

Abaris Financial Group, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: September 13, 2017

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Abaris Financial Group, LLC (“Abaris” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

Abaris is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Abaris to assist you in determining whether to retain the Advisor.

Additional information about Abaris and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 116355.

**Abaris Financial Group, LLC
Damonmill Square
9 Pond Lane, Suite #1F
Concord, MA 01742
Phone: (978) 371-9649 x11 * Fax: (978) 371-9758
www.abarisfinancial.com**

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Abaris. For convenience, we have combined these documents into a single disclose document.

Abaris believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Abaris encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor now bills on a daily average balance. Please see Item 5.
- The Advisor has amended its fees for fixed financial planning. Please see Item 5.

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.

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 by searching for our firm name or by our CRD# 116355. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

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www.abarisfinancial.com

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Item 4 – Advisory Services

A. Firm Information

Abaris Financial Group, LLC (“Abaris” or the “Advisor”) is a registered investment advisor with the SEC, which is organized as a Limited Liability Company (LLC) under the laws of the State of Delaware. Abaris was founded in December 2001, and is owned and operated by Abbey Henderson. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Abaris.

B. Advisory Services Offered

Abaris offers investment advisory services to individuals, high net worth individuals, pension and profit sharing plans, charitable organizations, corporations, trusts, estates, businesses, and retirement plans in the Commonwealth of Massachusetts and other states (each referred to as a “Client”).

Investment Management Services

Abaris provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Abaris works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Abaris will then construct a portfolio, consisting of low-cost, diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds or options contracts to meet the needs of its Clients. The Advisor may retain certain types of investments based on a Client’s legacy portfolio construction.

Abaris’s investment strategy[ies] is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Abaris will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Abaris evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Abaris may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Abaris may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Abaris may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Abaris accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client investment advisory agreement. Please see Item 12.

Financial Planning Services

Abaris will typically provide a variety of financial planning and consulting services to Clients, pursuant to a written financial planning 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 involve preparing a formal financial plan or rendering a specific financial consultation based on the Client’s financial goals and objectives. This planning or consulting 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, or financial consultation rendered to 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.

Abaris may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

C. Client Account Management

Prior to engaging Abaris to provide investment advisory services, each Client is required to enter into one or more investment advisory agreements with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Abaris, 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.
- Asset Allocation – Abaris will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance of risk for each Client.
- Portfolio Construction – Abaris will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Abaris will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Abaris does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Abaris.

E. Assets Under Management

As of December 31, 2016, Abaris manages the following assets:

Assets Under Management	Assets
Discretionary Assets	\$121,845,695
Non-Discretionary Assets	\$0
Total	\$121,845,695

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

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

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A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly, at the end of each quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the average of the daily closing values of the accounts. Investment advisory fees range from .35% to 1.25% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Certain legacy clients may be billed on a billing period end valuation. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Abaris will be independently valued by the designated Custodian. Abaris will not have the authority or responsibility to value portfolio securities.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

Abaris offers financial planning services either on an hourly basis or a fixed engagement fee. Hourly engagements range from \$200 to \$400 per hour. Fixed fee engagement fee range from \$4,000 to \$6,000. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and total costs will be provided to the Client prior to engaging for these services.

B. Fee Billing

Investment Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter end date. The annual rate is charged quarterly, based upon the market value of the average daily account balance. Since the asset-based fee is determined by average daily account balance, if assets are deposited into or withdrawn from an account, the base fee payable with respect to such assets is adjusted accordingly. 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 Abaris to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning Services

Financial planning fees are invoiced by the Advisor and are due upon completion of the agreed upon deliverable[s].

For fixed financial planning fees, fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Abaris, 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 fees charged by Abaris are separate and distinct from these custodial and execution fees.

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In addition, all fees paid to Abaris 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 Abaris, but would not receive the services provided by Abaris which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Abaris to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Investment Management Services

Abaris is compensated for its services at the end of the quarter after investment advisory services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, 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. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior approval.

Financial Planning Services

Abaris is compensated for its services upon completion of the engagement deliverable[s]. Either party may terminate the financial planning agreement by providing advance written notice to the other party. The Client may terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, 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. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate or in the case of a fixed fee engage, the percentage of the engagement scope completed by the Advisor. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior approval.

E. Compensation for Sales of Securities

Abaris 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 and Side-By-Side Management

Abaris does not charge performance-based fees for its investment advisory services. The fees charged by Abaris 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.

Abaris 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

Abaris offers investment advisory services to individuals, high net worth individuals, pension and profit sharing plans, trusts, estates and charitable organizations, corporations and business entities. The percentage of each type of Client is available on Abaris's Form ADV Part 1A. These percentages may change over time and are updated at least annually by the Advisor. Abaris generally does not require a minimum account size for establishing a relationship. However, Abaris generally imposes a minimum quarterly fee of \$500 to effectively implement its investment process. Abaris, in its sole discretion, may waive its minimum quarterly fee based upon certain criteria.

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

A. Methods of Analysis

Abaris primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from Abaris 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.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

As noted above, Abaris generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Abaris 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 Clients. At times, Abaris 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.

B. 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. Abaris 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.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

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. The Advisor 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 the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the potential speculative components of the Advisor's strategy:

Real Estate Investment Trusts ("REITs")

Investing in Real Estate Investment Trusts ("REITs") involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. Equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

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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 the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Abaris or any of its management persons. Abaris values the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by our firm name or our CRD# 116355.

Item 10 – Other Financial Industry Activities and Affiliations

The sole business of Abaris and its Advisory Persons is to provide investment advisory services to its Clients. Neither Abaris nor its advisory personnel are involved in other business endeavors. Abaris does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

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

A. Code of Ethics

Abaris has implemented a Code of Ethics (the "Code") that defines our fiduciary commitment to each Client. This Code applies to all persons associated with Abaris (our "Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Abaris and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Abaris's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code, please contact us at (978) 371-9649 x11 or via email at info@abarisfinancial.com.

B. Personal Trading with Material Interest

Abaris allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Abaris does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Abaris does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Abaris allows our Supervised Persons 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 you presents a conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Abaris requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Abaris allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will Abaris, or any Supervised Person of Abaris, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

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

Where Abaris 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 Abaris.

Where Abaris does not exercise discretion over the selection of the Custodian, Abaris will generally recommend that Clients establish their account[s] at Fidelity Clearing and Custody Solutions ("Fidelity"), a FINRA-registered broker-dealer and member SIPC. Fidelity will serve as the Client's "qualified custodian". Abaris maintains an institutional relationship with Fidelity, whereby the Advisor receives economic benefits from Fidelity (Please see Item 14 below.).

Abaris may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the Custodian's offices.

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. Abaris does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14.

2. Brokerage Referrals - Abaris 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 Abaris 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]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor'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, Abaris 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.

B. 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. Abaris will execute its transactions through an unaffiliated broker-dealer selected by the Client. Abaris may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts in the same trading day. 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 any

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particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Abbey Henderson, Chief Compliance Officer of Abaris. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., 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 Abaris if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or 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]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Abaris

Abaris is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. Abaris does not receive commissions or other compensation from product sponsors, broker-dealers or any unrelated third party. Abaris may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Abaris may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

The Advisor has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. Access to the Fidelity Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor 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 the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from Fidelity: 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.

B. Client Referrals from Solicitors

Abaris does not engage paid solicitors for Client referrals.

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Item 15 – Custody

Abaris does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a qualified Custodian. Clients are required to engage the Custodian to retain their funds and securities and direct Abaris to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Abaris to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

Abaris 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 may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Abaris. Discretionary authority will only be authorized upon full disclosure to the Client. 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 Abaris will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Abaris does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Abaris, nor its management, have any adverse financial situations that would reasonably impair the ability of Abaris to meet all obligations to its Clients. Neither Abaris, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Abaris is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

**Abbey L. Henderson, CFP[®], AEP[®], RLP[®]
Managing Member and Chief Compliance Officer**

Effective: September 13, 2017

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Abbey L. Henderson, CFP[®], AEP[®], RLP[®], (CRD# 3190203) in addition to the information contained in the Abaris Financial Group, LLC ("Abaris" or the "Advisor", CRD# 116355) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Abaris Disclosure Brochure or this Brochure Supplement, please contact us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

Additional information about Ms. Henderson is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 3190203.

Abaris Financial Group, LLC

Damonmill Square

9 Pond Lane, Suite #1F, Concord, MA 01742

Phone: (978) 371-9649 x11 * Fax: (978) 371-9758

www.abarisfinancial.com

Item 2 – Educational Background and Business Experience

Abbey L. Henderson, CFP®, AEP®, RLP®, born in 1974, is dedicated to advising Clients of Abaris as the Managing Member and Chief Compliance Officer. Ms. Henderson earned a Masters in Finance from Boston College in 2002 and earned a Masters in Business Administration from Boston University in 1997. Ms. Henderson also earned a Bachelors of Arts from Dartmouth College in 1996. Additional information regarding Ms. Henderson's employment history is included below.

Employment History:

Managing Member and Chief Compliance Officer, Abaris Financial Group, LLC	12/2001 to Present
Senior Financial Planner, Mintz Levin Financial Advisors	11/1998 to 12/2001

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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www.abarisfinancial.com

Accredited Estate Planner® (AEP®)

The Accredited Estate Planner® (AEP®) designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. It is awarded by the National Association of Estate Planners & Councils (NAEPC) to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character. AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available. The applicant must sign a declaration statement to continuously abide by the NAEPC Code of Ethics. The applicant must satisfy a minimum of thirty (30) hours of continuing education during the previous twenty-four (24) months, of which at least fifteen (15) hours MUST have been in estate planning.

Registered Life Planner (“RLP®”)

The RLP®, Registered Life Planner and certification marks are financial planning credentials administered by the Kinder Institute of Life Planning. In order to obtain the RLP® designation, a candidate must take several courses related to life planning and money maturity, followed by a mentor run six month case study of a real-life planning case. After obtaining this certification, candidates will be required to maintain Continuing Education totaling 16 hours for every two period.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Henderson. Ms. Henderson 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. Henderson.

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. Henderson.***

However, we do encourage you to independently view the background of Ms. Henderson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 3190203.

Item 4 – Other Business Activities

Ms. Henderson is dedicated to the investment advisory activities of Abaris's Clients. Ms. Henderson does not have any other business activities.

Item 5 – Additional Compensation

Ms. Henderson is dedicated to the investment advisory activities of Abaris's Clients. Ms. Henderson does not receive any additional forms of compensation.

Item 6 – Supervision

Ms. Henderson serves as a Managing Member and Chief Compliance Officer of Abaris. Ms. Henderson can be reached at (978) 371-9649 x11.

Abaris has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Abaris. Further, Abaris is subject to regulatory oversight by various agencies. These agencies require registration by Abaris and its Supervised Persons. As a registered entity, Abaris is subject to examinations by regulators, which may be announced or unannounced. Abaris 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.

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www.abarisfinancial.com

Form ADV Part 2B – Brochure Supplement

for

Janet R. Friedman, CFP[®], CDF[™]
Financial Advisor

Effective: September 13, 2017

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Janet R. Friedman, CFP[®], CDF[™], (CRD# 1771048) in addition to the information contained in the Abaris Financial Group, LLC (“Abaris” or the “Advisor”, CRD# 116355) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Abaris Disclosure Brochure or this Brochure Supplement, please contact us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

Additional information about Ms. Friedman is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 1771048.

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Damonmill Square
9 Pond Lane, Suite #1F, Concord, MA 01742
Phone: (978) 371-9649 x11 * Fax: (978) 371-9758
www.abarisfinancial.com

Item 2 – Educational Background and Business Experience

Janet R. Friedman, CFP®, CDFA™, born in 1956, is dedicated to advising Clients of Abaris as a Financial Advisor. Ms. Friedman earned a Master's in Business Administration from Tuck School of Business at Dartmouth College in 1984. Ms. Friedman also earned a Bachelor of Arts in Management Science from Duke University in 1978. Additional information regarding Ms. Friedman's employment history is included below.

Employment History:

Financial Advisor, Abaris Financial Group, LLC	10/2009 to Present
Freelance Writer, Self-Employed	12/2006 to Present
Freelance Writer, Insight Experience	09/2005 to 09/2009

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Divorce Financial Analyst ("CDFA™")

The Certified Divorce Financial Analyst™, (CDFA™) is a professional certification granted in the United States and Canada by the Institute for Divorce Financial Analysts™ (IDFA™). To attain the right to use the

CDFA™ (Certified Divorce Financial Analyst™) certification, an individual must satisfactorily fulfill the following requirements:

- Education – Professionals must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™;
- Examination – Practitioners must pass a four-part (in the USA) or three-part (in Canada) Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process;
- Experience – Individuals must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark; and
- Ethics – Practitioners agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA™ may perform a background check during this process, and each candidate for CDFA™ certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA™ designation:

- Continuing Education – Complete a minimum of fifteen (15) hours of continuing education every two years, that are specifically related to the field of divorce, and
- Ethics – Practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA™ by another professional or member of the general public, the CDFA™ must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Friedman. Ms. Friedman 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. Friedman.

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. Friedman.***

However, we do encourage you to independently view the background of Ms. Friedman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 1771048.

Item 4 – Other Business Activities

Freelance Writer

Ms. Friedman may be contracted as a freelance writer in a separate capacity. Clients of Abaris are not required to engage Ms. Friedman in her capacity as a freelance writer. Ms. Friedman is compensated separately for this activity.

Item 5 – Additional Compensation

Ms. Friedman has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Friedman serves as a Financial Advisor of Abaris and is supervised by Abbey Henderson, the Chief Compliance Officer. Abbey Henderson can be reached at (978) 371-9649 x11.

Abaris has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Abaris. Further, Abaris is subject to regulatory oversight by various agencies. These agencies require registration by Abaris and its Supervised Persons. As a registered entity, Abaris is subject to examinations by regulators, which may be announced or unannounced. Abaris 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.

Abaris Financial Group, LLC

Damonmill Square

9 Pond Lane, Suite #1F, Concord, MA 01742

Phone: (978) 371-9649 x11 * Fax: (978) 371-9758

www.abarisfinancial.com

Form ADV Part 2B – Brochure Supplement

for

**Elaine L. Bonoma, CFP[®], RLP[®]
Vice President**

Effective: September 13, 2017

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Elaine L. Bonoma, CFP[®], RLP[®] (CRD# 4351312) in addition to the information contained in the Abaris Financial Group, LLC (“Abaris” or the “Advisor”, CRD# 116355) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Abaris Disclosure Brochure or this Brochure Supplement, please contact us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

Additional information about Ms. Bonoma is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4351312.

Abaris Financial Group, LLC

Damonmill Square

9 Pond Lane, Suite #1F, Concord, MA 01742

Phone: (978) 371-9649 x11 * Fax: (978) 371-9758

www.abarisfinancial.com

Item 2 – Educational Background and Business Experience

Elaine L. Bonoma, CFP®, RLP® born in 1951, is dedicated to advising Clients of Abaris as a Vice President. Ms. Bonoma earned a Masters in Business Administration from University of Pittsburgh in 1975. Ms. Bonoma also earned a Bachelor of Arts from Pennsylvania State University in 1972. Additional information regarding Ms. Bonoma's employment history is included below.

Employment History:

Vice President, Abaris Financial Group, LLC	02/2005 to Present
Financial Planner, Financial Perspectives	03/2000 to 02/2005
Registered Representative, Winslow, Evans & Crocker, Inc.	02/2004 to 02/2005

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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Registered Life Planner (“RLP®”)

The RLP®, Registered Life Planner and certification marks are financial planning credentials administered by the Kinder Institute of Life Planning. In order to obtain the RLP® designation, a candidate must take several courses related to life planning and money maturity, followed by a mentor run six month case study of a real-life planning case. After obtaining this certification, candidates will be required to maintain Continuing Education totaling 16 hours for every two period.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Bonoma. Ms. Bonoma 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. Bonoma.

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. Bonoma.***

However, we do encourage you to independently view the background of Ms. Bonoma on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4351312.

Item 4 – Other Business Activities

Ms. Bonoma is dedicated to the investment advisory activities of Abaris's Clients. Ms. Bonoma does not have any other business activities.

Item 5 – Additional Compensation

Ms. Bonoma is dedicated to the investment advisory activities of Abaris's Clients. Ms. Bonoma does not receive any additional forms of compensation.

Item 6 – Supervision

Ms. Bonoma serves as a Vice President of Abaris and is supervised by Abbey Henderson, the Chief Compliance Officer. Abbey Henderson can be reached at (978) 371-9649 x11.

Abaris has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Abaris. Further, Abaris is subject to regulatory oversight by various agencies. These agencies require registration by Abaris and its Supervised Persons. As a registered entity, Abaris is subject to examinations by regulators, which may be announced or unannounced. Abaris 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 – Brochure Supplement

for

**John F. Flynn, CFP®
Financial Advisor**

Effective: September 13, 2017

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John F. Flynn, CFP®, (CRD# 4454120) in addition to the information contained in the Abaris Financial Group, LLC (“Abaris” or the “Advisor”, CRD# 116355) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Abaris Disclosure Brochure or this Brochure Supplement, please contact us at (978) 371-9649 x11 or by email at info@abarisfinancial.com.

Additional information about Mr. Flynn is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4454120.

Abaris Financial Group, LLC

Damonmill Square

9 Pond Lane, Suite #1F, Concord, MA 01742

Phone: (978) 371-9649 x11 * Fax: (978) 371-9758

www.abarisfinancial.com

Item 2 – Educational Background and Business Experience

John F. Flynn, CFP®, born in 1951, is dedicated to advising Clients of Abaris as a Financial Advisor. Mr. Flynn earned a Bachelor of Arts from California State University, Chico in 1973. Additional information regarding Mr. Flynn's employment history is included below.

Employment History:

Financial Advisor, Abaris Financial Group, LLC	09/2010 to Present
Investment Advisor Representative, David Witherbee & Associates	04/2005 to 09/2010
Registered Representative, Triad Advisors, Inc.	01/2005 to 12/2008
Registered Representative, Winslow Evans & Crocker	02/2004 to 01/2005

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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Damonmill Square

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Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Flynn. Mr. Flynn 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. Flynn.

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. Flynn.***

However, we do encourage you to independently view the background of Mr. Flynn on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4454120.

Item 4 – Other Business Activities

Mr. Flynn is dedicated to the investment advisory activities of Abaris's Clients. Mr. Flynn does not have any other business activities.

Item 5 – Additional Compensation

Mr. Flynn is dedicated to the investment advisory activities of Abaris's Clients. Mr. Flynn does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Flynn serves as a Financial Advisor of Abaris and is supervised by Abbey Henderson, the Chief Compliance Officer. Abbey Henderson can be reached at (978) 371-9649 x11.

Abaris has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Abaris. Further, Abaris is subject to regulatory oversight by various agencies. These agencies require registration by Abaris and its Supervised Persons. As a registered entity, Abaris is subject to examinations by regulators, which may be announced or unannounced. Abaris 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.

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www.abarisfinancial.com

Privacy Policy

Effective: September 13, 2017

Our Commitment to You

Abaris Financial Group, LLC ("Abaris" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Abaris (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Abaris does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they

receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Abaris does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Abaris or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients Abaris does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (978) 371-9649 x11 or via email at info@abarisfinancial.com.

Abaris Financial Group, LLC

Damonmill Square
9 Pond Lane, Suite #1F, Concord, MA 01742
Phone: (978) 371-9649 x11 * Fax: (978) 371-9758
www.abarisfinancial.com