary objective of Azurite Financial LLC is to provide advice that assists clients in

reaching their Financial Goals; these goals are revisited throughout the planning process from the initial meeting and throughout the follow up process.

Retirement Planning

Retirement Planning examines the preparation of clients nearing retirement or already in retirement. Common area of concern for clients seeking Retirement Planning advice include when to start taking Social Security benefits, looking at how much the client is investing into an employer provided 401K, and if that rate of saving should be increased. Retirement Planning, also examines the client's retirement goals and to determine if the client is on track to meet those goals. Advice for clients may include rebalancing their portfolio, re-examining when they retire or how to plan expenditures during retirement on a fixed income.

Education and College Planning

Education Planning examines the cost associated with private education (K-12) and college education. As the costs of private schools and college education have dramatically increased in recent years, clients may be interested in how to budget for the extra costs. College Planning will review the schools of interest costs, scholarship opportunities, 529 plans, Coverdell's, financial aid, or loan opportunities available to the student. Advice for the client will be how to come up with alternative strategies, projecting the costs of the time in school and how much they can afford to give to others without jeopardizing their own retirement and other financial goals.

Vacation Planning

Vacation Planning examines the cost of individual, family, or group vacations. Azurite Financial LLC provides clients advice on maximizing their vacations while minimizing the impact to the family budget. Advice may include where to save money for trips, or how to save money when traveling. It may include projecting how much money the trip will cost and budgeting for a trip.

Real Estate Planning

Real Estate Planning examines the costs associated with purchasing or selling a home. As buying a home is often the largest single purchase most people will make it is important to ensure that all financial impacts of the home purchase have been considered. Such considerations include; private mortgage insurance, the benefit of paying mortgage points, or would a 15 vs. a 30 year mortgage be more suitable for the client? Our services may include advice on the following situations: when not to use an ARM, is it better for the client's situation to rent or buy, how to pay off a house sooner

than the mortgage agreement, (additional concerns may be dealing with underwater homes), and whether to sell or have a rental house(s).

Estate Planning

Estate Planning examines how best to pass along a client's financial legacy to their loved ones. Advice may include a review of a client's current estate plan documents such as wills, trusts, durable power of attorney, and health care power of attorneys. In addition advice may include how to make sure a client's financial legacies as well as their personnel effects pass along to loved ones and individuals of their choosing. Azurite Financial LLC does not provide legal advice; clients will need to talk to their own attorney in regards to creating, updating or finishing the estate documents. Azurite Financial LLC can help if requested by a client to participate in these meetings.

Investment Review, Asset Rebalancing Recommendations and Portfolio Review

Azurite Financial LLC may offer advice on the client's current investments, investment in a brokerage firm, an employer provided 401k, Bonds, Bank CDs, EFTs or an index fund or combination thereof. Azurite Financial LLC will look at all the client's assets to see if they meet the client's risk profile, and recommend rebalancing or even leaving the accounts alone. Other investment advice may include how to increase investment savings (a holistic view of the whole financial situation the client is facing). Upon requests Azurite Financial LLC is willing to help clients set up Financial Accounts, review documents or attend meetings with Clients; however Azurite Financial LLC does not manage or have any custodial control of any our client's finances. Azurite Financial LLC believes strongly in examining the whole portfolio and looking holistically at a client's lifestyle to make recommendations for portfolio adjustments.

Additional Services

Additional Services offered by Azurite Financial LLC include tax planning advice, risk management and mitigation, wealth management advice, car advice (buying vs. leasing), asset allocation strategies, budgeting, charitable giving, cash management skills, small business development. Further other specific financial planning services that also maybe requested by the client or tailored to help a client to meet their individual financial concerns.

Wrap Fee Programs and Management of Client Assets

Azurite Financial LLC does not participate in any wrap fee programs. Azurite Financial does not manage client assets or portfolios.

Financial Seminars and Educational Workshops

Financial Seminars and Educational Workshops will be offered to the public or specific groups on general personal financial advice topics (i.e. financial planning, college planning, estate planning, retirement goals and planning). The Financial Seminars and Educational Workshops do not sell or recommend any specific service or product.

Item 5 - Fees and Compensation

Free Initial Consultation

There is no charge for the Initial Consultation.

Fee Only Financial Planning

Azurite Financial LLC is a fee-only financial planning organization. We do not take commissions from the sale of financial instruments. We recognize our clients have different financial goals with varying levels of financial concerns and needs. As such we offer a holistic approach to financial planning. Our hourly pricing allows us to tailor financial plans to meet the scope of the project. Quotations are provided prior to any services so there are no surprise costs. Azurite Financial LLC does not accept funds for prepaid fees for projects that are further than three months out. Azurite Financial LLC has the right to reduce certain fees based on certain individual/family circumstances.

Azurite Financial LLC is a fee only company. Azurite Financial LLC offers clients options to meet their individual financial needs by offering clients hourly rates, retainer fees, set fees for individual projects and strategic planning sessions.

Military Discount

Azurite Financial LLC does offer a 10 % Military Discount to active duty U.S. Military, inactive Reserve Personnel and Military Veterans to thank them for their service to our country. To receive the Military Discount simply present any valid form of military identification to Azurite Financial LLC. Accepted forms of ID include: U.S. Uniform Services Identification Card; DDT214 Citation or Commendation; U.S. Uniform Services

Retired Identification Card; Current Leave and Earnings Statement (LES); or Veterans Organization Card such as VA, American Legion and VFW.

Hourly Fee

An Hourly Fee is when the client pays at the hourly rate determined by a formula.

- Comprehensive Financial Plan or Specific Financial Plan Sections \$180-\$300 per hour

Retainer Fee

A Retainer Fee is when the client pays a fee for a year or half-year of services, which is five or ten scheduled meetings within a year's time respectively. Retainer fees can be paid monthly or quarterly.

- Full year and Part time retainer fees range from \$ 2,000- \$15,000

Set Fees for Individual Projects

Individual projects include items like college planning or making a real estate decision. These items are usually chosen as a group of items that the client needs help with.

- Individual Projects \$400-\$6000

Strategic Planning

Strategic Planning is a longer session usually an hour and a half or a two hour meeting with Azurite Financial. The goal of this meeting is too narrow in on specific problems an individual, family or a small business may be facing. The work is generally completed in front of the client but may be finished up by the next business day. The client will receive a short summary of items discussed in the meeting. Note Strategic planning fees are fully due at the time of service.

- Strategic Planning \$500-\$2000

Financial Seminars and Educational Workshops

Seminars and Educational Workshops vary in price by the topic discussed and the amount of time preparation, materials provided cost. The fee of the workshop will be clearly shown on the event announcements or publications.

- Prices range between \$50-300 per attendee per session

Payment of Fees

Fees can be paid by cash, debit, or credit card. Fee are due at time of receipt of invoice unless a prior arrangement is made with Azurite Financial. If clients, which are not in a long term engagement, have fees that are overdue 3 months or more in time since receipt of invoice, they can be sent to monthly arrears. If arrangements are not made this can be cause for Termination of the Planner- Client relationship of future engagements.

Deposits

Azurite Financial has the right to waive the deposit of the engagement. Deposit or Fees are due for services immediately once agreed upon by clients and Azurite Financial. Either party is able to terminate the engagement with written notice within 5 days of signing the engagement. If a client terminates after the 5 day grace period the client will be responsible for any fees or deposit already paid.

- Deposit of \$500 is due or less than half of the total of the project.

Termination of Planning Engagement

The client or Azurite Financial LLC may terminate planning engagement in writing. All fees and deposits will be returned to the client if the termination is within the first five days of the agreement. Should the client terminate after the five day period a prorated basis will be incurred on the previous fees and deposits paid. Azurite Financial may decline services to prospective clients or terminate current planning engagement clients for non-discriminatory reasons.

Financial Seminars and Educational Workshops Cancellations

Cancellation of a reservation for a Financial Seminar and Educational Workshop within 48 hours of the start time of the Seminar or Workshop will be fully refunded. Any terminations made within 48 hours of the start time of the Seminar or Workshop will not be refunded

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

Azurite Financial LLC does not charge any performance based fees within an advisory contract. Azurite Financial LLC does not provide management of funds, so we do not have any side-by side management.

Item 7 - Types of Clients

Azurite Financial LLC will work with individuals and small businesses. Azurite Financial LLC specializes working with middle income families and upper middle income families. Azurite Financial LLC doesn't have any minimum assets or net worth financial requirements to become our client.

Item 8 – Method of Analysis, Investment Strategies & Risk of Loss

Methods of Analysis

Azurite Financial LLC's method of analysis is to thoroughly review clients risk tolerance, goals, plus examine their current portfolio and consider various investment strategies. We spend time reviewing financial magazines, newspapers, online reports, annual reports, prospectuses, and SEC filing information. Our goal is to research the information that can best help our clients.

Investment Strategies

Completing a suitability review (on the client), so that, the specific investment strategy is tailored to the clients needs. Making sure our clients portfolios are diversified and to considers their risk tolerance is important. For example, a client with low risk tolerance is interested in a safer portfolio that has less risky investments and may include more Bank CDs, money market accounts and bonds. Investment strategies for this client, if they are interested in bonds, may include the following strategies

ladders (the bonds are being purchased at different defined time intervals), barbells (where the client invest in only short and long term bonds), maximizing income, or preserving principal and earning interest of their bonds. These investment strategies would have to examine what type of bonds are better suited for each client, along with other financial products that maybe a good fit in their portfolio.

Stock investments require different strategies. The goal is to figure out the worth of a company using strategies like technical analysis or fundamental analysis. Again, using the example of a client with a low risk tolerance. Some strategies might involve using investing in the same stock every week a certain number of weeks investing the same amount, another would be creating a more diversified portfolio by investing in numerous stocks. To create an even more diversified portfolio it would be recommended to mitigate risks by adding Index Fund or EFT funds into a clients portfolio. Another additional strategy would be to use modern portfolio theory.

Azurite Financial LLC in general recommends Index Funds, Government bonds, EFTs, Bank CDs, Municipal Bonds and Money Market Account. These recommendations are not a one size fits all and, thus, have to be tailored to create a better balance for the clients future needs, risk tolerance, and financial goals. Azurite Financial LLC advice is based on long term investing through picking appropriate investments for a client's lifestyle need and goals.

Risk of Loss

Azurite Financial LLC does its best to try to mitigate risk by recommending clients diversify their portfolios, and stay within their risk zones. However, with any type of investing there is always the chance of risk occurring. Azurite Financial LLC helps clients to make financial decisions, however, the investment risks fall on the clients. The clients should consider, and be honest when filling out how much risk they feel comfortable with being able and the possibility lose. Azurite Financial LLC aims to guide our clients to help them make the best decisions, but it is important to note that not all Azurite Financial LLC choices and suggestions in investments will be profitable for the client. Therefore, Azurite Financial LLC does not offer any warranty or guarantee of investment success now or in the future. Investments are subject to many various risks some of which are listed below.

- Market Risk
- Reinvestment Risk
- Liquidity Risk
- Financial Risk
- Interest-rate Risk
- Currency Risk

- Business Risk
- Inflation Risk

Item 9 – Disciplinary Information

Azurite Financial LLC has not been involved in any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of its management.

Item 10- Other Financial Industry Activities & Affiliations

Azurite Financial LLC may provide referrals to clients if requested. However, Azurite Financial LLC and related person do not accept any referral payment, commission, material relations, or gifts for referral given or received from Municipal Security (broker/dealers), Government Security (broker/dealer), Credit Unions, Banks, Lawyers, Law Firms, Accountants, Account Firms, Tax Advisors, Insurance (company or agents), Investment Companies of any type, Real Estate (agent, dealer, brokers). Limited Partnerships, Pension Consultants, Thrift Institution Commodity Exchange (broker/dealers, advisors), other Investment Advisor or Financial Planner or any other similar type of companies. Azurite Financial LLC does not borrow or lend money from any of our clients.

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

Azurite Financial LLC bases its code of Ethics off of the Certified Financial Planner code of Ethics. A copy of our code of Ethics is available upon client request.

Principle 1 – Integrity: Provide professional services with integrity.

Principle 2 – Objectivity: Provide professional services objectively.

Principle 3 – Competence: Maintain the knowledge and skill necessary to provide professional services competently.

Principle 4 – Fairness: Be fair and reasonable in all professional relationships. Disclose conflicts of interest.

Principle 5 – Confidentiality: Protect the confidentiality of all client information.

Principle 6 – Professionalism: Act in a manner that demonstrates exemplary professional conduct.

Principle 7 – Diligence: Provide professional services diligently.

Item 12 – Brokerage Recommendation Practices

Detailed research is done to recommend a broker dealer for a client; the client will be given several options to see which type of brokerage firm would work best for the client. Some items that may be considered are cost, ability to create a smooth transaction with timing the order size, and the company dependability (using complaint records at Better Business Bureau). However, the client is free to choose the best brokerage firm for their needs. Azurite Financial LLC works as a fiduciary and is always looking out for our clients best interest first. Azurite Financial LLC does not receive any commission, soft dollars, compensation, research or any other favors from our recommendations. Azurite Financial LLC does not manage client accounts. Azurite Financial LLC believes accepting gifts, soft dollars, training, software is not in our clients best interest.

Item 13 – Review of Accounts

Azurite Financial LLC does not manage client's accounts. If the client is on a retainer fee plan, Azurite Financial LLC will review the accounts on a semi-monthly basis; or more often, dependent on the client's needs. Whenever a client has a major life change they are encouraged to contact our office to update their financial information and to help make changes to their existing plan. Other triggers and reasons for Azurite Financial LLC to contact our clients about a review of accounts might be a change in the economy, financial markets, political issues, fiscal downturns, inflation or industry changes, and other similar situations.

Item 14 – Client Referrals and Other Compensation

Azurite Financial LLC does not receive compensation from client referrals, and does not accept compensation when referring clients. Azurite Financial LLC is in the business of providing honest advice if a conflict of interest arises the client will be notified immediately and the policy in this brochure will be updated promptly.

Item 15 – Custody

Azurite Financial LLC is here for our clients, to advise them in making wise decisions, however, we do not take custody of any of our client's accounts.

Item 16 – Investment Discretion

Azurite Financial LLC believes firmly in letting clients handle their own money and will not invest for clients (giving only advice and helping clients to make informed decisions on their investments). Therefore, we do not have discretionary authority to manage security's accounts for our clients.

Item 17 – Voting Client Securities

Azurite Financial LLC does not vote client securities.

Item 18 – Financial Information

Balance Sheet

Azurite Financial LLC does not collect finances for 6 months or more in advance. Therefore, a balance sheet is not required.

Discretionary Authority

Azurite Financial LLC does not have custodial or dscreationary authority of client's funds or securities.

Bankruptcy Pettition in the Last 10 Years

Azurite Financial LLC has never had a bankruptcy pettititon.

Item 19 – Requirements for State - Registered Advisors**Business Actively Engaged in Outside of Azurite Financial LLC**

Another business the owner of Azurite Financial LLC is actively engaged in is a rental house. A great management company manages it, but the owner of Azurite Financial LLC does have to spend 0-8 hours on average per month on issues relating to the rental house.

Azurite Financial LLC Principal Executive Officers/Management

The Principal Executive of Azurite Financial LLC is the owner of the company Melody Fowler.