

Firm Brochure (Part 2A of Form ADV)

(Item 1)

Gasber Financial Advisors, Inc.

81 Blue Ravine Road, Suite 250

Folsom, CA 95630

Phone

(916)985-2594

Fax

(916)985-2001

Website: www.GasberFinancial.com

Email

Gerry@gasberfinancial.com

This brochure provides information about the qualifications and business practices of Gasber Financial Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at: (916) 985-2594, or by email at: Gerry@gasberfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Gasber Financial Advisors, Inc. is available on the SEC's website at www.adviserinfo.sec.gov

Effective Date: 9/30/2015

Item 2 Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The material changes for this brochure include a revision of certain fee structures of the Adviser's management services.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (916) 985-2594 or by email at: Gerry@gasberfinancial.com.

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Item 4 - Advisory Business

Firm Description

Gasber Financial Advisors, Inc., hereinafter ("GFA") was founded in 1995 and is an SEC registered investment adviser.

GFA is a fee-only financial planning and investment management firm. The firm does not sell securities or insurance on a commission basis and is not affiliated with entities that sell financial products, securities or insurance.

GFA provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses.

Investment advice is provided, with the client granting discretion through a limited power of attorney to GFA who makes the final decision on investment positions within the parameters established by the investment management agreement and/or the investment policy statement. GFA does not act as a custodian of client assets as the client always maintains asset control.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Any conflicts of interest arising out of GFA's or its associated persons are disclosed in this brochure.

Principal Owners

Gerald E. Gasber is a 100% stockholder.

Types of Advisory Services

GFA provides comprehensive personal financial planning services for a fee to a variety of clients. GFA also provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations. As part of the financial planning service, GFA furnishes advice to clients on matters not involving securities, such as taxation issues, retirement planning, cash flow and related matters.

GFA does not act as a sponsor or provide investment management services to a WRAP program.

As of June 2015 GFA managed approximately \$122,760,166 in assets for approximately 144 clients. Approximately \$122,760,166 is managed on a discretionary basis, and \$ 0 is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in their Financial Plan or Investment Policy Statement. Written Investment Policy Statements reflect an understanding of GFA's and the client's respective roles and responsibilities related to investment management services. Clients may impose restrictions on investing in certain securities or types of securities or asset classes.

Assignment of Investment Management Agreements

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

GFA provides comprehensive personal financial planning services for a variety of individuals and families including business owners, professionals, corporate executives, inheritors and retirees. Use of our investment management services is not required of those who wish to use personal financial planning services although we believe clients who use both are best served. Not all clients who request financial planning as a sole service can be accommodated due to the time-consuming nature of this service.

The comprehensive planning process typically involves the following fundamental steps:

- Establishment/definition of the relationship with the client
- Gathering of client data and determination of client goals, objectives and risk tolerance
- Analysis and evaluation of client's current financial status
- Evaluation of alternative solutions
- Development and presentation of recommendations
- Assistance with implementation

Financial planning analysis and recommendations are tailored to the client's needs and circumstances and may include:

- Risk Management/Insurance (life, disability, medical, long-term care, property & casualty, liability, etc)
- Employer and government benefits (Social Security, Medicare, etc)
- Tax Planning
- Investment analysis and planning

- Retirement Planning (How much will I need to retire? When can I retire? Am I spending too much and in danger of running out of money?)
- Estate and Philanthropic planning, family gifting
- Savings, Budgeting, Debt Management, Saving for College

Clients will receive a written copy of the financial plan. A comprehensive financial plan does not include recommendations on specific individual investments. Specific investment recommendations are considered part of the Investment Management or Wealth Management service. Although insurance is at the core of risk management and is an essential element of the financial planning process, GFA does not sell insurance or insurance products and receives no commissions, rebates or referral fees when its clients purchase such products from others. Because of the variety and complexity of insurance products, GFA prefers to be as involved as possible when its clients consider the purchase of such products to meet their financial planning needs. GFA does not provide legal or tax advice and does not prepare of any kind of income tax, gift or estate tax return or of any legal document.

Investment Management Agreement (Non-Qualified)

GFA provides investment management services exclusively on a fee basis. These services include:

- Determination of the client's investment goals and risk tolerance
- Design of an asset allocation appropriate to the client's individual circumstances
- Development of an Investment Policy Statement
- Determination of individual securities to be bought or sold and selection of appropriate managers
- Buy-sell trades as determined by the above steps
- Monitoring of the investments and asset allocation with bi-weekly review and rebalancing as required
- Regular annual review meetings with the client
- Re-assessment of client's risk tolerance on a three year cycle

The vast majority of investments recommended by GFA are in the form of no load mutual funds or Exchange Traded Funds or equivalent investment products. When such securities are employed, the fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. If a brokerage/custodian is used to purchase a mutual fund, the brokerage/custodian may charge a transaction fee. The brokerage/custodian may also charge a fee or mark-up or mark-down for stock and bond trades. GFA does not share in any of these fees and does not receive any compensation from fund or brokerage/custodian companies for these services.

The investment selection offered to client's may be limited by the knowledge and experience of the personnel of GFA and/or the resources available to it as a result of its relationships with custodians and other providers in the broader financial industry. As a result of these resources, certain investments may be available to clients of GFA that might not be available to members of the public at large. GFA believes that the breadth of choices available to it is sufficiently wide so as to effectively make available the full range of investment options that might conceivably be important for all but the rarest client.

GFA may offer advice on securities that include but are not limited to stocks, bonds and mutual funds, exchange traded funds, exchange traded notes, hedge funds, venture capital opportunities, derivative debt and equity securities, private and public REIT's, and other partnership interests such as those investing in mortgages or venture capital. GFA may also offer advice on other types of investments such as business opportunities. Should such advice be offered by GFA when the investment is unlikely to end up in the GFA-managed portfolio, then the analysis of such opportunities is considered a financial planning service and would be subject to all guidance, limitations and fees described in the financial planning section.

Wealth Management Agreement

Financial planning should be an ongoing, life-long process. After the initial financial plan is completed and recommendations are presented, clients may subscribe to GFA's Wealth Management services.

Wealth Management includes financial plan implementation, ongoing maintenance and updating of the financial plan, general financial advice, investment advice and investment management services. An exception to this rule may arise if a client wishes GFA to provide advice and analysis well beyond GFA's normal financial planning services. Planning services directed at previously unaddressed topics, extraordinary research or analysis may involve additional costs, which will be negotiated on an individual basis prior to beginning such work.

Investment Management & Services Agreement (Qualified Plans)

GFA provides investment management and other services exclusively on a fee basis to Qualified Plans including Pension, Profit Sharing and 401(k) Plans. These services include:

- Development of an Investment Policy Statement
- Design of an appropriate asset allocation and/or model portfolios
- Determination of individual securities to be bought or sold and selection of appropriate managers
- Qualified Default Investment Alternative selection

- Monitoring of the investments and asset allocation with review and rebalancing as determined
- Regular review meetings with the client no less frequently than semi-annually
- Plan investment performance benchmarking
- Plan Fee & Expense benchmarking
- Plan design consultation
- Employee enrollment and education

GFA generally recommends no load mutual funds, Exchange Traded Funds or equivalent investment products. When such securities are employed, the fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. If a brokerage/custodian is used to purchase a mutual fund, the brokerage/custodian may charge a transaction fee. GFA does not share in any of these fees and does not receive any compensation from fund or brokerage/custodian companies for these services.

The investment selection offered to client's may be limited by the knowledge and experience of the personnel of GFA and/or the resources available to it as a result of its relationships with custodians and other providers in the broader financial industry. As a result of these resources, certain investments may be available to clients of GFA that might not be available to members of the public at large. GFA believes that the breadth of choices available to it is sufficiently wide so as to effectively make available the full range of investment options that might conceivably be important for all but the rarest client.

Hourly Engagements

GFA provides hourly financial planning services at its sole discretion for certain clients who need advice on a limited scope of work. Hourly rates can be found in the "Fees and Compensation" section of this brochure

Termination of Agreement

An advisory client will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the agreement and receive a full refund of all fees. Subsequently, A Client may terminate any of the aforementioned agreements at any time by providing 30 days notice to GFA in writing. Clients shall be charged pro rata for services provided through to the effective date of termination. If the client made an advance payment, GFA will refund any unearned portion of the advance payment.

GFA may terminate any of the aforementioned agreements at any time by providing 30 days notice to the Client in writing. Clients shall be charged pro rata for services provided through to the effective date of termination. If the client made an advance payment, GFA will refund any unearned portion of the advance payment.

GFA reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in GFA's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded.

Item 5 - Fees and Compensation

Compensation paid to GFA for financial planning, wealth management and investment management services are described below.

Financial Planning

Based on the nature and scope of the planning work to be performed and at GFA's discretion, clients may pay for the planning services provided in one of the following ways:

Hourly fees. Hourly fees are typically recommended for short term consulting requests or limited financial planning and analysis. Hourly rates are:

Professional	\$150-\$300/hour
Para-planner	\$125/hour
Clerical	\$75/hour

Hourly rates are not negotiable, although GFA may agree to limit the number of hours to a particular task at the client's request.

Project fees. Project fees are fixed at the beginning of the engagement and are based on an estimate of the time required to complete the work. The fees for the initial financial planning engagement generally range between \$2,000 and \$5,000 and are negotiable based on the nature of the planning. Certain planning engagements may charge a project fee outside of the above range due to factors specific to that engagement.

A deposit of 50% of the project fee is payable in advance with monthly billing thereafter. GFA does not accept \$500 or more six months in advance of performing any services. GFA may at its sole discretion elect to waive all or any portion of its financial planning fees for any client.

Retainer fees. Occasionally GFA charges a retainer fee for ongoing financial planning services. The retainer is based on the scope of the work to be performed, is billed quarterly and can be updated annually. Due to the infrequent utilization of retainer fees, the fee amount is negotiated based on the services expected to be provided.

Investment Management (Non-Qualified)

Clients pay investment management fees in advance each quarter as described in the client services agreement. Fees are payable on the first day of the quarter and

GFA calculates the fees on the portfolio value as of the last business day of the prior quarter. Additional account deposits are subject to the same fee procedures and may be pro-rated for the purpose of determining the quarter's fee. The initial fee will be prorated if the investment falls during the calendar quarter. Once each year, with prior notice to the Client, the fee schedule may be adjusted to reflect increases in the cost of doing business or anticipated changes in the scope of the work to be done.

The following fee schedule will apply to aggregate portfolio assets under management.

Account Value From	Account Value To	Per Quarter	Annualized
\$0	\$1,000,000	0.2500%	1.00%
\$1,000,001	\$2,000,000	0.1875%	0.75%
\$2,000,001	\$5,000,000	0.1500%	0.60%
\$5,000,001	\$10,000,000	0.0750%	0.30%
Over \$10,000,000		0.05000%	0.20%

At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. Clients may and are paying fees different from the above schedule of fees when they are related to GFA or the client may be paying less or more under a legacy fee schedule.

Wealth Management

Wealth Management fees are composed of two components; an asset based investment management fee and a financial planning fee. Clients pay Wealth Management fees in advance each quarter as described in the client services agreement. Fees are payable on the first day of the quarter and GFA calculates the investment management component on the portfolio value as of the last business day of the prior quarter using the Investment Management (Non-Qualified) fee schedule. Additional account deposits are subject to the same fee procedures and may be pro-rated for the purpose of determining the quarter's fee. The initial investment management fee will be prorated if the investment falls during the calendar quarter.

In addition to the asset based investment management fee there is a flat quarterly financial planning retainer which may be negotiable where unique circumstances

apply. At termination, investment management fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. Clients may and are paying fees different from the above schedule of fees when they are related to GFA or the client may be under a legacy fee schedule.

Once each year, with prior notice to the Client, the investment management fee schedule and the financial planning retainer may be adjusted to reflect increases in the cost of doing business or anticipated changes in the scope of the work to be done.

Investment Management & Services (Qualified Plans)

The initial fee will be set forth in the Client services agreement. Clients may pay management fees in advance or arrears each quarter as described in the client services agreement. Fees are payable on the first day of the quarter and are calculated on the portfolio value as of the last business day of the prior quarter. Additional account deposits are subject to the same fee procedures and may be pro-rated for the purpose of determining the quarter's fee. The initial fee will be prorated if the investment falls during the calendar quarter. Once each year, with prior notice to the Client, the fee schedule may be adjusted to reflect increases in the cost of doing business or anticipated changes in the scope of the work to be done.

The following fee schedule will apply to aggregate portfolio assets under management with a minimum annual fee of \$5,000.

Account Value From	Account Value To	Per Quarter	Annualized
\$0	\$500,000	0.25%	1.00%
\$500,001	\$1,000,000	0.1875%	0.75%
\$1,000,001	\$5,000,000	0.15%	0.60%
\$5,000,001	\$10,000,000	0.125%	0.50%
Over \$10,000,001		0.0625%	0.25%

At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. Clients may and are paying fees different from the above schedule of fees if they are under a legacy fee schedule.

Conflict of Interest Between Different Fee Structures

GFA offers different financial planning and investment management services detailed in this brochure that compensate GFA differently depending on the service selected. There is a conflict of interest for GFA and its associated personnel to recommend the services that offer a higher level of compensation to the Firm through either/both higher management fees or reduced administrative expenses. GFA mitigates this conflict through its procedures to review client accounts relative to the client or investors personal financial situation to ensure the service provided is appropriate. Further, GFA is committed to its obligation to ensure associated persons adhere to the Firm's Code of Ethics and to ensure that the Firm and its associated persons fulfill their fiduciary duty to clients or investors.

Item 6 - Performance Fees

Fees are not based on a share of the capital gains or capital appreciation of managed securities. However, GFA may employ certain types of investments that do charge a performance fee in which GFA does not participate. For these investments, refer to their offering or private placement memorandum for an explanation and amounts of the performance fees.

Item 7 - Types of Clients

Description

GFA generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations and corporations or business entities. Client relationships vary in scope and length of service.

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

Methods of Analysis

Security analysis methods may include fundamental analysis. The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

Strategies employed are generally long-term in nature. The primary investment strategy used on client accounts is strategic asset allocation utilizing passive management strategies. GFA uses passively-managed index and exchange-traded funds to globally diversify the portfolios and to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

GFA's strategies do not involve frequent trading.

Market, Security and Regulatory Risks

Any securities investment program entails the risk of loss. While GFA makes every effort to minimize the risk of loss, there have been numerous periods of securities markets loss in the past and there will be others in the future. All securities investment programs have certain risks that are borne by the investor which are described below:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases a company's risk, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value for the securities issued by such companies.

Item 9 - Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10 - Other Financial Industry Activities and Affiliations

GFA and its associated persons are not currently affiliated with any other financial services firms nor do they have a material relationship with any outside firms that would create a conflict in interest with the services provided at GFA.

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

Code of Ethics

GFA has adopted a Code of Ethics which establishes standards of conduct for its supervised persons. The Code of Ethics includes general requirements that such supervised persons comply with their fiduciary obligations to clients and applicable securities laws, and specific requirements relating to, among other things, personal trading, insider trading, conflicts of interest and confidentiality of client information. It requires supervised persons to report their personal securities transactions and holdings quarterly to GFA's Compliance Officer, and requires the Compliance Officer to review those reports. It also requires supervised persons to report any violations of the Code of Ethics promptly to GFA's Compliance Officer. Each supervised person of GFA receives a copy of the Code of Ethics and any amendments to it and must acknowledge in writing having received the materials. Annually, each supervised person must certify that he or she complied with the Code of Ethics during that year. Clients and prospective clients may obtain a copy of GFA's Code of Ethics by contacting the Compliance Officer of GFA.

Participation or Interest in Client Transactions

Under GFA's Code of Ethics, GFA and its managers, members, officers and employees may invest personally in securities of the same classes as are purchased for clients and may own securities of the issuers whose securities are subsequently purchased for clients. If an issue is purchased or sold for clients and any of GFA, managers, members, officers and employees on the same day purchase or sell the same security, either the clients and GFA, managers, members, officers or employees shall receive or pay the same price or the clients shall receive a more favorable price. GFA and its managers, members, officers and employee may also buy or sell specific securities for their own accounts based on personal investment considerations, which GFA does not deem appropriate to buy or sell for clients.

Personal Trading

The Chief Compliance Officer of GFA is Gerald Gasber. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. He is the only principal of the firm, thus there is a conflict of interest that Gerry must monitor his own trading activity. This conflict is mitigated by Gerry's fiduciary duty to his clients to carry out their interests before his own.

Item 12 - Brokerage Practices

Brokerage Selection and Soft Dollars

GFA may recommend brokerage firms as qualified custodians and for trade execution. In selecting brokers or dealers to execute transactions, Adviser will seek to achieve the best execution possible but this does not require it to solicit competitive bids and does not have an obligation to seek the lowest available commission cost. Adviser is not required to negotiate "execution only" commission rates, thus the client may be deemed to be paying for research and related services (i.e., "soft dollars") provided by the broker which are included in the commission rate. It is the policy and practice of GFA to strive for the best price and execution for costs and discounts which are competitive in relation to the value of the transaction and which comply with Section 28(e) of the Securities Exchange Act of 1934, as amended. Nevertheless, it is understood that GFA may pay compensation on a transaction in excess of the amount of compensation that another broker or dealer may charge so long as it is in compliance with Section 28(e), and GFA makes no warranty or representation regarding compensation paid on transactions. In negotiating mark-ups or mark-downs, GFA will take into account the financial stability and reputation of brokerage firms and the brokerage and research services provided by such brokers, although the client may not, in any particular instance, be the sole direct or indirect beneficiary of the research services provided. GFA has no obligation to deal with any broker or group of brokers in executing transactions in portfolio securities.

GFA maintains an affiliation with Fidelity Registered Investment Adviser Group and TD Ameritrade Institutional Services. While there is no direct link between the investment advice given and the affiliation with any of these organizations, economic benefit is received which would not be received if GFA did not give investment advice to clients and also use the services of these organizations. Examples of these benefits include receipt of duplicate client confirmations and statements, access to a trading desk serving institutional service participants exclusively, ability to have investment management fees deducted directly from client accounts, access to an electronic communications network for client order entry and account information, receipt of compliance publications, and access to mutual funds which generally may require a higher minimum initial investment

and/or which are generally available only to institutional investors, among other benefits. The benefits received from these organizations may or may not be dependent upon the nature and volume of transactions placed or assets managed by GFA.

GFA may have access to and take advantage of certain group discounts on publications and investment research that is available through the institutional service units.

Order Aggregation

GFA does not aggregate securities transactions across client accounts. An appropriate order aggregation policy shall be implemented and disclosed in this brochure prior to the adoption of order aggregation trading.

Item 13 - Review of Accounts

Periodic Reviews

Brokerage statements are sent directly from the account custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived; but clients receive confirmations at least quarterly. Accounts are reviewed for consistency with the investment strategy, performance and allocation. Under the Wealth Management service financial plans are updated on a regular basis.

Review Triggers

Accounts are generally reviewed bi-weekly or more frequently when market conditions dictate. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's financial or personal situation.

Regular Reports

GFA produces a quarterly performance report that is emailed or mailed to the client. This performance report lists account positions as well as portfolio and individual security performance. The written reports may include account valuation, performance stated in dollars and as a percent and a portfolio statement. Clients receive statements of account positions no less than quarterly from the custodian of the account.

Item 14 - Client Referrals and Other Compensation

Incoming Client Referrals

GFA may employ solicitors to whom it will pay cash or a portion of the advisory fees paid by clients referred to it by those solicitors. In such cases, this practice will be disclosed in writing to the client and GFA will comply with the other requirements of Rule 206(4)-3, under the Investment Advisors Act of 1940, as amended.

Item 15 - Custody Policy

GFA does not accept or permit the Firm or its associated persons from obtaining custody of client assets including cash, securities, acting as trustee, provide bill paying service, have password access to control account activity or any other form of controlling client assets. All checks or wire transfer to fund client accounts are required to be made out to/sent to the account custodian.

Account Statements

All assets are held at qualified custodians and the custodians provide account statements not less than quarterly to clients at their address of record. Clients should carefully review such statements for any discrepancies or inaccuracies.

Performance Reports

Pursuant to recent amendments to Rule 206(4) under the Investment Advisers Act of 1940, the Securities and Exchange Commission now requires advisers to urge clients to compare the information set forth in their statement from GFA with the statements received directly from the custodian to ensure accuracy of all account transactions.

Item 16 - Investment Discretion

GFA contracts for limited discretionary authority to transact portfolio securities accounts on behalf of clients. Discretionary authority is granted either by GFA's investment management agreement and/or by a separate limited power of attorney where such document is required. GFA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The firm's discretionary authority regarding investments may however be subject to certain limitations. These limitations are recognized as the restrictions and prohibitions placed by the Client on transactions in certain types of business or industries. All such restrictions are to be agreed upon in writing at the account's inception.

GFA will consult with the client where discretion is not obtained prior to each trade in order to obtain client approval for the transaction(s).

The client authorizes the discretion to select the custodian to be used. GFA does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17 - Voting Client Securities

GFA will not vote nor advise clients how to vote proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. GFA does not give any advice or take any action with respect to the voting of these proxies. For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts.

Item 18 - Financial Condition

GFA does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients and GFA meets all net capital requirements that it may be subject to. GFA has not been the subject of a bankruptcy petition in the last 10 years.

GFA is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

GFA has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Summary of Business Continuity Plan

A summary of the business continuity plan is available upon request to GFA's Chief Compliance Officer.

Information Security Program

Information Security

GFA maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Practices

Privacy Policy

Below is a summary of GFA's Privacy Policy regarding client personal information. A complete version of the Privacy Policy is contained in your client advisory agreement and may be obtained by contacting the Compliance Officer of GFA.

Gasber Financial Advisors Inc:

- a) Collects non-public personal information about its clients from the following sources:
 - Information received from clients on applications or other forms;
 - Information about clients' transactions with GFA, its affiliates and others;
 - Information received from our correspondent clearing broker with respect to client accounts;
 - Medical information submitted as part of an insurance application for a traditional life or variable life policy; and
 - Information received from service bureaus or other third parties.
- b) GFA will not share such information with any affiliated or nonaffiliated third party except:
 - When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
 - When required to maintain or service a customer account;
 - To resolve customer disputes or inquiries;
 - With persons acting in a fiduciary or representative capacity on behalf of the customer;
 - With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;

- In connection with a sale or merger of GFA's business;
 - To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
 - To comply with federal, state or local laws, rules and other applicable legal requirements;
 - In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
 - In any circumstances with the customer's instruction or consent.
- c) Restricts access to confidential client information to individuals who are authorized to have access to confidential client information and need to know that information to provide services to clients.
- d) Maintains physical, electronic and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

Firm Brochure Part 2B of Form ADV

Item 1—Cover Page

Gasber Financial Advisors, Inc.

81 Blue Ravine Road, Suite 250

Folsom, CA 95630

Phone

(916) 985-2594

Fax

(916) 985-2001

Website: www.GasberFinancial.com

Email

Gerry@gasberfinancial.com

This brochure provides information about principal and staff of Gasber Financial Advisors Inc. and this brochure supplements the Gasber Financial Advisors Inc. brochure. You should have received a copy of that brochure. Please contact Gerry Gasber at (916) 985-2594, or by email at: Gerry@gasberfinancial.com. if you did not receive Gasber Financial Advisors Inc. brochure or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about the firm and its investment advisory representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Effective: 09/30/2015

Education and Business Standards

Gasber Financial Advisors, Inc. requires that adviser representatives have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning.

Examples of acceptable coursework may include: an MBA, a CFP, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Education and Business Background

Gerald E. Gasber, President

Date of Birth: 12/8/1951

Educational Background:

U.C. Davis 1970 – 1974, Georg August University, Goettingen, Germany 1973 - 1974

Business Experience:

Gasber Financial Advisors, Inc. 2011 to present.

Gasber & Grecu Financial Advisors, LLC 2009 - 2011

Gasber Financial Advisors, Inc. 1995 – 2009

Gasber, Fairchild & Company 1982 – 1995

Kidder Peabody & Co, 1978 -1982

Mr. Gasber holds the following designations: CFP®, CIMA, CIMC, CFS, QPFC

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Gerry Gasber not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4 - Other Business Activities

None

Item 5 - Additional Compensation

None

Item 6 - Supervision

Gerald Gasber, President and Chief Compliance Officer is the sole officer of the firm;

Phone: (916) 985-2594

Email: Gerry@gasberfinancial.com

Karen A. Miller, Associate Financial Advisor

Date of Birth: 8/30/1965

Educational Background:

California State University, Sacramento 1987 B.S. Business Administration

Business Experience:

Gasber Financial Advisors, Inc. 2011 to present.

Gasber & Grecu Financial Advisors, LLC 2009 – 2011

Gasber Financial Advisors, Inc. 1995 – 2009

Gasber, Fairchild & Company 1994-1995

Ms. Miller holds the following designations: CFP®, Registered Paraplanner

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Karen Miller not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4 - Other Business Activities

None

Item 5 - Additional Compensation

None

Item 6 - Supervision

Karen Miller is supervised by Gerry Gasber, President. He reviews Karen Miller's work through frequent office interactions as well as remote interactions. He also reviews Karen Miller's activities through our client relationship management system.

Gerry Gasber's contact information:

Phone: (916) 985-2594

Email: Gerry@gasberfinancial.com

Lisa A. Gervais, Client Service Specialist

Date of birth:
11/21/1982

Educational
Background:

California Polytechnic State University, San Luis Obispo

Business
Experience:

Gasber Financial Advisors, Inc. Client Service Specialist, 2014 to present

Graystone Consulting-Morgan Stanley, Registered Associate, 2011 - 2014

First Allied / Advanced Equities, Supervision Consultant, 2011

Merrill Lynch, Registered Client Associate, 2006 - 2010

Washington Mutual and WM Financial Services, Licensed Personal Financial Representative, 2005-2006

Morgan Stanley Dean Witter, Financial Advisor, 2004 -2005

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Lisa Gervais not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4 - Other Business Activities

None

Item 5 - Additional Compensation

None

Item 6 - Supervision

Lisa Gervais is supervised by Gerry Gasber, President. He reviews Lisa Gervais's work through frequent office interactions as well as remote interactions.

He also reviews Lisa Gervais's activities through our client relationship management system.

Gerry Gasber's contact information:

Phone: (916) 985-2594

Email: Gerry@gasberfinancial.com