

**Bardin Financial Services, Inc.
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**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Bardin Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 209-223-1225. 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 Bardin Financial Services, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Bardin Financial Services, Inc. is 108494.

Bardin Financial Services, Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Item 4: Advisory Business

Bardin Financial Services, Inc.'s registration was granted by the U.S. Securities and Exchange Commission on June 30, 1998. Van Hulzen Asset Management, LLC (CRD Number 116632) owns one-hundred (100%) percent of the equity of the firm. Craig Dennis Van Hulzen (CRD Number 2468474) is the firm's Chief Compliance Officer. The firm is not publicly owned or traded. As of December 31, 2014, the firm managed assets on a discretionary basis in the amount of \$60,000,000, representing 184 accounts. As of February 2015, the Firm is in the process of switching to registration with the State of California.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (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. Fees pertaining to this service are outlined in Item 5 of this brochure.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Investment Management Services

Annual fees charged are one (1%) percent of the assets under management with a minimum fee of \$1,200.00. Fees are negotiable to reflect special situations and are pro-rated and paid in advance on a quarterly basis. All contracts are terminable by either party with 30 days written notice. However, there is a five (5) day penalty-free right of rescission available to the client.

Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.

CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

Clients are individuals, pension plans, profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

BFS has asset minimums that vary based on program offering. There is a \$250,000 minimum for the Asset Allocation program, \$500,000 minimum for the custom portfolio solution and a \$2 million minimum in the wrap account program. The assets may be made up of multiple accounts.

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

Our primary methods of investment analysis are fundamental, technical, and cyclical analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may under perform other trading methods when fundamental factors dominate price moves within a given market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk,

reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Item 9: Disciplinary Information

Form ADV Part 2A, Item 9

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of BFS or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

The firm is owned by another investment adviser, that is, Van Hulzen Asset Management, LLC. (SEC File No. 801-61884, CRD No. 116632). Van Hulzen Asset Management, LLC is majority owned by Craig Dennis Van Hulzen (CRD No. 2468474). Wedbush, Inc., owner of Wedbush Securities and Wedbush Asset Management, owns a minority interest in VAM.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding BFS, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

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

The firm has adopted a written Code of Ethics in compliance with SEC rule 204A-1. The code sets forth standards of conduct and required compliance with federal securities laws. Our code also addresses personal trading and requires our personnel to report their personal securities holdings and transactions to the Chief Compliance Officer of the firm. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

From time to time, the Firm may cause clients to buy a security in which it or an associated person has an ownership position, or the Firm or an associated person may purchase a security of the same class as securities held in a client's account. It is the Firm's policy not to permit associated persons (or certain of their relative) to trade in a manner that takes advantage of price movements caused by clients' transactions.

From time to time, trading by the Firm and its associated persons (and certain of their relatives) in particular securities may be restricted in recognition of impending investment decisions on behalf of clients. If transaction orders for a client and the Firm (and/or its associated persons and relatives) that are to be executed on the same day are not aggregated (see discussion under Item 12.A. and 13), then transaction orders for the Firm and its associated persons will be the last orders filled.

The Firm and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

It is further noted that Firm is in and shall continue to be in total compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Firm has adopted a firm-wide policy statement outlining insider trading compliance by Firm and its associated persons and other employees. This statement has been distributed to all associated persons and other employees of Firm and has been signed and dated by each such person. A copy of such firm-wide policy is left with such person and the original is maintained in a master file.

Further, Firm has adopted a written supervisory procedures statement highlighting the steps which shall be taken to implement the firm-wide policy. These materials are also distributed to all associated persons and other employees of Firm, are signed, dated, and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to files, (2) providing continuing education, (3) restricting and/or monitoring trading on those securities of which Firm's employees may have non-public information, (4) requiring all of the Firm's employees to conduct their trading through a specified broker or reporting all transactions promptly to Firm, and (5) monitoring the securities trading of the firm and its employees and associated persons.

Item 12: Brokerage Practices

The Firm will generally seek “best execution” in light of the circumstances involved in transactions. In evaluating a broker’s or dealer’s ability to provide “best execution,” the Firm may consider, among other factors; historical net prices (after commissions or other transaction-related compensation) will be a principal factor, but the Firm may also consider, among other factors: the execution, clearance, error resolution and settlement capabilities of the broker or dealer generally and in connection with securities of the type to be bought or sold; the broker or dealer’s willingness to commit capital; the broker or dealer’s reliability and financial stability; the size of the transaction; and the market for the security. The Firm will not obligate itself to obtain the lowest commission or best net price for an account on any particular transaction.

The Firm performs investment management services for various clients. There are occasions on which portfolio transactions may be executed as part of concurrent authorizations to purchase or sell the same security for numerous accounts served by the Firm, some of which accounts may have similar investment objectives. Although such concurrent authorizations potentially could be either advantageous or disadvantageous to any one or more particular accounts, they will be effected only when the Firm believes that to do so will be in the best interest of the affected accounts. When such concurrent authorizations occur, the objective will be to allocate the executions in a manner that is deemed equitable to the accounts involved.

Some clients may instruct the Firm to use one or more particular brokers or dealers for some of the transactions in their accounts. Clients who may want to direct the Firm to use a particular broker-dealer should understand that their direction may prevent the Firm from aggregating orders with other clients or from effectively negotiating brokerage compensation on their behalf, and they may even prevent the Firm from obtaining the most favorable net price and execution. Thus, in directing brokerage business, those clients may lose possible advantages that nondesignating clients may have and they should consider whether the commission expenses, and execution, clearance, and settlement capabilities, they will obtain through their directions are adequately favorable in comparison to those that otherwise will be attained for clients to justify their direction of their brokerage business.

For some clients, particularly those clients who do not use a custodian, the Firm may recommend a broker. There is no requirement that a client use such broker as the Firm recommends. Such recommendations will take into account a number of factors, some of which are transaction fees, custodial fees charged by the broker for holding securities for the client, commission rates, interest charges on debit balances and interest credits on credit balances, quality of execution, recordkeeping and reporting capabilities, and standard broker research. In recommending a broker, the Firm will attempt to minimize the total cost for all brokerage services paid by the client. However, it may be the case that the recommended broker charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. It may also be the case that the total costs of all services provided by the recommended broker may be higher than can be obtained at another broker if the Firm determines in good faith that such total costs are reasonable in relation to the value of brokerage and research services provided by such broker, viewed in terms of the Firm’s overall responsibilities to the client.

Bardin Financial Services may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/NYSE, Merrill Lynch (ML), a registered broker/dealer, Member SPIC/FINRA, TD Ameritrade (TDA), Division of TD Ameritrade, Inc, a registered broker/dealer, Member FINRA/SIPC/NFA or WEDBUSH Morgan Securities (WB) a registered broker/dealer, Member SPIC/FINRA to maintain custody of clients’ assets and to effect trades of their accounts. Schwab Institutional and TD Ameritrade provide Bardin Financial Services with access to their institutional trading and operations services, which are typically not available to Schwab or TDA retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor’s clients’ account assets are maintained at Schwab Institutional or TD Ameritrade. Schwab Institutional/Merrill/TD Ameritrade/WEDBUSH’s services include research, brokerage,

custody, access to mutual funds/managers and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. Schwab Institutional / Merrill/TD Ameritrade/WEDBUSH also make available to Bardin Financial Services other products and services that benefit Bardin Financial Services but may not benefit its clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), provide research, pricing information and other market data, facilitate payment of Bardin Financial Services fees from its clients' accounts, and assist with back-office support, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Bardin Financial Services' accounts, including accounts not maintained at Schwab Institutional, Merrill Lynch, TD Ameritrade, or WEDBUSH. They may also provide Bardin Financial Services with other services intended to help Bardin Financial Services manage and further develop its business enterprise. These services may include consulting, publication and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab and/or Merrill and/or TD Ameritrade and/or WEDBUSH may make available, arrange and/or pay for these types of service to Bardin Financial Services by independent third-parties. Schwab Institutional and/or Merrill Lynch and/or TD Ameritrade and/or WEDBUSH may discount or waive fees they would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Bardin Financial Services. The availability of Bardin Financial Services of the foregoing products and services is not contingent upon Bardin Financial Services committing to Schwab Institutional, Merrill, TD Ameritrade, or WEDBUSH any specific amount of business (assets in custody or trading).

“Soft Dollars”

Generally. The Firm may select a broker or dealer in recognition of the value of various services or products, beyond transaction execution, that a broker-dealer (“broker”) provides where, considering all relevant factors, it believes the broker can provide best execution. The amount of compensation paid to such a broker may be higher than what another, equally capable broker might charge. Selecting a broker in recognition of services or products other than transaction execution is known as paying for those services or products with “soft dollars.” Because many of those services could benefit the Firm, and because the soft dollars used to acquire them will be assets of the Firm’s clients, the Firm could be considered to have a conflict of interest in allocating client brokerage business, including an incentive to effect more transactions than it might otherwise do in order to obtain those benefits. The extent of that conflict depends in large part on the nature and uses of the services and products acquired with soft dollars. Where a particular service or product benefits other clients and/or the Firm itself, the firm may allocate the cost among the various persons who receive benefits. The investment management agreements entered into by and between the Firm and its clients generally authorize the Firm to use client soft dollars for a wide range of purposes.

“Research and Brokerage.” The Firm may use soft dollars to acquire a variety of “research” and “brokerage” services and products for which a client would not otherwise be required to pay. A federal statute, Section 28(e) of the Securities Exchange Act of 1934, recognizes the potential conflict of interest involved in this activity but protects investment managers such as the Firm from claims that it involves a breach of fiduciary duty to advisory clients—even if the brokerage commissions paid are higher than the lowest available—if certain conditions and requirements are met. For these purposes, “research” means services or products used to provide lawful and appropriate assistance to the Firm in making investment decisions for clients. Brokerage services and products are those used to effect securities transactions for clients or to assist in effecting those transactions. To be protected under Section 28(e), the Firm must, among other things, determine that commissions paid are reasonable in light of the value of the brokerage and “research” services and products acquired. Section 28(e)’s “safe harbor” protects the use of client soft dollars even when the research and brokerage services and products acquired are used in making and implementing investment decisions and transactions for other clients. Notwithstanding this protection, the Firm could be considered to have a conflict of interest when it uses soft dollars in this way because it might otherwise pay cash for those services and products and the Firm may have an incentive to use broker-dealers who provide those products and services more than it otherwise would. The

types of “research” the Firm expects to acquire include under the Section 28(e) safe harbor include: reports on or other information about particular companies or industries; economic surveys and analyses; recommendations as to specific securities; financial publications; portfolio evaluation services; financial database software and services; computerized news, pricing and order-entry services; analytical software; proxy analysis services and systems, quotation equipment and other computer hardware for use in running software used in investment decision making; and other products or services that may enhance investment decision making. Brokerage services and products (beyond typical execution services) include computer systems and facilities used for such things as communicating orders electronically to executing broker-dealers.

Where a particular service or product that a broker or dealer is willing to provide for soft dollars has not only a “research” application, but is also useful to the Firm for non-“research” purposes, the Firm may allocate the cost of the product or service between its “research” and non-“Research” uses and pay only the “research” portion with soft dollars. The Firm’s interest in making such allocations may differ from clients’ interests in that the Firm has an incentive to designate as great a portion of the cost as “research” as possible in order to permit payment with soft dollars.

Other Services and Products. Where a client has consented, soft dollars may also be used to acquire services and products that provide benefits to the Firm and that may not qualify as “research” and/or to pay expenses otherwise payable by the Firm. These may include hardware and software used in administrative activities. The Firm may use some clients’ soft dollars to pay such expenses and not others’. Using soft dollars for such purposes would not be protected by Section 28(e) and the Firm would have a conflict of interest in doing so, as it would have an incentive to use broker-dealers who provide or pay for products and services for which the Firm would otherwise have to pay cash. Further, if soft dollars are limited, the Firm may have an incentive to cause those expenses to be paid with soft dollars while the clients pay their own expenses (such as custody and recordkeeping) with cash, rather than through “direct brokerage”, as discussed below.

Review. The Firm monitors transaction results as orders are executed to evaluate the quality of execution provided by the various brokers and dealers it uses, to determine that compensation rates are competitive and otherwise to evaluate the reasonableness of the compensation paid to those brokers and dealers in light of all the factors described above.

Referrals of Investors and Advisory Clients. In selecting a broker, the Firm may consider a broker’s referrals of investors to partnerships sponsored by the Firm or advisory clients to the Firm, the potential for future referrals, and/or a broker-dealer’s willingness to pay third-party finders for such referrals. The conflict of interest involved in using soft dollars to pay for these types of services and products and to defray these types of expenses is also not protected by the Section 28(e) “safe harbor.”

Procedures. Brokers from which the Firm obtains soft dollar services or products generally establish “credits” based on past brokerage business, which may be used to pay or reimburse the Firm for specified expenses. In some cases a broker may suggest a level of future business that would fully compensate the broker for services or products it provides. The actual transactional business with a broker may be less than the suggested level but can—and often will—exceed that level, and “credits” established may exceed the amounts used to acquire services and products. This may be in part because investment activities generate aggregate commissions in excess of the aggregate suggested by brokers providing services and products. And it may be in part because those brokers may also provide superior execution and may therefore be most appropriate for particular transactions. The Firm may also ask a broker who is executing a transaction to “step out” of a portion of the transaction in favor of a broker who has provided or is willing to provide products or services for soft dollars. That is, the executing broker will allow a portion of the overall commissions or other compensation to be paid to the soft-dollar broker. This assists the Firm in acquiring products and services with soft dollars while continuing to obtain best execution.

These procedures are generally consistent with the requirements of Section 28(e) when the products or services acquired constitute “research.” However, Section 28(e)’s “safe harbor” is not available where transactions are

effected on a principal basis, as most transactions with market makers in over-the-counter securities are, with a markup or markdown paid to the broker-dealer.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Brad Nichols, Investment Adviser Representative. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

BFS will provide written reports to Investment Management clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

Firm has not entered into any solicitation arrangements.

Other than what is described in Item 12, above, there is no additional compensation being received by firm.

Item 15: Custody

BFS does not accept custody of client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account in which BFS directly debits their advisory fee:

- i. BFS will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will prove written authorization to BFS, permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding. We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State Registered Advisers

Craig D. Van Hulzen

Born: 1971

Educational Background

- B.A. Business Administration, Point Loma Nazarene University, San Diego, CA.

Business Experience

- 1998 – Present, Van Hulzen Asset Management, LLC – President and CEO
- 2001 – Present, Bardin Financial Services, Inc. – President and CCO
- 2002 – GoalPath Financial Planning – President
- 1996 – 1997, Cornerstone Capital Management – Managing Director
- 1995 – 1996, First Affirmative Financial Network – Director of Research
- 1995 – OLDE Discount Stock Brokers – Representative
- 1994 – Financial Network Investment Corp – Representative

Other Business Activities

Mr. Van Hulzen is not involved with outside business activities.

Performance Based Fees

BFS is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Bardin Financial Services, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Bardin Financial Services, Inc., nor Craig Van Hulzen, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Mr. Van Hulzen does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through BFS.

Supervision

Craig Van Hulzen, as President and Chief Compliance Officer of BFS, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Craig Van Hulzen has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.