

Part 2A, Appendix 1

Item 1 - Cover Page

ENRICH FINANCIAL PARTNERS LLC
FORM ADV – PART 2A APPENDIX 1 INFORMATION
April 24, 2015

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This Wrap Fee Program Brochure provides information about the qualifications and business practices of EnRich Financial Partners LLC (“EnRich”). If you have any questions about the contents of this Brochure, please contact us at (608) 275-3442. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about EnRich, including a copy of its Form ADV Part 1, is available on the SEC's website at www.adviserinfo.sec.gov.

EnRich is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.

Item 2 - Material Changes To This Brochure Since Its Last Annual Update filed March 31, 2015.

Future material changes will be noted under this Item 2.

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Item 4 - Services, Fees and Compensation

EnRich Financial Partners LLC ("EnRich") is an investment adviser which makes comprehensive financial consulting and analysis, portfolio management, financial coaching and manager search and monitoring services available to a wide variety of clients. EnRich has been in business since 2003 and is owned by Elaine Beckett Rich and Christopher D. Rich. EnRich is not under common control with any other firm, nor does it control any other firm.

This brochure discusses EnRich's portfolio management services that offered on a "wrap" fee basis. This "wrap" service combines the costs of EnRich's advisory services, and certain transaction costs into one asset-based "wrap fee." The firm's other services are described in a separate "Part 2A" brochure. EnRich only provides investment advice.

As of March 23, 2015, EnRich counsels client accounts with an estimated total of \$126,836,000 of assets managed on a discretionary basis and \$26,000 on a non-discretionary basis. In addition, EnRich counsels on estimated \$95,000,000 of non-managed assets.

A. Portfolio Management Services

For this service, an "account" is a number of investments held under the same account registration type with a custodian (e.g., Joint, Individual, Custodial, Trust, IRA). An "aggregate account" is a total consolidation of all the different registrations within a family for the same Portfolio Management Service.

Portfolio Management Services allow clients to maintain an account or aggregate account consisting of mutual funds and other equity and debt securities. EnRich may also recommend exchange-traded funds ("ETF"), when suitable for the client. ETF shares are bought and sold at market price, unlike mutual funds. ETFs are subject to risks similar to those of stocks. EnRich suggests clients invest at least \$250,000 in assets to open and maintain the Portfolio Management Service account. EnRich may accept accounts with less than \$250,000 in assets, however, if EnRich believes that, based on information provided by the client to the EnRich Representative, investing a lower amount is appropriate for the client. An account may be opened by a deposit of either cash or securities. When opening an account, the Representative will obtain financial data from the client and assist the client in determining investment objectives and restrictions. The Representative will regularly monitor the account and make investment strategy recommendations based on the specific needs and investment goals of the client. To accomplish this strategy, EnRich Representatives have discretionary authority to purchase and sell securities of their choice and in the amounts and at the times they believe it is suitable for the client's account to do so.

Portfolio Management Services are provided by EnRich Representatives only. No third party manager participates in this program.

Portfolio Management Services generally include the following: 1) Establishment of investment objectives, consistent with the client's risk tolerance, financial needs and goals; 2) Establishment of asset allocation mix based on the client's financial position, cash flow, risk preferences and time horizon; 3) Set up of accounts; 4) Transfer of assets to a custodian; 5) Implementation of all trades and account management; 6) Preparation of quarterly performance reports on all accounts; and 7) Periodic review meetings to update the client's ongoing financial planning and investment progress. In some cases, EnRich may contract with third parties to provide certain reports or use those provided by the mutual funds and other securities. Clients are free to contact their account Representative at any time.

In no event will EnRich accept or maintain custody of any client funds or securities, other than checks payable to the account custodian, which are sent to the custodian when received. All accounts are maintained by a separate custodian.

EnRich does not assure or guarantee the results of any of its recommendations: losses can occur from following EnRich's advice pertaining to any investment or investment approach, even when using conservative investment strategies.

All clients in the Portfolio Management Service receive quarterly performance reports from EnRich, which set forth the following information:

1. Performance history (net of fees)
2. Portfolio composition (percentage weighting of each asset class)
3. Portfolio inception date with initial value
4. Net additions/withdrawals
5. Quarter end portfolio value
6. Time weighted return and comparison rates of other standard indices
7. Portfolio listing of holdings

When providing these services, EnRich recommends clients receive the custodial and transaction brokerage services of TD Ameritrade.

EnRich participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade Inc. ("TD Ameritrade"), member FINRA/SIPC/NFA, an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independently registered investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions and reports to clients.

Investments are not held by EnRich. Instead, all investments managed by EnRich are usually custodied at the brokerage firm through which transactions are placed.

As indicated above, when providing Portfolio Management Services, EnRich Representatives will exercise discretion when granted authority by clients and most clients grant discretionary authority to EnRich, which allows EnRich to select the securities to buy and sell for the client's account, the amount to buy and sell, when to buy and sell, and the commission rate paid, without obtaining specific consent from the client for each trade. Clients should be aware that Representatives may make different recommendations and effect different trades with respect to the same securities and insurance to different advisory clients. Commissions and execution of securities transactions not covered by the wrap service fee implemented through the custodian/broker dealer recommended by EnRich may not be better than the commissions or execution available if the client used another brokerage firm. However, EnRich believes that the overall level of services and support provided to the client by custodians and broker-dealers for any trade not covered by the wrap fee outweighs the potentially lower costs that may be available from other brokerage service providers.

When exercising discretion, EnRich may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates an average execution price to all

shares in the block order, which EnRich then allocates to each customer's account position on a pro rata basis. Should a block order only be partially filled, available shares are distributed in a manner fair to all accounts.

If a client directs EnRich to effect transactions through a particular broker/dealer, EnRich will do so. However, such an instruction may have implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting EnRich to particular broker/dealers may limit EnRich's ability to include a client account order within block orders to obtain the best price or execution.

EnRich does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including conservative investments and strategies recommended or applied by EnRich.

B. Wrap Fee For Portfolio Management Services

Rates for the Portfolio Management Service provided under EnRich's wrap fee program, which includes EnRich's fee and most transaction fees, are payable in advance, based on a percentage asset-based fee which declines as the total value of assets under management increases. The initial fee for new accounts is based on the value of securities or cash deposited and pro-rated for the previous quarter to the portfolio start date. Subsequent fee payments are due and will be billed at the beginning of each quarter based on the value of the account assets under management as of the close of business on the last business day of the preceding quarter as valued by an independent pricing service, where available, or otherwise in good faith. Related or aggregate account balances may, at EnRich's discretion, be aggregated for fee billing purposes.

For assets deposited after the inception of a quarter, the advisory fee payable with respect to such assets will be prorated based on the number of days remaining in the quarter and charged at quarter end. No refund of fees is made for asset withdrawals made by a client. EnRich has the right to amend its fees upon 30 days advance written notice to clients.

Clients receiving Portfolio Management Services are mailed advance notice that the advisory fee will be deducted from their accounts. Clients authorize EnRich to deduct all fees and transaction charges from client's account and such fees and charges are noted on client's statements or confirmations. Clients authorize EnRich to debit all fees due directly from the client's account. EnRich has discretion to select securities to be sold to cover the fees.

Fees for the Portfolio Management Services are calculated based on the following schedule. Fees cover EnRich's advisory fee and most transaction costs, as described below.

<u>Market Value of Client Assets Under Management</u>	<u>Annual Fee*</u>	<u>Negotiated Annual Fee</u>
First \$500,000	1.50%	1.10%
Next \$500,000	1.10%	0.80%
Next \$4,000,000	0.70%	0.60%
Next \$5,000,000	0.50%	0.40%
Next \$10,000,000	0.50%	0.30%
Amounts over \$20,000,000	0.50%	0.25%

* This fee may be negotiated.

The fee covers all transaction costs except for: transaction costs agreed to be paid by the client; costs for transactions placed by a third-party manager; mark-ups and mark-downs on principal transactions; costs for transactions ordered by a client; and costs on transactions occurring after notice of agreement termination is given. Clients and prospective clients should be aware that sale transactions in certain mutual funds made shortly after the purchase of the fund may result in a fee or short-term trading penalty in a client's account. Short-term sales may, for example, occur when a newly-established fund position in a client's account is batched with sale orders in the same fund for other client accounts for the purpose of rebalancing the account positions in that fund. These amounts are charged by the mutual fund directly and may, at the discretion of EnRich, be covered by EnRich.

Clients may terminate the agreement for any service at any time in its entirety by giving EnRich a written notice of termination.

C. Costs

EnRich's "wrap" fees shown above (fees which include both EnRich's advisory fee and certain brokerage fees) may be more or less than those charged by EnRich to another client for similar services, and by other advisers for similar services.

Also, EnRich's "wrap" fee may be more or less than the fees and commissions charged by other advisory firms and brokerage firms if the advisory and brokerage services were acquired separately. The factors that bear upon the cost of services are the size of the account, type of transactions, and whether trades are placed through a brokerage firm other than the custodian resulting in per trade commissions being charged to the account.

D. Internal Fees of Funds and Other Excluded Costs

In the event that exchange-traded funds or mutual funds are part of a client's portfolio, the mutual funds charge additional and separate internal fees as described in the fund's prospectus. Thus, when these funds are in a client's account, two advisory fees are imposed: one internally by the fund, the other by EnRich.

Enrich uses a combination of mutual funds that can be purchased with no transaction fee having higher internal expenses and mutual funds with a transaction fee having lower internal expenses. Where a transaction fee is charged, EnRich absorbs this fee. EnRich exercises discretion in selecting the mutual funds, but the selection may be negotiable. When selecting the mutual fund, EnRich takes into account, the size of the account, the overall profitability of the account and the timing and frequency of

rebalancing of the account. The selection of higher internal expense funds is an incentive to EnRich, and creates a conflict of interest for EnRich, because it results in EnRich not having to absorb transaction fees. However, the purchase results in clients incurring the higher internal fund charges. Because of the different transaction and internal expenses of each class, clients purchasing different classes will incur different costs.

Not all transaction-related expenses are covered by the “wrap” fee schedule shown above. See the “Wrap Fees” section above.

E. Wrap Fee Incentives

When EnRich purchases mutual fund shares for clients, it may sometimes have a choice between two fund share classes of the same fund (or shares of otherwise identical funds), with differing internal expense rates. Purchasing the class with a lower internal expense rate (“Institutional Shares”) will cause EnRich to incur an asset-based pricing (ABP) fee. EnRich typically absorbs the ABP fee rather than passing it through to the clients. Purchasing the asset class with a higher internal expense rate (“Retail Shares”) will not cause EnRich to incur an ABP; however, because the internal fund expenses are higher, the returns on a client’s investment are slightly lower. Also, the ABP charged on the Institutional Shares is reduced by agreement with certain brokers, based on the amount of Retail Shares purchased by EnRich for its clients. This may create a conflict of interest.

When selecting between Institutional Shares (which incur an ABP) and Retail Shares (which do not incur an ABP), EnRich exercises discretion in selecting the class to be purchased within a client account based on a suitability analysis, and the selection may be negotiable with the client. EnRich takes into account the scope of the client relationship, the overall expected profitability of the account, the overall negotiated pricing relationship with the brokerage firm processing the trades, as well as the timing and expected frequency of rebalancing of the account. As a general rule, EnRich purchases Retail Shares for accounts worth less than \$500,000, and Institutional Shares for accounts worth \$2 million or greater. For accounts equal to or greater than \$500,000, but less than \$2 million, the allocation is generally a blend of Retail and Institutional Shares, with such blended allocation being negotiable by the client. Accounts are reviewed during the third quarter of each year, to determine whether the share classes held should be rebalanced or converted. However, accounts opened prior to March 31, 2015, that hold Institutional Shares will not be converted or rebalanced in a manner that would cause them to convert Institutional Shares into Retail Shares.

F. Other Compensation

EnRich Representatives may also be licensed to offer insurance products and will receive customary commissions for the sale of such products should a client decide to make purchases or sales through the Representative which are not covered by the wrap fee. When selling these products, a conflict of interest exists. Fees are not reduced by the amount of product sales commissions earned.

EnRich may sponsor social events for clients, the expenses of which may be paid, in whole or part, by firms whose products and services are recommended to clients by EnRich portfolio managers. The firms absorbing such expenses may include mutual fund companies whose shares are recommended, attorneys whose services are recommended, brokerage firms through which client account transactions are processed and other firms. Additionally, these firms may pay for the expenses of meetings or conferences of third party professionals providing services to clients. These expense reimbursements may create a conflict of interest for EnRich and its managers because they would be inclined to continue

to recommend the products and services of these providers due to the financial support provided to EnRich by them.

Clients should be aware the receipt of economic benefits by EnRich described above, in and of themselves, creates a potential conflict of interest and may directly or indirectly influence EnRich recommendation of those service providers for custody and brokerage service.

Item 5 - Account Requirements and Types of Clients

For portfolios supervised on a continuous, discretionary basis, EnRich generally imposes an initial minimum asset value of \$250,000. However, the minimum can be waived by EnRich depending upon the type of account, kind of securities in the account, dollar value of securities, projected nature of trading and other services for the account, and the amount of work necessary to manage the account.

EnRich makes its advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Item 6 - Portfolio Manager Selection

A. Third-Party Managers

Third-party managers are not used in this wrap program. These services are provided by certain select Representatives of EnRich.

B. Related Managers

Only EnRich Representatives act as portfolio managers. Because of their portfolio manager roles, the incentives described in “Wrap Fee Incentives” above apply. Representatives providing advice are not subject to the same selection and review process that would occur if third-party managers were being evaluated. However, only seasoned Representatives having sufficient securities knowledge, and customer advisory experience are allowed to provide management services.

C. Business Information

Advisory Business. See Item 4.A.

Performance Based Fees and Side-by-Side Management. EnRich does not charge any performance-based fees. All fees are disclosed above.

Methods of Analysis, Investment Strategies and Risk of Loss. EnRich's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance).

EnRich and the EnRich Representatives use research materials provided by others, including security analysis, investment management firms, economists, investment advisors, and rating services such as Morningstar, and they attend conferences and teleconferences with investment managers, and investment manager representatives.

EnRich does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by EnRich.

D. Voting Client Securities. EnRich and its Representatives do not vote proxies on behalf of clients. The custodian of a client's account will forward all proxy requests directly to the client, without notice to EnRich, though it cannot provide legal advice.

EnRich also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. Any such notices are forwarded to the client. However, EnRich is available to answer questions regarding such notices.

Item 7 - Client Information Provided to Portfolio Managers

Because third-party managers are not used in the program, no third-party manager will require information from a client. However, prior to account opening, all new clients are asked for background information and are asked for complete an investment policy statement.

Item 8 - Client Contact With Portfolio Managers

Clients are free to contact their EnRich portfolio manager at any time.

Item 9 - Additional Information

A. Disciplinary Information and Affiliations

EnRich does not have any disciplinary information to report regarding itself or any of its counselors or other related persons other than the following.

B. Other Financial Industry Activities and Affiliations. Representatives and employees of EnRich may be licensed as insurance agents for various companies. Clients are under no obligation to purchase insurance through these persons; however, if clients choose to implement the recommendations, commissions may be earned in addition to any fees paid for advisory services. The commissions may be higher or lower than obtainable from other firms.

The Representatives spend approximately 99% of their time giving investment advice and 1% of their time recommending investment products to clients and others.

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

When EnRich Representatives make recommendations for the purchase of insurance, they also receive customary commissions as insurance representatives. The receipt of commissions in return for insurance product purchases creates a conflict of interest for Representatives when they recommend the purchase of such products to clients.

Representatives of EnRich may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. EnRich has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts.

Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such "access persons to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in

which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for clients' accounts. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

D. Review of Accounts and Reports. EnRich Representatives review quarterly portfolio reports provided to clients on a quarterly basis, or more frequently if requested by a client. Each is a Certified Financial Planner Practitioner (CFP®).

EnRich Representatives provide each client with a review of the client's financial situation as frequently as they deem necessary. This review includes goals and assumptions, financial statements, cash flow and taxes, investments, retirement projections, insurance, estate and general financial planning. Managed investment accounts are reviewed quarterly or more frequently as contributions and economic situations change.

All clients receiving Portfolio Management Services receive quarterly portfolio performance reports from EnRich which provide clients with: (1) Performance history, net of fees; (2) Portfolio composition - percentage weighting of each asset class; (3) Portfolio inception date with initial value; (4) Net additions/withdrawals; (5) Quarter end portfolio value; (6) Time weighted return and comparison rates of return of other standard indices; and (7) Listing of portfolio holdings.

A statement showing the market value of the securities in a client's account is sent monthly or quarterly by the investment company that holds the client's investments. EnRich prepares detailed quarterly reports showing objectives, asset allocation, and appraisals for managed investment accounts. Summaries are prepared at the request of financial planning clients.

Clients receiving consulting services receive reports in the frequency and scope specified the Services Agreement.

E. Client Referrals and Other Compensation. EnRich does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it.

EnRich does recommend clients use the custodial and brokerage transaction services of TD Ameritrade.

Clients should be aware that there is no direct link between EnRich's participation in the TD Ameritrade program and the investment advice it gives to its clients, although EnRich receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk servicing advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to EnRich by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by EnRich's related persons and may also pay or reimburse expenses (including travel, lodging, meals and entertainment expenses) for EnRich's personnel to attend conferences or meetings relating to the program or to TD Ameritrade's advisor custody and brokerage

services generally. Some of the products and services made available by TD Ameritrade through the program may benefit EnRich but may not benefit its client accounts. These products or services may assist EnRich in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help EnRich manage and further develop its business enterprise. The benefits received by EnRich through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by EnRich or its related persons in and of itself creates a potential conflict of interest and may indirectly influence EnRich's recommendation of TD Ameritrade for custody and brokerage services.

EnRich also receives from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisors participating in the program. Specifically, the Additional Services include the annual fees for payment of the Morningstar Workstation (\$2,282.50) and the Advent Axys (\$2,717.50).

TD Ameritrade provides the Additional Services to EnRich in its sole discretion and at its own expense, and EnRich does not pay any fees to TD Ameritrade for the Additional Services. EnRich and TD Ameritrade have entered into a separate agreement ("Additional Services Addendum") to govern the terms of the provision of the Additional Services.

EnRich's receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to EnRich, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, EnRich's client accounts maintained with TD Ameritrade. TD Ameritrade has the right to terminate the Additional Services Addendum with EnRich, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional Services from TD Ameritrade, EnRich may have an incentive to recommend to its clients that the assets under management by EnRich be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. EnRich's receipt of Additional Services does not diminish its duty to act in the best interests of its clients, including to seek best execution of trades for client accounts.

The custodians recommended by EnRich, other than TD Ameritrade, may also, among other services, carry client accounts on their records, process transactions ordered by EnRich, provide computer access to EnRich for client positions and provide quotes and data needed by EnRich for its reports to clients. These services are provided to EnRich at minimal or no cost. EnRich believes that use of the recommended firm(s) is a convenient means of obtaining efficient transaction executions, account data and reporting services for securities positions. However, receipt of such services at minimal or no cost also creates an inducement and conflict of interest for EnRich since referring clients to any other firm(s) may result in higher reporting and overhead costs to EnRich.

Thus, the receipt of these services creates an incentive and conflict of interest for EnRich when it recommends TD Ameritrade services.

Other than the services described above, EnRich and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

EnRich and its Representatives are also licensed to offer insurance products and will receive customary commissions for the sale of such products should a client decide to make purchases or sales through

EnRich and the Representatives which are not covered by the wrap fee. When selling these products, a conflict of interest exists. Both load and no-load funds may be recommended.

F. Financial Information. EnRich does not receive fees of more than \$500 six months or more in advance, thus no financial statement for EnRich is attached. EnRich does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.