



# BARKER

FINANCIAL GROUP, INC.  
*Strategic Wealth Management Advisors*

## Form ADV Part 2A Investment Adviser Disclosure Brochure March 30, 2015

This Disclosure Brochure provides information about the qualifications and business practices of Barker Financial Group, Inc. If you have any questions about the contents of this Disclosure Brochure, please contact James T. Barker, President. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Registration as an investment advisor does not imply a certain level of skill or training.

Additional information about Barker Financial Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

You may search this site using a unique identifying number, known as a CRD number.  
Barker Financial Group, Inc.'s CRD Number is 116817.

**Massachusetts Office**  
1 Van de Graaff Drive, Suite 501  
Burlington, MA 01803  
781.743.2600

**Florida Office**  
1990 Main Street, Suite 750  
Sarasota, FL 34236  
941-587-6486

[www.barkerfg.com](http://www.barkerfg.com)

## Item 2 – Material Changes

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This Item of the Disclosure Brochure is updated if material changes have occurred during the course of Barker Financial Group, Inc.'s fiscal year.

There have been no material changes to this Disclosure Brochure since the last distribution to Clients.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Barker Financial Group, Inc.

Barker Financial Group, Inc. believes that communication and transparency are the foundation of our relationship and continually strive to provide you with complete and accurate information at all times. We encourage all current and prospective investors to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). To review the firm information for Barker Financial Group, Inc.:

- Click **Investment Advisor Search** in the left navigation menu.
- Select the option for Firm and enter 116817 (our firm's CRD number) in the field labeled "Firm Name, IARD# or CRD#".
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 781.743.2600 or by email at [info@barkerfg.com](mailto:info@barkerfg.com).

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## Item 4 – Advisory Services

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### Firm Information

Barker Financial Group, Inc. (the “Advisor”) is a registered investment advisor located in the Commonwealth of Massachusetts, which is organized as a corporation under the laws of the Commonwealth of Massachusetts. Barker Financial Group, Inc. was founded in 1997 and is owned and operated by President and Chief Compliance Officer, James Barker. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Barker Financial Group, Inc.

### Advisory Services Offered

Barker Financial Group, Inc. offers investment advisory services to individuals, trusts, estates, non-profit organizations, pension and profit sharing plans, and corporations (each referred to as a “Client”). Services include financial planning, investment counseling, non-investment counseling, investment management services, and referrals to third party money managers.

***Financial Planning*** – Barker Financial Group, Inc. will typically provide a variety of financial planning services to individuals, families, and other Clients pursuant to the deliverables outlined in a written agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for Clients based on the Client’s financial goals and objectives. This planning may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client’s financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/ or charitable giving programs. Barker Financial Group, Inc. may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, Barker Financial Group, Inc. will provide a written summary of Client’s financial situation, observations, and recommendations.

***Investment Consulting*** – Barker Financial Group, Inc. may provide its Clients with a broad range of consulting services, including, but not limited to, investment advice and / or portfolio management services for ERISA plan trustees, personal trusts, municipalities, and individuals, comparing the results to the Client’s portfolio performance against various indices pursuant to a consulting agreement. Other portfolio management services related to retirement income needs, or liquidity needs

of corporations and municipalities are also provided. Fixed income and cash management portfolios are created on a customized basis to meet stated client objectives.

*Non-Investment Related Consulting* – Barker Financial Group, Inc. may provide Clients with a broad range of non-investment related consulting services, including but not limited to, estate administration assistance, asset transfers, administration of routine gifting programs, tracking employer stock option grants, retirement transition services, and others as requested by the client, pursuant to a consulting agreement.

*Investment Management Services* – Prior to engaging Barker Financial Group, Inc. to provide investment advisory services, each Client is required to enter into an investment advisory agreement with Barker Financial Group, Inc. that defines the terms, conditions, authority and responsibilities of Barker Financial Group, Inc. and the Client. These services may include:

- Establishing an Investment Policy Statement – Barker Financial Group, Inc., in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives. An Investment Policy Statement generally includes specific information on the Client's stated goals, time horizon for achieving the goals, and investment strategies,
- Client risk tolerance and any restrictions imposed by the Client.
- Asset Allocation – Barker Financial Group, Inc. will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Barker Financial Group, Inc. will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.

Investment Management and Supervision – Barker Financial Group, Inc. will provide investment management and ongoing oversight of the Client's portfolio and overall account.

#### *Cash Management Services*

Barker Financial Group, Inc. offers investment management services for short term fixed income accounts generally investing in cash or other liquid instruments.

*Third-Party Money Management* – Barker Financial Group, Inc. may recommend to Clients that all or a portion of their portfolio be implemented by utilizing one or more unaffiliated money managers ("independent managers") at Barker Financial Group, Inc.'s discretion or Client's request. Barker Financial Group, Inc. will assist and advise the Client in establishing investment objectives for the account, the selection of the independent manager[s], and defining any restrictions on the account. Barker Financial

Group, Inc. will continue to provide oversight of the Client account and ongoing monitoring of the activities of the independent managers.

**Defined Contribution Plans** – Barker Financial Group, Inc. may utilize retirement platforms at third parties that provide plan administration services and various investment portfolios options. The Client will then enter into a program agreement with the retirement plan administrator and Barker Financial Group, Inc. Barker Financial Group, Inc. will assist and advise the Client in establishing investment options of the plan and will continue to provide oversight of these investment options.

### **Wrap Fee Programs**

Barker Financial Group, Inc. does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Barker Financial Group, Inc.

### **Tailored Relationships**

Barker Financial Group, Inc. tailors investment advisory services to the individual needs of the Client. Barker Financial Group, Inc. Clients are allowed to impose restrictions on the investments in their account. Barker Financial Group, Inc. may accept any reasonable limitation or restriction to discretionary authority on the account placed by the client. All limitations and restrictions placed on accounts must be presented to Barker Financial Group, Inc. in writing.

### **Assets Under Management**

As of December 31, 2014, Barker Financial Group, Inc. manages the following assets:

Assets Under Management	Assets
Discretionary Assets	\$111,147,075
Non-Discretionary Assets	\$324,732
<b>Total</b>	<b>\$111,471,807</b>

Clients may request more current information at any time by contacting the Advisor.

## Item 5 – Fees and Compensation

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The following paragraphs detail the fee structure and compensation methodology for financial planning and investment management. Each Client shall sign a financial planning agreement, or an investment advisory agreement that details the responsibilities of Barker Financial Group, Inc. and the Client.

*Financial Planning* – Barker Financial Group, Inc. offers financial planning on a fixed fee or an hourly rate basis. Fixed fee engagements may be charged between \$1,000 and \$3,000. For engagement on an hourly basis, fees are charged ranging from \$200 to \$350 per hour. Hourly and fixed rates may be negotiable depending on the nature and complexity of each Client's circumstances. For hourly engagements, an estimate for total hours will be determined prior to establishing the advisory relationship and incorporated into the planning agreement. The Financial Planning fees will be due and payable upon completion of the engagement.

*Investment Consulting* – Barker Financial Group, Inc. offers investment consulting where actual account management is not required, on a fixed fee or an hourly basis. For engagement on an hourly basis, fees are charged ranging from \$200 to \$350 per hour, depending on the nature and complexity of the Client's circumstances. An estimate for total hours and applicable rate will be determined prior to establishing the consulting relationship. For fixed fee engagements, the total fee is negotiable, but generally ranges from \$1,000 to \$10,000, based upon the scope of work involved. The Consulting Agreement may specify an amount of the fee to be paid in advance of the engagement, subject to the limitations below.

*Non-Investment Related Consulting* – Barker Financial Group, Inc. offers non-investment related consulting services on a fixed fee and an hourly basis. For engagement on an hourly basis, fees are charged ranging from \$200 to \$350 per hour, depending on the nature and complexity of each Client's circumstances. An estimate for total hours will be determined prior to establishing the advisory relationship. For fixed fee engagements, the total fee is negotiable, but generally ranges from \$1,000 to \$10,000, based upon the scope of work involved. The Consulting Agreement may specify an amount of the fee to be paid in advance of the engagement, subject to the limitations below.

Barker Financial Group, Inc.'s fee for Financial Planning, Investment Consulting and Non-Investment Related Consulting is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, Barker Financial Group, Inc. shall not receive any portion of these commissions, fees, and costs. The hourly fees and fixed fees are determined after considering many factors, such as the level and scope of the services. Where consulting and planning services are provided, the Adviser will not require payment of more than \$500 more than 6 months in

advance. Further, most assignments are completed within 2 to 3 weeks.

### Investment Management Services

Investment Advisory Fees are paid quarterly in arrears pursuant to the terms of the Investment Advisory Agreement. Investment Advisory Fees are based on the market value of assets under management at the end of each calendar quarter. Investment Advisory Fees generally range from 1.00% to 0.40% based on the following schedule:

<b>Assets Under Management</b>	<b>Annual Rate</b>
\$500,000 to \$1,000,000	1.00%
\$1,000,001 to \$2,000,000	1.00% to 0.85%
\$2,000,001 to \$5,000,000	0.85% to 0.60%
\$5,000,001 to \$7,000,000	0.60% to 0.40%
Above \$7,000,001	Negotiable

Investment advisory fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees may be negotiable at the discretion of Barker Financial Group, Inc. per the schedule above and in instances of family or other relationships where multiple accounts may be aggregated to achieve a lower fee rate.

The Client's fees will take into consideration the aggregate assets under management with Barker Financial Group, Inc. All securities held in accounts managed by Barker Financial Group, Inc. will be independently valued by the designated Custodian. Barker Financial Group, Inc. will not have the authority or responsibility to value portfolio securities.

### Account Portfolio Management

Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian. Barker Financial Group, Inc. shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Barker Financial Group, Inc. at the end of each quarter.

Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the Investment Advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Barker Financial Group, Inc. to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian. Fees charged by Third-Party Managers or platforms may calculate fees on other methodologies (i.e., average assets, prior period assets or other methods).

### Cash Management Services



Barker Financial Group, Inc. offers investment management services for short term fixed income accounts, and generally offers a reduced management fee for this service due to the nature of lower yields typical of the securities and holding periods involved. These accounts would generally include cash or other liquid instruments and the fee is negotiated based upon the size, client needs, duration, etc. Cash management services fees will be charged 0.10% quarterly in arrears.

#### Third-Party Money Management

For Clients referred to an independent manager, Barker Financial Group, Inc.'s fee will be deducted from the Client's account[s] with the respective independent manager and a portion of the investment advisory fee will be provided to Barker Financial Group, Inc. This fee generally ranges from 0.50% to 1.00%. The calculation methodology for fees of third-party managers and platforms may vary from Barker Financial Group, Inc.'s methodology. Details of third-party manager billing and compensation practices may be found in the independent manager's disclosure document. Barker Financial Group, Inc. will assist the Client in obtaining and reviewing third-party management practice and fee information

#### **Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third-parties, other than Barker Financial Group, Inc., in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The investment advisory fee charged by Barker Financial Group, Inc. is separate and distinct from these custodian and execution fees.

In addition, all fees paid to Barker Financial Group, Inc. for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Barker Financial Group, Inc., but would not receive the services provided by Barker Financial Group, Inc. which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Barker Financial Group, Inc. to fully understand the total fees to be paid.

#### **Advance Payment of Fees and Termination**

##### Financial Planning, Investment Consulting, and Non-Investment Related Services

In the event that a Client should wish to cancel the financial planning or consulting agreement under which any plan or other consulting service is being created, the Client shall be billed for actual hours logged on the planning project times the agreed

upon hourly rate.

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party within five (5) days of signing the Advisor's financial planning or consulting agreement. The Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis for any fees paid and unearned.

#### Account Portfolio Management

Barker Financial Group, Inc. is compensated for its services at the end of the quarter after investment advisory services are rendered. Clients may request to terminate their Investment Advisory Agreement with Barker Financial Group, Inc., in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination. The Client's Investment Advisory Agreement with Barker Financial Group, Inc. is non-transferable without the Client's written approval.

#### Third-Party Money Management

In the event that a Client should wish to terminate their relationship with an independent manager, the terms for termination will be set forth in the respective agreements between the Client and those third parties. Barker Financial Group, Inc. will assist the Client with the termination and transition as appropriate.

#### **Compensation for Sales of Securities**

Barker Financial Group, Inc. does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

## Item 6 – Performance Based Fees

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Barker Financial Group, Inc. does not charge performance-based fees for its investment advisory services. The fees charged by Barker Financial Group, Inc. are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

**Barker Financial Group, Inc. does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.**

## Item 7 – Types of Clients

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Barker Financial Group, Inc. provides investment advisory services to the following types of Clients:

- Individuals, Personal Trusts and Estates – private investors, investing their personal assets
- Pension and Profit Sharing Plans – retirement plan sponsors or company plans
- Foundation and Endowments – non-profit organizations that manage a pool of assets, and distribute funds according to a mandate or mission
- 501(c)(3) Non-Profit Organizations and Municipalities – mission-based, non-profit organizations
- Corporations, and Businesses – taxable business entities, investing cash reserves

Barker Financial Group, Inc. generally requires a minimum account size of \$500,000 to effectively implement its investment process. Barker Financial Group, Inc. may waive this minimum account size based on the size of the overall relationship or at the discretion of Barker Financial Group, Inc.

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

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### **Methods of Analysis**

Barker Financial Group, Inc. employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Barker Financial Group, Inc. is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Barker Financial Group, Inc. generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Barker Financial Group, Inc. will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of its Clients. At times, Barker Financial Group, Inc. may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### **Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Barker Financial Group, Inc. will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. Barker Financial Group, Inc. shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform Barker Financial Group, Inc. of any changes in financial condition, goals or other factors that may affect this analysis. Barker Financial Group, Inc. primarily employs investment strategies that do not involve any significant or unusual risk other than domestic equity and international market risks. The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. Barker Financial Group, Inc. will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Barker Financial Group, Inc. may use margin in Client accounts to manage the timing of purchases and sales, as appropriate. Barker Financial Group, Inc. may employ options strategies to hedge or gain additional exposure to a particular asset class or sector. Barker Financial Group, Inc.'s investment strategy encompasses active trading in

concentrated portfolios. Following are some of the risks associated with certain transactions:

#### Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses. Options trading risk includes the possibility of a complete loss of principal.

#### Margin Borrowings

The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call", pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

#### Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with Barker Financial Group, Inc.**

## Item 9 – Disciplinary Information

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**There are no legal, regulatory or disciplinary events involving** Barker Financial Group Inc. **or any of its employees.** Barker Financial Group Inc. and its advisory personnel value the trust you place in Barker Financial Group Inc..

As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure (IAPD) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

To review the firm information contained in ADV Part 1, select the option for Firm and enter **116817** in the field labeled “Firm Name, IARD# or CRD#”. This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of each investment advisor representative at the IAPD website.

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

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### Financial Industry Activities – Broker/Dealers

Barker Financial Group, Inc. is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer.

### Financial Industry Activities – Futures and Commodities

Neither Barker Financial Group, Inc. nor any of its management persons is registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor.

### Financial Industry Affiliations

#### Pension Consulting

Paul Chern, an employee of Barker Financial Group, Inc., provides pension consulting services in his individual capacity as pension consultant of PCA Benefits Group, Inc. Mr. Chern may also solicit and refer investment business to Barker Financial Group, Inc. for which he is paid compensation.

#### Insurance

Clients of Barker Financial Group, Inc. may be offered various insurance products through a referred insurance agent. Clients are under no obligation to accept the referral or purchase any insurance products. No referral fees are exchanged for referrals made to the insurance agent.

### Other Investment Advisors

Barker Financial Group, Inc. does not recommend or select other investment advisors for its Clients other than what is described above in Item 4.



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

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### **Code of Ethics**

Barker Financial Group, Inc. has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Barker Financial Group, Inc. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Barker Financial Group, Inc. and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Barker Financial Group, Inc. associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, protection of personal, non-public information, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. Barker Financial Group, Inc. has written its Code of Ethics to meet and/or exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (781) 743-2600 or via email at [info@barkerfg.com](mailto:info@barkerfg.com).

### **Personal Trading and Conflicts of Interest**

Barker Financial Group, Inc. allows employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to clients present a potential conflict of interest that, as fiduciaries, Barker Financial Group, Inc. must disclose to clients and mitigate through policies and procedures.

**At no time, will Barker Financial Group, Inc. or any associated person of Barker Financial Group, Inc., transact in any security to the detriment of any Client.**

## Item 12 – Brokerage Practices

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### Recommendation of Custodian[s]

Barker Financial Group, Inc. does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize Barker Financial Group, Inc. to direct trades to this Custodian as agreed in the investment advisory agreement. Further, Barker Financial Group, Inc. does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Barker Financial Group, Inc. does not exercise discretion over the selection of the Custodian, it may recommend the Custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a broker not recommended by Barker Financial Group, Inc.

Barker Financial Group, Inc. typically recommends to Clients that they establish their brokerage account[s] at TD Ameritrade Institutional or Charles Schwab & Co., Inc. ("Schwab"). TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers independent Investment Advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. Barker Financial Group, Inc. receives some benefits from TD Ameritrade through its participation in the program. Barker Financial Group, Inc. considers a number of factors in selecting and/or recommending brokers and Custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Barker Financial Group, Inc. is not affiliated with, or related to, any Recommended Custodians.

Schwab is a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". Barker Financial Group, Inc. maintains an institutional relationship with Schwab, whereby Barker Financial Group, Inc. receives economic benefits from Schwab (Please see Item 14 below.)

Following are additional details regarding the brokerage practices of the Advisor:

1. **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **Barker Financial Group, Inc. does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
2. **Brokerage Referrals** - Barker Financial Group, Inc. does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
3. **Directed Brokerage** - All Clients are serviced on a "directed brokerage basis",

where Barker Financial Group, Inc. will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. Barker Financial Group, Inc. will not engage in any principal transactions (i.e., trade of any security from or to Barker Financial Group, Inc.'s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, Barker Financial Group, Inc. will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated Custodian.

### **Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Barker Financial Group, Inc. will execute its transactions through an unaffiliated broker-dealer selected by the Client. Barker Financial Group, Inc. may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

## **Item 13 – Review of Accounts**

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### **Frequency of Reviews**

Accounts are monitored on a regular and continuous basis by Mr. Barker, President and Chief Compliance Officer, and certain other employees of the Advisor. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the client, or as market conditions may dictate.

### **Causes for Reviews**

In addition to the investment monitoring noted above, each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Barker Financial Group, Inc. if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

### **Review Reports**

The Client will receive brokerage statements no less than quarterly from the account custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s], including Adviser fees drawn against the account. Barker Financial Group, Inc. may at its discretion, also provide clients with periodic reports regarding their holdings, allocations, and performance.

## Item 14 – Client Referral and Other Compensation

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### **Compensation Received by Barker Financial Group, Inc.**

Barker Financial Group, Inc. receives no compensation other than the direct fees billed to the client for services rendered. Please refer to Item 5 for further details.

### **Participation in TDA Institutional (“TDA”) Advisor Platform**

Barker Financial Group, Inc. has established an institutional relationship with TDA to assist Barker Financial Group, Inc. in managing Client account[s]. Access to the TD Institutional platform is provided at no charge to Barker Financial Group, Inc. Barker Financial Group, Inc. receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at TDA. The software and related systems support may benefit Barker Financial Group, Inc., but not its Clients directly. In fulfilling its duties to its Clients, Barker Financial Group, Inc. endeavors at all times to put the interests of its Clients first. Clients should be aware however that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence Barker Financial Group, Inc.’s recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, Barker Financial Group, Inc. may receive the following benefits from TDA: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **Participation in Institutional Advisor Platform**

Barker Financial Group, Inc. has established an institutional relationship with Schwab through its “Schwab Advisor Services” unit, a division of Schwab dedicated to serving independent advisory firms like Barker Financial Group, Inc. As a registered investment advisor participating on the Schwab Advisor Services platform, Barker Financial Group, Inc. receives access to software and related support without cost because Barker Financial Group, Inc. renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit Barker Financial Group, Inc. and many, but not all, services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, Barker Financial Group, Inc. endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence Barker Financial Group, Inc.’s recommendation of this custodian over one that does not furnish similar software, systems support, or services.

*Services that Benefit the Client* – Schwab’s institutional brokerage services include

access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, Barker Financial Group, Inc. may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, Barker Financial Group, Inc. may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

*Services that May Indirectly Benefit the Client* – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, Barker Financial Group, Inc. receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist Barker Financial Group, Inc. in effectively managing accounts for its Clients, but may not directly benefit all Clients.

*Services that May Only Benefit Barker Financial Group, Inc.* – Schwab also offers other services and financial support to Barker Financial Group, Inc. that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for Barker Financial Group, Inc. to recommend Schwab, which results in a potential conflict of interest. Barker Financial Group, Inc. believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

### **Client Referrals from Solicitors**

Barker Financial Group, Inc. does not engage paid solicitors for Client referrals.

## **Item 15 – Custody**

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### **Custody – Fee Debiting**

Barker Financial Group, Inc. does not accept or maintain custody of any Client accounts, except for the authorized deduction of Barker Financial Group Inc.'s fee. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Barker Financial Group Inc. to utilize that custodian for the Client's security transactions. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

### **Custody – Account Statements**

As described above and in Item 13, clients receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Clients are urged to carefully review such statements and compare such official custodial records to the account statements or other reports that Barker Financial Group, Inc. provides. Barker Financial Group, Inc. statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16 – Investment Discretion

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Barker Financial Group, Inc. generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales are generally subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Barker Financial Group, Inc. in writing. Discretionary authority will only be authorized upon full disclosure to the Client. The discretionary authority will be documented with the custodian by executing a limited power of attorney to allow Barker Financial Group, Inc. limited access for trading and account administration purposes. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Barker Financial Group, Inc. will be in accordance with each Client's investment objectives and goals.



## **Item 17 – Voting Client Securities**

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Barker Financial Group, Inc. does not accept proxy-voting responsibility for any Client.

## **Item 18 – Financial Information**

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Neither Barker Financial Group, Inc., nor its management has any adverse financial situations that would reasonably impair the ability of Barker Financial Group, Inc. to meet all obligations to its Clients. Barker Financial Group, Inc. is not required to deliver a balance sheet along with this Brochure as Barker Financial Group, Inc. will not require payment of more than \$1,200, for services to be performed more than 6 months in advance, under any circumstances.

Neither Barker Financial Group, Inc., nor any of its advisory persons, has been subject to a bankruptcy or financial compromise.



Form ADV Part 2B  
Investment Adviser Brochure Supplement  
for  
**James Theodore Barker**

March 30, 2015

This Brochure Supplement provides information about a supervised person of Barker Financial Group, Inc. that supplements Barker Financial Group, Inc.'s Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact Mr. Barker if you did not receive a copy of Barker Financial Group, Inc.'s Disclosure Brochure or if you have any questions about the contents of this supplement, please contact Barker Financial Group, Inc. at 781.743.2600 or by email at [inquiry@barkerfg.com](mailto:inquiry@barkerfg.com)

Additional information about the Barker Financial Group, Inc.'s Supervised Persons is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search this site using a unique identifying number, known as a CRD number for each Supervised Person. Mr. Barker's CRD# is 1622909.

**Massachusetts Office**  
1 Van de Graaff Drive, Suite 501  
Burlington, MA 01803  
781.743.2600

**Florida Office**  
1990 Main Street, Suite 750  
Sarasota, FL 34236  
941-587-6486

[www.barkerfg.com](http://www.barkerfg.com)

## Item 2 – Education Background and Business Experience

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James Theodore Barker is the President and Chief Compliance Officer of Barker Financial Group, Inc. Mr. Barker, born in 1960, is a dedicated Portfolio Manager for Client accounts of Barker Financial Group, Inc.

Mr. Barker earned the Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations from the American College, Bryn Mawr, PA, and a Retirement Plans Certification from the International Foundation of Employee Benefit Plans (IABEPC) and the Wharton Business School at the University of Pennsylvania. He also holds Associate Degrees from the University of Maine in Resource Business Management and Agriculture Technology. Mr. Barker expanded his background at Bentley College in Economics and Finance. Additional information regarding Mr. Barker's employment history is included below.

### Employment History:

Barker Financial Group, Inc., President and Chief Compliance Officer	1997 to Present
Jefferson Pilot Securities Corporation, Registered Securities Principal	2000 to 2003
Polaris Financial Services, Inc., (Acquired by JPSC) Registered Securities Principal	1998 to 2000
Nathan and Lewis Securities Corporation Inc. Registered Representative	1997 to 1998
Nathan and Lewis Securities Corporate RIA Investment Advisor Representative	1997 to 1998

### Professional Certifications

Barker Financial Group, Inc.'s supervised persons maintain professional designations, which required the following minimum requirements:

#### ChFC - Chartered Financial Consultant

**Issued by:** The American College

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- 3 years of full-time business experience within the five years preceding the awarding of the designation

**Educational Requirements:** 6 core and 2 elective courses

**Examination Type:** Final proctored exam for each course

**Continuing Education/Experience Requirements:** 30 CE credits every 2 years

**CLU – Chartered Life Underwriter**

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A combination of education and/or experience working with seniors
- Agree to be bound by the American College's Code of Ethics

**Educational Requirements:** Candidate must complete the following:

- Self-study or classroom coursework
- 8 courses: 5 required, 3 elective

**Examination Type:** Final proctored exam for each course.

**Continuing Education/Experience Requirements:** None

### **Item 3 – Disciplinary Information**

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**There are no legal, civil or disciplinary events to disclose regarding James T. Barker.** Mr. Barker has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Barker.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Barker.**

However, we do encourage you to independently view the background of Mr. Barker on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Individual and enter 1622909 in the field labeled "Individual Name or CRD#".

## **Item 4 – Other Business Activities**

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Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations. Mr. Barker has no additional business activities to report.

## **Item 5 – Additional Compensation**

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Mr. Barker has no additional business activities where compensation is received.

## **Item 6 – Supervision**

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Mr. Barker serves as the President and Chief Compliance Officer of Barker Financial Group Inc and is responsible for supervising Barker Financial Group Inc.'s advisory activities and managing Barker Financial Group Inc.'s team of supervised persons. Mr. Barker can be reached at 781.743.2600.

Barker Financial Group Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Barker Financial Group Inc.. Further, Barker Financial Group Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Barker Financial Group Inc. and its employees. As a registered entity, Barker Financial Group Inc. is subject to examinations by regulators, which may be announced or unannounced. Barker Financial Group Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B  
Investment Adviser Brochure Supplement  
for

**Bonnie J. Brown**

March 30, 2015

This Brochure Supplement provides information about a supervised person of Barker Financial Group, Inc. that supplements Barker Financial Group, Inc.'s Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact James T. Barker if you did not receive a copy of Barker Financial Group Inc.'s Disclosure Brochure or if you have any questions about the contents of this supplement, please contact Barker Financial Group, Inc. at 781.743.2600 or by email at [info@barkerfg.com](mailto:info@barkerfg.com).

Additional information about the Barker Financial Group Inc.'s supervised person is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search this site using a unique identifying number, known as a CRD number for each Supervised Person. Ms. Brown's CRD # is 6345798.

**Massachusetts Office**  
1 Van de Graaff Drive, Suite 501  
Burlington, MA 01803  
781.743.2600

**Florida Office**  
1990 Main Street, Suite 750  
Sarasota, FL 34236  
941-587-6486

[www.barkerfg.com](http://www.barkerfg.com)

## Item 2 – Education Background and Business Experience

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Bonnie J. Brown, born in 1963, is a dedicated Investment Adviser Representative for Client accounts of Barker Financial Group, Inc. and is also involved in the creation of financial plans for Clients. Ms. Brown also serves as Assistant Compliance Officer and is a member of the Securities Selection and Research Committee of Barker Financial Group, Inc.

Ms. Brown earned her Certified Public Accountant license in 1988. Ms. Brown holds a Master's Degree in Management Information Systems from Boston University, and a Bachelor's Degree in Accountancy from Bentley University.

Prior to joining Barker Financial Group, Ms. Brown held management positions in the energy, banking and public accounting industries.

Information regarding Ms. Brown's employment history is included below.

### **Employment History:**

Barker Financial Group, Inc.	2014 to Present
Investment Adviser Representative, Planning Administrator and Assistant Compliance Officer	

Tecogen, Inc.	2006 to 2014
CFO, Treasurer and Secretary	

Enterprise Bank and Trust Company	2000 to 2004
Vice President	

Sullivan Bille, PC	1985 to 2000
Partner	

Barker Financial Group, Inc.'s supervised persons maintain professional designations, which required the following minimum requirements.

### **CPA – Certified Public Accountant**

**Issued by:** Commonwealth of Massachusetts Board of Public Accountancy

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- Conferral of a baccalaureate degree (or higher) from an accredited college or university.



- Completion of 21 semester hours in accounting, to include coverage in financial accounting, management accounting, auditing and taxation.
- Completion of 9 semester hours in business, to include coverage in business law, finance and information systems.
- Three years of full-time experience in accounting, audit and tax engagements with a public accounting firm.

**Examination Type:** CPA Exam

**Continuing Education Requirements:**

The Commonwealth of Massachusetts, Board of Professional Licensure requires no less than 80 hours of acceptable continuing education every two years, including no less than four hours of professional ethics.

### **Item 3 – Disciplinary Information**

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**There are no legal, civil or disciplinary events to disclose regarding Bonnie J. Brown.** Ms. Brown has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Brown.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Brown.**

However, we do encourage you to independently view the background of Ms. Brown on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Individual and enter 6345798 in the field labeled “Individual Name or CRD#”.

### **Item 4 – Other Business Activities**

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Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations.

### **Item 5 – Additional Compensation**

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Ms. Brown has no additional business activities where compensation is received.

## Item 6 – Supervision

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Ms. Brown is supervised in her role as Investment Adviser Representative by James T. Barker, the President and Chief Compliance Officer of Barker Financial Group, Inc.

Mr. Barker supervises Ms. Brown by holding regular meetings, which may include staff, investment, compliance and other ad hoc meetings. Mr. Barker reviews client reports, emails and trading, as well as personal securities transactions and holdings reports. Mr. Barker can be reached at 781.743.2600.

Barker Financial Group, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Barker Financial Group, Inc. Further, Barker Financial Group, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Barker Financial Group, Inc. and its employees. As a registered entity, Barker Financial Group, Inc. is subject to examinations by regulators, which may be announced or unannounced. Barker Financial Group, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B

Investment Adviser Brochure Supplement

for

**Paul L. Chern**

March 30, 2015

This Brochure Supplement provides information about a supervised person of Barker Financial Group, Inc. that supplements Barker Financial Group, Inc.'s Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact James T. Barker if you did not receive a copy of Barker Financial Group Inc.'s Disclosure Brochure or if you have any questions about the contents of this supplement, please contact Barker Financial Group, Inc. at 781.743.2600 or by email at [info@barkerfg.com](mailto:info@barkerfg.com).

Additional information about the Barker Financial Group Inc.'s Supervised Persons is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search this site using a unique identifying number, known as a CRD number for each Supervised Person. Mr. Chern's CRD # is 2577325.

**Massachusetts Office**  
1 Van de Graaff Drive, Suite 501  
Burlington, MA 01803  
781.743.2600

**Florida Office**  
1990 Main Street, Suite 750  
Sarasota, FL 34236  
941-587-6486

[www.barkerfg.com](http://www.barkerfg.com)

## Item 2 – Education Background and Business Experience

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Paul L. Chern, born in 1940, is a dedicated Investment Adviser Representative for Client accounts of Barker Financial Group, Inc.

Mr. Chern holds a Master's Degree in Actuarial Science from Northeastern University, a Master's Degree in Mathematics from the University of Oregon, and a Bachelor's Degree in Mathematics from the University of California.

Mr. Chern's employment history is included below.

### Employment History:

Barker Financial Group, Inc. Investment Adviser Representative	2002 to Present
PCA Benefits Group, Inc. President	2003 to Present
Jefferson Pilot Securities Corporation Representative	2000 to 2003
Paul Chern Consulting Actuary	2000 to 2003
Nationwide Investment Services Corporation Representative	1996 to 2000

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Paul L. Chern.** Mr. Chern has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Chern.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Chern.**

However, we do encourage you to independently view the background of Mr. Chern on

the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Individual and enter 2577325 in the field labeled "Individual Name or CRD#".

## **Item 4 – Other Business Activities**

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Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations.

Mr. Chern is the Principal and Owner of PCA Benefits Group, Inc., a pension administration and consulting firm. PCA Benefits Group, Inc. is not under common ownership or control with Barker Financial Group, Inc.

## **Item 5 – Additional Compensation**

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Mr. Chern has additional business activities where compensation is received. In his role as a pension consultant at PCA Benefits Group, Inc. Mr. Chern may act as solicitor for Barker Financial Group, Inc. and refer pension plan investment management business to Barker Financial Group, Inc. In his role as Investment Adviser Representative of Barker Financial Group, Inc., Mr. Chern may earn compensation related to the management of pension plan assets.

## **Item 6 – Supervision**

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Mr. Chern is supervised in his role as Investment Adviser Representative by James T. Barker, the President and Chief Compliance Officer of Barker Financial Group, Inc.

Mr. Barker supervises Mr. Chen by holding regular meetings, which may include staff, investment, compliance and other ad hoc meetings. Mr. Barker reviews client reports, emails and trading, as well as personal securities transactions and holdings reports. Mr. Barker can be reached at 781.743.2600.

Barker Financial Group, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Barker Financial Group, Inc. Further, Barker Financial Group, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Barker Financial Group, Inc. and its employees. As a registered entity, Barker Financial Group, Inc. is subject to examinations by regulators, which may be announced or unannounced. Barker Financial Group, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B

Investment Adviser Brochure Supplement

for

**Douglas Steven Huddleston**

March 30, 2015

This Brochure Supplement provides information about a supervised person of Barker Financial Group, Inc. that supplements Barker Financial Group Inc.'s Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact James T. Barker if you did not receive a copy of Barker Financial Group Inc.'s Disclosure Brochure or if you have any questions about the contents of this supplement, please contact Barker Financial Group Inc. at 781.743.2600 or by email at [inquiry@barkerfg.com](mailto:inquiry@barkerfg.com).

Additional information about the Barker Financial Group Inc.'s Supervised Persons is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search this site using a unique identifying number, known as a CRD number for each Supervised Person. Mr. Huddleston's CRD # is 5725521.

**Massachusetts Office**  
1 Van de Graaff Drive, Suite 501  
Burlington, MA 01803  
781.743.2600

**Florida Office**  
1990 Main Street, Suite 750  
Sarasota, FL 34236  
941-587-6486

[www.barkerfg.com](http://www.barkerfg.com)

## Item 2 – Education Background and Business Experience

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Douglas S. Huddleston, born in 1963, is a dedicated Investment Adviser Representative for Client accounts of Barker Financial Group, Inc. Mr. Huddleston also serves on the securities selection and research committee of Barker Financial Group Inc. and is also involved in the creation of financial planning for clients requesting these services.

Mr. Huddleston received the Certified Financial Planner™ designation from the Certified Financial Planner Board of Standards, Inc. He holds a Bachelor's Degree in Business Administration/Finance from the University of Idaho and a Certification in Financial Planning from Boston University.

Prior to joining Barker Financial Group, Mr. Huddleston held management positions with global leaders in the technology industry.

Information regarding Mr. Huddleston's employment history is included below.

### Employment History:

Barker Financial Group, Inc. Investment Adviser Representative	2009 to Present
SAS Institute National Account Manager	2007 to 2010
BMC Software Strategic Account Manager	1997 to 2007

### Professional Certifications

Barker Financial Group, Inc's supervised persons maintain professional designations, which required the following minimum requirements:

#### CFP® – Certified Financial Planner

**Issued by:** Certified Financial Planner Board of Standards, Inc.

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

**Educational Requirements:** Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

**Examination Type:** CFP® Certification Examination

**Continuing Education/Experience Requirements:** 30 hours every 2 years

### Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Douglas S. Huddleston.** Mr. Huddleston has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Huddleston.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Douglas S. Huddleston.**

However, we do encourage you to independently view the background of Mr. Huddleston on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Individual and enter 5725521 in the field labeled “Individual Name or CRD#”.

### Item 4 – Other Business Activities

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Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations. Mr. Huddleston has no additional business activities to report.

### Item 5 – Additional Compensation

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Mr. Huddleston has no additional business activities where compensation is received.



## Item 6 – Supervision

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Mr. Huddleston is supervised in his role as Investment Adviser Representative by James T. Barker, the President and Chief Compliance Officer of Barker Financial Group, Inc.

Mr. Barker supervises Mr. Huddleston by holding regular meetings, which may include staff, investment, compliance and other ad hoc meetings. Mr. Barker reviews client reports, emails and trading, as well as personal securities transactions and holdings reports. Mr. Barker can be reached at 781.743.2600.

Barker Financial Group Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Barker Financial Group, Inc. Further, Barker Financial Group Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Barker Financial Group Inc. and its employees. As a registered entity, Barker Financial Group Inc. is subject to examinations by regulators, which may be announced or unannounced. Barker Financial Group Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.