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ALDERS FINANCIAL SOLUTIONS

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**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Alders Financial Solutions. If you have any questions about the contents of this brochure, please contact us at 415.892.7766. 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 Alders Financial Solutions is also available on the SEC's website at www.adviserinfo.sec.gov. The IARD/CRD number of Alders Financial Solutions is 136025.

Alders Financial Solutions is a Registered Investment Advisor. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

New Brochure Replaces Alders Financial Solutions Form AD V Part II and Schedule F

The Alders Financial Solutions brochure is substantially modified from its prior version, and contains new information for the benefit of our clients.

In this “Summary of Material Changes” we discuss only the material changes since the last annual update of this brochure.

- (1) **Redesign.** The Securities and Exchange Commission (“SEC”) recently published amendments to the rules for firm brochures. This brochure is redesigned in narrative format and is materially different in its structure. This brochure also contains new information now required by the SEC’s new rules.
- (2) **Financial Advisor Biography.** Also included is the new Form ADV, Part 2B (each individual’s “Financial Advisor Biography”) for each investment advisory representative who directly provide advice to clients. Please refer to the Form ADV, Part 2B Financial Advisor Biography, included as a separate document accompanying this brochure.
- (3) **Delivery of Amendments to this Brochure.** In the past Alders Financial Solutions has offered or delivered information about AFS’s qualifications and business practices to clients on at least an annual basis. The brochure is updated at least annually, in order to ensure that it remains current.

Pursuant to new SEC rules, Alders Financial Solutions will provide each of its clients with a summary of any material changes for subsequent annual updates to brochures by April 30th of each year. You will be provided with a new Brochure as necessary based on changes or new information, at any time, without charge.

Due to the changes to this brochure, it is suggested that clients review this document, in its entirety, upon receipt. Clients are also encouraged to review this brochure, and contact Alders Financial Solutions if you have any questions.

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Advisory Services and Fees

Alders Financial Solutions, ("AFS"), a registered investment advisor, offers the following services to clients:

Fixed Fee Financial Planning:

AFS will prepare comprehensive financial plans for clients. The information utilized to prepare the plans will be provided to AFS by the client. The fee will be negotiable and will not exceed \$10,000.00 depending upon a variety of factors including the complexity of the plan and resources used to prepare it. The fee will be agreed upon in advance by AFS and client. For certain projects, 50% of the fee will be due and payable at the time of the signing of the advisory agreement. The remaining 50% will be due and payable upon the completion and presentation of the plan by AFS.

Hourly Consulting:

AFS will provide hourly consulting services to clients which will include a limited analysis of the client information provided. These services will be billed at an hourly rate of \$150.00, (the first hour being complementary, at no charge) and will be payable after services have been rendered.

The investment advisory agreement may be terminated by either party giving to the other written notice. Advisory fees on terminated accounts will be refunded on a pro-rata basis.

The California Code of Regulations, Rule 260.238 (j), requires the following disclosure:
"Comparable services may be available from sources other than AFS at a lower or higher cost".

Investment Policy Statements

Alders Financial Solutions does not utilize Investment Policy Statements.

Miscellaneous Fees

In addition to the fees charged by AFS, each mutual fund company in which a client's funds may be invested utilizes fees paid by the investors that are deducted from the mutual fund's assets.

Performance-Based Fees and Side-By-Side Management

AFS does not charge performance-based fees. AFS does not engage in side by side management.

Types of Clients

AFS provides investment advisory services to individuals, pension and profit-sharing plans, trusts, corporations and other business entities.

Assets Under Management

Alders Financial Solutions provides financial planning services as well as asset management services.

Methods of Analysis, Investment Strategies and Risk of Loss

- A. AFS utilizes methods of analysis and investment strategies, including charting, fundamental, cyclical and technical, in formulating investment advice or managing assets. Clients must be aware that investing in securities involves risk of loss that clients should be prepared to bear.
- B. AFS recommends general securities in client portfolios that include but are not limited to individual stocks, corporate and municipal bonds, government securities, mutual funds, ETF's (Electronic Traded Funds), as well as wrap programs, Strategic Asset Management accounts (SAM).

Disciplinary Information

- A. Neither AFS or its Investment Advisory Representatives have been or are currently involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which AFS or Investment Advisory Representatives:
1. Have been convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Have been the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses
 3. Have been found to have been involved in a violation of an investment-related statute of regulation; or
 4. Were the subject of any order, judgement, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- B. Neither AFS or its Investment Advisory Representatives have been or are currently involved in an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which AFS or Investment Advisory Representatives:
1. Were found to have caused an investment-related business to lose its authorization to do business or; or
 2. Were found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - a. Denying, suspending, or revoking the authorization of AFS or Investment Advisory Representatives to act in an investment-related business.

- b. Barring or suspending AFS or Investment Advisory Representative's association with an investment-related business;
 - c. Otherwise significantly limiting AFS or investment advisory representative's investment-related activities; or
 - d. Imposing a civil money penalty of more than \$2,500 on AFS or Investment Advisory Representatives.
- C. Neither AFS or its Investment Advisory Representatives have been or are currently involved in a self-regulatory organization (SRO) proceeding in which AFS or Investment Advisory Representatives:
 - 1. Were found to have caused an investment-related business to lose its authorization to do business; or
 - 2. Were found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership;
(ii) Otherwise significantly limited from investment-related activities; or
(iii) fined more than \$2,500.

Other Financial Industry Activities and Affiliations

- A. Louis F. Batmale is a Registered Representative with LPL Financial, (LPL) and sell life and health insurance. In his capacity as a Registered Representative and insurance sales person he may receive securities and/or insurance commissions. As such, a conflict of interest exists in that he may receive securities and/or insurance commissions in addition to advisory fees. Clients are under no obligation to purchase securities or insurance through Louis F. Batmale or the insurance companies that he represents.

Louis F. Batmale is also an Investment Advisory Representative with LPL. In such a capacity, he may offer advisory accounts through LPL, the details of which are fully described in LPL's form ADV or relevant schedules. This presents a conflict of interest to the extent that he may recommend that a client open an account in which compensation is received as an Investment Advisory Representative with LPL. Approximately 60% of Louis F. Batmale's time will be spent on LPL activities. The remaining time will be spent offering financial planning services through AFS.

Louis F. Batmale is a Registered Representative with LPL. Clients are under no obligation to purchase securities through Louis F. Batmale or LPL. Louis F. Batmale is a Registered Representative with LPL, a registered broker-dealer and investment advisor. LPL, in its advisory capacity offers Strategic Asset Money Management (SAM) services for a percentage of assets under management. As an Investment Advisory Representative of LPL, Louis F. Batmale will offer SAM services to clients. Normal transaction costs will occur. Additionally, no-load and load waived funds available through SAM may incur 12b-1 fees. Advisory fees earned from SAM services will be paid by LPL to Louis F. Batmale. The SAM activities will be processed through LPL, not AFS.

Louis F. Batmale is licensed to sell life and health insurance. Clients are under no obligation to purchase insurance products through Louis F. Batmale or through any insurance company that he may represent.

Louis F. Batmale will inform clients that they may purchase securities through LPL if they so choose. Clients will be informed of the potential conflict of interest and will be told that they are under no obligation to purchase securities through LPL or Louis F. Batmale.

- B. AFS is not registered as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

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

- A Advisory has a fiduciary duty to clients to act in the best interest of the client and always place the client's interest first and foremost. Advisor takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as AFS's policies and procedures. Further, AFS strives to handle client's non-public information in such a way to protect information and provides clients with AFS's Privacy Policy. As such, AFS maintains a code of ethics for its Advisory Representatives, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approved procedures for certain public information about client transactions. Further, AFS's Code of Ethics establishes AFS's expectation for business conduct. A copy of our Code of Ethics will be provided to any client of prospective client upon request.

- B AFS does not generally recommend to clients, or buys or sells for client accounts, securities in which AFS or a related person has a material financial interest, including acting as a general partner in a partnership in which AFS solicits client investments; or AFS or a related person acts as an investment AFS to an investment company that AFS recommend to clients.

- C Personnel of AFS may trade in the same securities traded for advisory clients. However, it is the policy of AFS not to give preference to orders for personnel associated with AFS regarding such trading. AFS and its employees (collectively "AFS") may personally invest in the same securities that are purchased for clients and may own securities that are subsequently purchased for clients. If a security is purchased or sold for clients and AFS on the same day, either the clients and AFS will pay or receive the same price, or the clients will receive the more favorable price. AFS may also buy or sell a specific security for their own account based on personal investment considerations, which AFS does not deem appropriate to buy or sell for clients. AFS and its related persons will not trade on inside information.

Brokerage Practices

Clients may specify which broker-dealer to use or AFS may make recommendations. Generally, these recommendations are based on AFS's perception of the breadth of services offered, and quality of execution. However, the client may pay commissions or fees that are higher or lower than those that may be obtained from other broker-dealers for similar services.

Clients are advised that they are under no obligation to implement the plan or its recommendations through Louis F. Batmale in his capacity as a Registered Representative or licensed insurance agent. All potential conflicts of interest relating to compensation are disclosed to clients.

Review of Accounts

AFS may prepare individualized reports, the nature and frequency are determined by client need and the services offered. However, as clients may request, AFS may provide quarterly or semi-annual reports.

Private client accounts are internally reviewed at minimum once every quarter, by the investment management team. Any material changes to a client's investment objectives, risk, liquidity needs or strategy may trigger an account review with the client. Account reviews are conducted by Investment Advisory Representatives.

Client Referrals and Other Compensation

A AFS does not engage in activity with non-clients to gain economic benefits including sales awards or other prizes.

B AFS does not directly or indirectly compensate any person for client referrals.

Custody

AFS does not maintain custody of client funds or securities.

Investment Discretion

AFS does not maintain discretion in client accounts.

Voting Client Securities

AFS does not have nor will accept authority to vote customer securities. AFS requests that customs engage another party to determine how proxies should be voted. AFS does not provided proxy voting services to its customers.

Financial Information

AFS may require a portion of the investment advisory fees in advance but does not require or solicit prepayment of fees per client, six months or more in advance and therefore is not required to file financial information with the state of California.

Requirements for State-Registered Advisors

AFS Principal Executive Officers:

AFS and Investment Advisory Representatives have not been involved in the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. An investment or an investment-related business or activity;
 - b. Fraud, false statement(s), or omissions;
 - c. Theft, embezzlement, or other wrongful taking of property;
 - d. Bribery, forgery, counterfeiting, or extortion; or
 - e. Dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. An investment or an investment-related business activity;
 - b. Fraud, false statement(s), or omissions;
 - c. Theft, embezzlement, or other wrongful taking of property;
 - d. Bribery, forgery, counterfeiting, or extortion; or
 - e. Dishonest, unfair, or unethical practices.

Additional Information

Investment Advisory Representatives will be required to meet the examination and qualification requirements of the states where they conduct business.