

Farrow Financial, Inc.

283 Boudro Rd., Randolph Center, VT 05061

802-728-4287

802-728-3124 (fax)

www.farrowfinancial.com

10/24/2013

**FORM ADV PART 2
BROCHURE**

This brochure provides information about the qualifications and business practices of Farrow Financial, Inc. If you have any questions about the contents of this brochure, please contact us at 802-728-4287. 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 Farrow Financial, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Farrow Financial, Inc. is 110526.

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

Table of Contents

<i>Advisory Business.....</i>	<i>1</i>
<i>Fees and Compensation</i>	<i>3</i>
<i>Performance-Based Fees and Side-By-Side Management.....</i>	<i>4</i>
<i>Types of Clients.....</i>	<i>4</i>
<i>Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>4</i>
<i>Disciplinary Information.....</i>	<i>6</i>
<i>Other Financial Industry Activities and Affiliations</i>	<i>7</i>
<i>Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</i>	<i>7</i>
<i>Brokerage Practices</i>	<i>8</i>
<i>Review of Accounts</i>	<i>9</i>
<i>Client Referrals and Other Compensation.....</i>	<i>10</i>
<i>Custody</i>	<i>10</i>
<i>Investment Discretion.....</i>	<i>10</i>
<i>Voting Client Securities.....</i>	<i>11</i>
<i>Financial Information.....</i>	<i>11</i>
<i>Additional Information.....</i>	<i>12</i>

Advisory Business

Form ADV Part 2A, Item 4

Farrow Financial, Inc. is a fee only Registered Investment Adviser. We offer financial planning, investment management, and consulting services to individuals, trusts, estates, charitable organizations, corporations, other business entities, pension plans, and profit sharing plans.

Farrow Financial, Inc. has been providing these services since 1981. John Farrow and Jody Richards are the owners of the firm.

Financial Planning Services

We offer comprehensive financial planning services. The plan is designed to provide you with the tools and recommendations to structure your financial affairs to meet your goals. The plan also serves as a guide for developing an individualized investment strategy.

Each financial plan is individually tailored depending on your needs. The following areas may be addressed in the plan:

- *Goal Identification*- Short term goals, long term goals, and prioritization of these goals.
- *Cash Flow & Net Worth Analysis*- Spending analysis, income and expense projections, asset identification, and liability analysis.
- *Insurance Planning*- Risk identification, analysis of current coverage, alternative options.
- *Investment Planning*- Analysis of current investment assets and strategies.
- *Tax Planning*- Review of current income tax rates, carry forward losses, and analysis of projected tax events.
- *Retirement Planning*- Analysis of current strategies and assets, review of current available plans, benefits, and pensions through employers, and analysis of other options.
- *Estate Planning*- Review current plan, and analyze needs and objectives.

We gather the required information through in-depth questionnaires and personal interviews. The information includes your current financial status, future goals, and attitudes towards risk.

As part of the implementation phase of the financial plan, we will recommend that you work closely with your other advisers. Depending on your situation this may include your attorney, accountant, insurance agent, and or broker.

Our fee for financial planning depends on how complex your affairs are. Most plans cost between \$1,000-\$5,000 for the initial preparation and \$500-\$1,000 for reviews and updates. Financial planning fees are waived for all investment management clients. You will be billed directly for these services once they are performed. Financial planning fees are not refundable.

Investment Management Services

We begin all investment management relationships by developing a complete financial plan. The financial plan serves as a guide for the development of an individualized investment strategy. Once a strategy has been developed we implement the strategy and monitor your investment portfolio on a regular basis. We make

changes to the portfolio as warranted by market conditions or changes in your financial circumstances.

We hold annual investment reviews. These reviews can take place either by phone or in person with either John Farrow or Jody Richards. During these reviews we will discuss our current market analysis, changes to our strategy over the past year, and the performance of your accounts. We will also use this opportunity to review any changes that may have occurred in your personal or financial life to decide if your financial plan should be updated.

You have the opportunity to place reasonable restrictions on your investment accounts (restrict the purchase and sale of specific securities, restrict certain types of investments, etc.). These instructions need to be made in writing. You may choose to decline a complete financial plan in writing. In this case you will need to meet with us to discuss investment objectives, risk tolerance, and other relevant information so we are able to develop a suitable investment strategy. You may also periodically decline annual reviews if no material changes have taken place, but we strongly advise all clients to participate in a review at least every other year.

Our fee for investment management services is based on a percentage of assets under management as set forth in the following fee schedule:

Fee Schedule

1% per year on balances from \$0-\$500,000

Plus 0.75% on balances from \$500,001-\$1,000,000

Plus 0.5% on balances above \$1,000,001

Our annual portfolio management fee is billed and payable quarterly in advance based on the value of the account on the last day of the previous quarter. The first fee payment is due on execution of our investment agreement and will be assessed pro-rata if the agreement is executed other than the first day of the new calendar quarter. Our fee is negotiable. Employees and immediate family members may receive reduced or waived fees.

For example an account worth \$1,500,000 on the last day of the previous quarter would receive a bill calculated as follows:

Portfolio Valuation with Accrued Interest as of X-XX-XX \$1,500,000

\$500,000 @ 1.00% per annum	\$1,250
\$500,000 @ 0.75% per annum	\$ 937
\$500,000 @ 0.50% per annum	\$ 625
<i>Quarterly Management Fee</i>	<i>\$2,812</i>

You may choose whether you want the management fee deducted from your investment account or billed to you directly. If you elect to have the fee deducted from your account you will need to authorize this option on Schedule A of your investment advisory agreement. If you have your fees deducted from your account you will receive an informational copy of the bill from Farrow Financial, Inc. You will also see the deduction on the statement you receive from your broker.

If you terminate the investment advisory agreement within five business days of signing, you will receive a full refund of all fees. If the agreement is terminated after five business days of signing, any prepaid fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Farrow Financial, Inc. does not participate in broker wrap fee programs.

Consulting Services

We provide financial consulting services. These include but are not limited to business valuations, business transaction consulting, research services, and non-continuous investment reviews.

Our fees for consulting services are negotiated on a case by case basis. These fees may be billed at rates of \$100-\$300 per hour, or you may be charged a flat annual fee payable quarterly in advance. You will be billed directly for these services. Fees paid in advance are refundable. Upon termination of an account any prepaid unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Assets Under Management

As of October 24, 2013 we managed approximately \$128,202,903 in client assets. On a discretionary basis we managed \$125,267,375 and on a non-discretionary basis we managed \$2,935,528.

Fees and Compensation

Form ADV Part 2A, Item 5

Please refer to the "Advisory Business" section of this brochure for information regarding specific fees, fee payment arrangements, and our refund policies.

Additional Fees and Expenses

All fees paid to Farrow Financial, Inc. for services are separate and distinct from the fees and expenses charged in connection with investments held by you, including but not limited to mutual funds, exchange traded funds (ETFs), brokerage commissions, and account maintenance fees. These fees and expenses are described in the securities prospectus and the broker's account agreements. For mutual funds and ETFs fees may include a management fee, other fund expenses, and possibly a distribution fee. Some mutual funds also impose sales charges; you may pay an initial or deferred sales charge. We do not receive any compensation from the sale of any securities or other investment products, nor from brokerage fees, transactions fees, or sales charges that may be incurred. You could invest in these securities directly, without our services. In that case, you would not receive our services, which are designed among other things, to assist you in determining which mutual fund or funds are most appropriate given your financial condition and objectives.

To evaluate the cost of Farrow Financial, Inc.'s advisory service, you should review the fees charged by mutual funds and ETFs, the fees charged by brokers and custodians, and our fees to know the total amount you are paying.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of the client's account. Our fees are calculated as described in the "Advisory Business" section, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Types of Clients

Form ADV Part 2A, Item 7

Farrow Financial, Inc. provides services to individuals, trusts, estates, charitable organizations, corporations, other business entities, pension plans, and profit sharing plans.

Our investment management services are subject to an account size minimum. You must have \$1,000,000 in investable assets. In calculating the \$1,000,000 we may combine account values for you, your minor children, your spouse, or other types of related assets.

There are no minimums for our financial planning or consulting services.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

Farrow Financial Inc. research involves an analysis of global markets, interest rates, and equities to identify trends we think will last for several years. We use a global, top down, strategy as well as individual company analysis to pick investment assets we think will increase wealth over time.

We may use one or more of the following methods of analysis when providing investment advice to you:

Charting Analysis- involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends.

Fundamental Analysis- involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

Technical Analysis- involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Long Term Purchases- involves securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases- involves securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

We determine your portfolio investments and allocations based upon your financial plan objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and your directed guidelines may affect the composition of the portfolio.

Types of Investments

Farrow Financial, Inc. invests in many types of domestic and international securities. Depending on current market conditions and specific client needs we may invest in the following types of investments:

- Equity Securities (individual stocks, exchanged traded funds, etc.)
- Warrants
- Options
- Interests in partnerships
- United States Government Securities
- Corporate Debt Securities
- Certificates of Deposit
- Municipal Securities
- Investment Company Securities (mutual funds, variable annuities, etc.)

We may advise on other types of securities if we deem them appropriate based on your objectives and risk tolerance. We may also provide advice on any type of investment that may be held in your portfolio at the onset of our advisory relationship and also may suggest disposition of investments that we do not follow on a regular basis, or as to which limited information is available. If you would like to restrict any particular securities or security types you may do so in writing.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. Each of the types of securities in which we invest presents unique risks. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

We invest for the future. When using historical numbers, research, and events to predict the future, it is easy to become overconfident. Reality isn't so simple. The future, by definition, hasn't happened yet, and is more unpredictable, uncertain, and volatile than we living-in-the-present care to realize. Farrow Financial, Inc. seeks to always keep the risk of loss in mind in its investment approach.

However, the greatest risk may well be the one we can't reasonably predict or identify (low predictability and high impact).

The following are some of the known risks associated with the investments we hold:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive. Their market value declines.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to events. This type of risk is caused by external factors independent of a security's particular underlying value. For example: natural disasters, political unrest, economic declines, and social unrest may trigger market declines.
- **Inflation Risk:** When inflation increases, a dollar buys more today than a dollar next year, because purchasing power is eroding at the rate of inflation. The value of investments needs to increase to make up for the lost purchasing power.
- **Currency Risk:** International investments are subject to fluctuations in the value of the dollar. This is also referred to as exchange rate risk. The value of an international investment might go up but some of the gain might be lost because the foreign currency loses value against the dollar.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risks:** These risks are associated with a particular industry or a particular company. Business risks range from poor management to natural disasters. For example, oil companies depend on finding oil, refining it, transporting it, and selling it, before they can generate a profit. Since stocks represent business ownership, stocks, and entities that own stocks, such as equity mutual funds and ETFs, all entail substantial business risk. Corporate bonds are loans to corporations. They are subject to business risks that affect the ability of corporate borrowers to repay them.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not. We may not be able to sell an illiquid investment when we think doing so is prudent.
- **Financial Risk:** Excessive borrowing to finance a business's operations increases risk. Companies must meet the terms of debt obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Form ADV Part 2A, Item 9

Farrow Financial, Inc. has been doing business since 1981. During that period neither the firm nor any associated person working for the firm has had reportable disciplinary events.

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

Farrow Financial, Inc. has not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below.

- broker-dealer, municipal securities dealer, or government securities dealer or broker
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- other investment adviser or financial planner
- futures commission merchant, commodity pool operator, or commodity trading adviser
- banking or thrift institution
- accountant or accounting firm
- lawyer or law firm
- insurance company or agency
- pension consultant
- real estate broker or dealer
- sponsor or syndicator of limited partnerships.

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

Form ADV Part 2A, Item 11

The following are the general principles of Farrow Financial, Inc.'s Code of Ethics:

- We have the duty at all times to place the interest of the clients first.
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility.
- The principle that investment adviser personnel should not take inappropriate advantage of their positions.
- The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential.
- The principle that independence in the investment decision-making process is paramount.
- Each employee is required to identify any personal investment accounts and report all reportable transactions and investment activity at least quarterly.
- Each employee is prohibited from acting upon, misusing, or disclosing any material non-public information, also known as inside information.

Farrow Financial, Inc. will provide a copy of the Code of Ethics to any client or prospective client upon request.

Farrow Financial, Inc. employees do not purchase or sell securities to or from clients. We do not act as general partner in a partnership in which clients invest, or act as investment adviser to an investment company.

Farrow Financial, Inc. allows employees to maintain securities accounts. Employees may purchase and sell securities that are recommended to clients or securities in which clients are invested. Client accounts will have priority when it comes to purchases and sales of securities over trades conducted by employees. All employee trading must be consistent with our fiduciary duty to our clients and with regulatory requirements.

A conflict of interest exists in such cases because we have the ability to trade ahead of clients and potentially receive more favorable prices than you receive. To mitigate this conflict of interest, it is our policy that client accounts are always executed before employee accounts. We review employee trading no less frequently than quarterly.

Brokerage Practices

Form ADV Part 2A, Item 12

Farrow Financial, Inc. requires you to direct in writing which independent qualified broker will hold your assets. A qualified broker is a firm that will provide the following services:

- hold the assets in an account in your name, (custody)
- provide trade execution services,
- report all trading activity directly to you within 3 business days of the trade,
- report to you all account transactions and summary of holdings at least quarterly,
- provide 1099 accounting for tax purposes,
- provide additional services on a firm specific basis.

Farrow Financial, Inc. will have limited power over these assets.

If you do not have a broker Farrow Financial, Inc. can recommend several for your consideration. You must evaluate these brokers. The factors we consider when making this recommendation include the broker's ability to provide professional services, execution, and cost. You are not under any obligation to choose one we suggest. Our current recommendations are Morgan Stanley Smith Barney, TD Ameritrade, and Charles Schwab.

Because clients choose their own brokers, we may not be able to aggregate trades with other client accounts. This practice may also prevent us from obtaining favorable net price and execution.

Your choice of broker may result in higher costs for brokerage transactions or other services than otherwise available.

You may have the opportunity to participate in IPOs (initial public offerings) due to your choice of broker. We do not give advice on IPOs or allocate IPOs. If you choose to participate in an IPO we will manage the position after purchase.

Block Trades

Farrow Financial, Inc. may combine multiple orders for shares of the same securities purchased or sold for advisory accounts we manage. This practice is commonly referred to as block trading or aggregated orders. This aggregation of orders frequently allows us to execute transactions in a more timely, equitable, and efficient manner. We aggregate transactions where possible and when advantageous to our clients. Clients participating

in an aggregated transaction will receive an average share price. Farrow Financial, Inc. is not obligated to aggregate orders but will do so when it deems appropriate.

Prior to the execution of an aggregated order, Farrow Financial, Inc. will prepare a written allocation statement specifying the participating client accounts. This allocation statement will also specify how we intend to allocate the order among clients. If an order is only partially filled it will be allocated pro-rata, based on the allocation statement. However, the order may be allocated on a different basis from the allocation statement if:

- All client accounts receive fair and equitable treatment, and
- The reason for the different allocation is explained in writing, and
- It is approved by our compliance officer no later than one hour after opening of the markets on the trading day following the day the order was executed.

We do not aggregate employee trades with client trades.

Research and Other Soft Dollar Benefits

Farrow Financial, Inc. does not enter into so-called soft dollar agreements with broker dealers. However we do receive benefits from firms where our clients custody their assets. Some of the benefits would not be available if our clients did not use those firms. The benefits include duplicate client confirmations and bundled duplicate statements; access to trading desks; access to block trading; the ability to have investment advisory fees deducted directly from client accounts; access to an electronic communications network; receipt of compliance publications; research reports; and access to mutual funds generally only available to institutional investors.

Additional benefits include educational events or occasional business entertainment of Farrow Financial, Inc. employees. These products and services are used to service all or a substantial number of Farrow Financial, Inc. accounts, including accounts not maintained at a specific broker. These benefits do not depend upon the amount of transactions directed to or the size of accounts that the firms hold.

Review of Accounts

Form ADV Part 2A, Item 13

John Farrow and Jody Richards review all accounts to insure they conform to your objectives and risk profile. These reviews occur on a continuous basis. The reviews address: changes in market conditions, significant deposits or withdrawals, change in client status, or change in client objectives.

Each investment management account is reviewed with you in a consultation meeting either on the phone or in person at least once a year. During these meetings, changes in your personal situation are discussed, as well as changes in the portfolio strategy. You may periodically decline the annual meeting if no material changes have occurred, but we strongly advise a meeting at least once every two years.

You will receive written quarterly reports detailing your account performance year to date, your holdings as of the last day of the previous quarter, and your realized gains and losses year to date. We encourage you to compare our reports to those provided by your broker. If at any time there is a discrepancy please contact us immediately. We also send a quarterly letter describing our current investment views.

Financial plans and consulting projects are updated at your request.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

Farrow Financial, Inc. does not have any arrangements to pay for client referrals. Farrow Financial, Inc. does not receive any economic benefit for referring clients to other professionals.

Custody

Form ADV Part 2A, Item 15

Farrow Financial, Inc. does not take full custody of client assets. All client assets are held at an independent qualified custodian.

You may authorize us to deduct management fees from your account. This authorization allows us to exercise limited custody over the funds. If you authorize management fees to be deducted from your account we will send you an informational copy of your quarterly bill. You should compare this to the broker's statement to verify the amount withdrawn.

We also encourage you to review your broker's statements and the statements provided by Farrow Financial, Inc. carefully to verify their accuracy.

Investment Discretion

Form ADV Part 2A, Item 16

You may grant Farrow Financial, Inc. discretion over the selection and amount of securities to be purchased or sold for your accounts. This discretion authorization allows the firm to act without obtaining consent or approval prior to each transaction. Before we can implement discretion, you must execute our Investment Advisory Agreement and provide your broker with the necessary forms to authorize trading authority to Farrow Financial, Inc.

You may specify investment objectives, guidelines, and or impose certain conditions or investment parameters on your accounts. It is your responsibility to promptly inform Farrow Financial, Inc. of any material changes to the above items. For more information regarding restrictions please refer to the Advisory Business section of this brochure.

Voting Client Securities

Form ADV Part 2A, Item 17

Unless otherwise stated, the voting of securities held in the portfolio is performed by Farrow Financial, Inc. who shall exercise those voting rights on your behalf. In the absence of specific voting guidelines, we will vote proxies in a manner that we believe is in your best interests. Our policy is to vote all proxies from a specific issuer in the same way for each client absent qualifying restrictions. You are permitted to place reasonable restrictions on the voting authority in the same manner that you may place such restrictions on the actual selection of account securities.

Farrow Financial, Inc. will identify any conflicts that exist between our interests and your interests by reviewing the relationship of Farrow Financial, Inc. with the issuer of each security to determine if the firm or any of its employees has any financial, business or personal relationship with the issuer. If material conflict of interest exists, John Farrow will determine whether it is appropriate to disclose the conflict to the affected clients, to give the clients an opportunity to vote the proxies themselves, or to address the voting issue through other objective means such as voting in a manner consistent with a predetermined voting policy or receiving an independent third party voting recommendation.

Farrow Financial, Inc. maintains records of all proxy voting activity. You can request in writing copies of these records or more details on our proxy voting policies and procedures.

You may choose to vote proxies on your own behalf. In this case you will receive the proxies or other solicitations directly from your broker. You may contact Farrow Financial, Inc. if you have a question regarding a particular solicitation.

Financial Information

Form ADV Part 2A, Item 18

Farrow Financial, Inc. is not required to provide its financial information to our clients because we do not:

- Require the prepayment of more than \$1,200 in fees six or more months in advance, or
- Take custody of client funds or securities, or
- Have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

Additional Information

Privacy

Farrow Financial, Inc. views protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties. In servicing your account, we may share information with your service providers such as transfer agents, custodians, and or broker dealers. If you direct us to, we will also share information with your other advisers, accountants, consultants, and or attorneys.

We restrict access to your nonpublic personal information. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to provide confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

Trading Errors

In the event a trading error for which we are responsible results in a loss, our policy is to restore your account to the position it should have been in had the trading error not occurred. If the error results in a gain we correct the error but any profits from the error remain in your account. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and or reimbursing the account.

John A. Farrow

Farrow Financial, Inc.

283 Boudro Rd., Randolph Center, VT 05061

802-728-4287

802-728-3124 (fax)

jfarrow@farrowfinancial.com

[10/24/2013](#)

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about John A. Farrow that supplements the Farrow Financial, Inc. brochure. You should have received a copy of that brochure. Please contact 802-728-4287 if you did not receive Farrow Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John A. Farrow is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

<i>Educational Background and Business Experience.....</i>	<i>1</i>
<i>Disciplinary Information.....</i>	<i>1</i>
<i>Other Business Activities</i>	<i>1</i>
<i>Additional Compensation</i>	<i>2</i>
<i>Supervision.....</i>	<i>2</i>

Educational Background and Business Experience

Form ADV Part 2B, Item 2

John A. Farrow

Year of Birth: 1944

Formal Education after High School:

- University of Rochester, B.A & PH.D abd, Comparative Literature, 1962-1969

Business Background for the Previous Five Years:

- Farrow Financial, Inc., President, 02/1994 through present

Certifications:

- Certified Financial Planner (CFP), Accredited by the National Commission for Certifying Agencies (NCCA), this designation is issued by the Certified Financial Planner Board of Standards, Inc. (CFPBS) and is granted to individuals who complete a CFP Certification Examination and as well as to meet the following prerequisites: bachelors' degree from an accredited college or university and three years of full time personal financial planning experience. In order to qualify, the candidate must complete a CFP-board registered program or hold one of the following titles: CFP, ChFC, Chartered Life Underwriter (CLU), CFA, PhD in business economics, Doctor of Business Administration or Attorney's License. Once issued, the candidate is required to complete 30 hours of continuing education every two years and must continuously meet the standards administered by CFPBS.

Disciplinary Information

Form ADV Part 2B, Item 3

John A. Farrow has no legal or disciplinary events to disclose.

Other Business Activities

Form ADV Part 2B, Item 4

John A. Farrow is not actively engaged in any other investment related business or occupation.

Additional Compensation

Form ADV Part 2B, Item 5

John A. Farrow does not have any additional compensation arrangements.

Supervision

Form ADV Part 2B, Item 6

John A. Farrow is the president of Farrow Financial, Inc. and has developed stringent policies and procedures to govern the actions of all supervised persons. While John A. Farrow oversees the firm, many of the firm policies require joint oversight by both John A. Farrow and Jody L. Richards. Jody L. Richards may be contacted at 802-728-4287

Jody L. Richards

Farrow Financial, Inc.

283 Boudro Rd., Randolph Center, VT 05061

802-728-4287

802-728-3124 (fax)

jrichards@farrowfinancial.com

10/24/2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jody L. Richards that supplements the Farrow Financial, Inc. brochure. You should have received a copy of that brochure. Please contact 802-728-4287 if you did not receive Farrow Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jody L. Richards is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

<i>Educational Background and Business Experience.....</i>	<i>1</i>
<i>Disciplinary Information.....</i>	<i>1</i>
<i>Other Business Activities</i>	<i>2</i>
<i>Additional Compensation</i>	<i>2</i>
<i>Supervision.....</i>	<i>2</i>

Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jody L. Richards

Year of Birth: 1979

Formal Education after High School:

- Vermont Technical College, AA, Veterinary Technology, 1997-1999
- Strayer University, BS, Economics, 2004-2006
- Boston University, MS, Investment Management, 2008-2009

Business Background for the Previous Five Years:

- Farrow Financial, Inc., Managing Partner, 05/2000 through present

Certifications:

- Certified Financial Planner (CFP), Accredited by the National Commission for Certifying Agencies (NCCA), this designation is issued by the Certified Financial Planner Board of Standards, Inc. (CFPBS) and is granted to individuals who complete a CFP Certification Examination and as well as to meet the following prerequisites: bachelors' degree from an accredited college or university and three years of full time personal financial planning experience. In order to qualify, the candidate must complete a CFP-board registered program or hold one of the following titles: CFP, ChFC, Chartered Life Underwriter (CLU), CFA, PhD in business economics, Doctor of Business Administration or Attorney's License. Once issued, the candidate is required to complete 30 hours of continuing education every two years and must continuously meet the standards administered by CFPBS.
- Chartered Financial Analyst (CFA), Designation is issued by the CFA Institute and is granted to individuals who meet one of the following prerequisites: possess an undergraduate degree and four years of professional experience in investment decision making; or four year qualified work experience (full time, but not necessarily investment related). The candidate is required to follow a self study program involving 250 hours of study for each of the following three disciplines: Level One: Ethics & Professional Standards; Level Two: Investment Tools & Asset Classes; and Level Three: Portfolio Management & Wealth Planning. Once the designation is issued, no further Continuing Education is required.

Disciplinary Information

Form ADV Part 2B, Item 3

Jody L. Richards has no legal or disciplinary events to disclose.

Other Business Activities

Form ADV Part 2B, Item 4

Jody L. Richards is not actively engaged in any other investment related business or occupation.

Additional Compensation

Form ADV Part 2B, Item 5

Jody L. Richards does not have any additional compensation arrangements.

Supervision

Form ADV Part 2B, Item 6

Farrow Financial, Inc. has stringent policies and procedures in place to govern the actions of all supervised persons. In addition, many of the firm policies require joint oversight and review by both John A. Farrow and Jody L. Richards. Jody L. Richards is supervised by John A. Farrow, president of Farrow Financial, Inc. He can be contacted at 802-728-4287.