

## Uniform Application for Investment Adviser Registration

## Part II - Page 1

Name of Investment Adviser:

Fullen Financial Group, Inc.

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code:

Telephone Number:

47 Richards Road

Columbus

OH

43214

(614)

946-6052

This part of FORM ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any government authority.

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Fullen Financial Group, Inc.  
SEC File Number:  
Date:

**FORM ADV**  
**Part II - Page 2**

**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service.  
(See instruction below.)

Applicant:

<input checked="" type="checkbox"/>	1	Provides investment supervisory services .....	95%
<input type="checkbox"/>	2	Manages investment advisory accounts not involving investment supervisory services.....	0%
<input type="checkbox"/>	3	Furnishes investment advice through consultations not included in either service described above	0%
<input type="checkbox"/>	4	Issues periodicals about securities by subscription.....	0%
<input type="checkbox"/>	5	Issues special reports about securities not included in any services described above.....	0%
<input type="checkbox"/>	6	Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities.....	0%
<input checked="" type="checkbox"/>	7	On more than an occasional basis, furnishes advice to clients on matters not involving securities..	5%
<input type="checkbox"/>	8	Provides a timing service.....	0%
<input type="checkbox"/>	9	Furnishes advice about securities in any manner not described above.....	0%

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term?..... Yes No  
☒ ☐

C. Applicant offers investment advisory services for: (check all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges                               | <input type="checkbox"/> (5) Commissions       |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other             |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E Trusts, estates, or charitable organizations                     |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)   |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |  |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

**FORM ADV**  
**Part II - Page 3**

**3. Types of Investments.** Applicant offers advice on the following. (check those that apply.)

- |   |  |
|---|--|
| <p><b>A. Equity securities</b></p> <p><input checked="" type="checkbox"/> (1) Exchange-listed securities</p> <p><input checked="" type="checkbox"/> (2) Securities traded over-the-counter ;</p> <p><input checked="" type="checkbox"/> (3) Foreign issuers</p> <p><input checked="" type="checkbox"/> <b>B. Warrants</b></p> <p><input checked="" type="checkbox"/> <b>C. Corporate debt securities (other than commercial paper).</b></p> <p><input checked="" type="checkbox"/> <b>D. Commercial paper</b></p> <p><input checked="" type="checkbox"/> <b>E. Certificate of deposit</b></p> <p><input checked="" type="checkbox"/> <b>F. Municipal securities</b></p> <p><input checked="" type="checkbox"/> <b>G. Investment company securities</b></p> <p><input checked="" type="checkbox"/> (1) variable life insurance</p> <p><input checked="" type="checkbox"/> (2) variable annuities</p> <p><input checked="" type="checkbox"/> (3) mutual fund shares</p> | <p><input checked="" type="checkbox"/> <b>H. United States government securities</b></p> <p><b>I. Options contracts on:</b></p> <p><input checked="" type="checkbox"/> (1) securities</p> <p><input type="checkbox"/> (2) commodities</p> <p><b>J. Futures contracts on:</b></p> <p><input type="checkbox"/> (1) tangibles</p> <p><input type="checkbox"/> (2) intangibles</p> <p><b>K. Interests in partnerships investing in:</b></p> <p><input checked="" type="checkbox"/> (1) real estate</p> <p><input checked="" type="checkbox"/> (2) oil and gas interests</p> <p><input checked="" type="checkbox"/> (3) other (explain on Schedule F)</p> <p><input type="checkbox"/> <b>L. Other (explain on Schedule F)</b></p> |
|---|--|

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

**A. Applicant's security analysis methods include: (check all that apply)**

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> (1) Charting    | <input checked="" type="checkbox"/> (4) Cyclical           |
| <input checked="" type="checkbox"/> (2) Fundamental | <input type="checkbox"/> (5) Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) Technical   |  |

**B. The main source of information applicant uses include (check those that apply)**

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> (1) Financial newspapers and magazines | <input checked="" type="checkbox"/> (5) Timing services                         |
| <input type="checkbox"/> (2) Inspections of corporate activities           | <input type="checkbox"/> (6) Annual reports, prospectuses, filings with the SEC |
| <input checked="" type="checkbox"/> (3) Financial newspapers and magazines | <input checked="" type="checkbox"/> (7) Timing services                         |
| <input checked="" type="checkbox"/> (4) Corporate rating services          | <input type="checkbox"/> (8) Other (explain on Schedule F)                      |

**C. The investment strategies used to implement any investment advice given to clients include: (check all that apply)**

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> (1) Long Term Purchases (> 1 year)  | <input checked="" type="checkbox"/> (5) Margin Transactions  |
| <input checked="" type="checkbox"/> (2) Short Term Purchases (< 1 year) | <input checked="" type="checkbox"/> (6) Option writing, including covered options, uncovered options or spreading strategies |
| <input type="checkbox"/> (3) Trading (securities sold within 30 days)   | <input type="checkbox"/> (7) Other (explain on Schedule F)   |
| <input checked="" type="checkbox"/> (4) Short Sales                     |  |

**Answer all items. Complete amended pages in full, circle amended items and file with executive page (page 1)**



**FORM ADV**  
**Part II - Page 4**

**5. Education and Business Standards**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No  
☒ ☐

(If yes, please describe those standards on Schedule F)

**6. Education and Business Background.**

For:

- Each member of the investment committee or group that determines general investments advice to be given to clients, or
- If the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- Each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- Name
- Year of birth
- Formal education after high school
- Business background for the preceding five years

**7. Other Business Activities. (check those that apply)**

- ☒ A. Applicant is actively engage in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principle business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations. (check all that apply)**

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- ☐ C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker dealer   | <input type="checkbox"/> (7) accounting Firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input checked="" type="checkbox"/> (3) other investment adviser   | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No  
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV**  
**Part II - Page 5**

**9. Participation or Interest in Client Transactions.**

Applicant or a related person. (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agents effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

**10. Conditions for Managing Accounts.** Does the applicant provide investments advisory services, manage Investment advisory accounts or hold itself out as providing financial planning or some similarly termed Services and impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No

☒ ☐

(If yes, describe on Schedule F)

**11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they received from applicant on performing reviews, and number of accounts assigned each.

See Schedule F for description.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

See Schedule F for description.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page1)



## 12. Investment or Brokerage Discretion.

A) Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |   | Yes                                 | No                                  |
|---|-------------------------------------|-------------------------------------|
| (1) Securities to be bought or sold?.....           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) Amount of securities to be bought or sold?..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (3) Broker or dealer to be used?.....               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) Commission rates paid?.....                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

B) Does applicant or a related person suggest brokers to clients?..... ☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each year to A(3), A(4), or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- The products, research and services
- Whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- Whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- Any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

## 13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |  | Yes                                 | No                                  |
|--|-------------------------------------|-------------------------------------|
| A) Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B) Directly or indirectly compensates any person for client referrals?.....  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

(For each yes, describe the arrangement on Schedule F)

## 14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- Has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- Requires prepayment of more than \$500 in fees per client and 6 or more months in advance

	Yes	No
Has applicant provided a Schedule G Balance sheet?.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

1. Full name of applicant exactly as state in Item 1A or Part 1 of Form ADV:  <b>Fullen Financial Group, Inc.</b>		IRS Employer Ident No:  <b>34-2034339</b>
Item of Form (identify)	Answer	
Part II, Item 1. A.(1)	<p><b>Advisory Services and Fees</b></p> <p><b>Investment Advisory Services</b></p> <p>Fullen Financial Group, Inc (hereinafter referred to as "FFG") offers investment advisory services to clients that are tailored to their individual circumstances, needs and objectives. Clients may choose FFG to provide only such services, or such services may be part of other financial planning services offered by FFG.</p> <p>FFG's investment recommendations will be based on a customized asset allocation model derived from each client's objectives and risk profile. FFG consults with each client to determine the client's objectives and risk profile which take into account factors such as a client's income, assets, stage-of-life, goals and timing of goals, and tolerance for variability of investment results. A client's objectives and risk profile are reviewed periodically and may be changed consistent with the life stage and circumstances of the client.</p> <p>FFG's asset allocation models are primarily invested in mutual funds, ETFs (exchange traded funds) of the separate accounts of variable annuities, and such models typically seek either portfolio income or a combination thereof. Investments are periodically reviewed with a view towards, among other factor, keeping (i) fund performance high relative to the fund's risk and its peers, and (ii) fund management expenses low relative to performance. FFG does not take custody of client funds or securities. Investments for a client are made directly with a custodian or brokerage firm agreed to be FFG and the client.</p> <p>Within the context of the investment objectives referenced above, the client may, in rare situations, choose from time to time to move out of particular investments and into cash or cash equivalents to mitigate market risk. Although FFG will accommodate such a client's request, FFG believes that trying to time the market may run counter to sound long-term investment practices, and, accordingly, FFG does not pursue such strategies unless specifically requested to do so by the client. Further, FFG does not provide individual stock selection or advice relating thereto unless specifically requested by the client.</p> <p>In most circumstances, FFG has investment discretion over the accounts it supervises. Therefore, FFG usually issues investment instructions directly to the appropriate custodian or brokerage firm without prior consultation with clients. Such investment instructions will be consistent with the asset allocation model for each client. FFG will accommodate a client's individual instructions and requests with regard to investment selection in the client's account.</p> <p>FFG also maintains a website that can be accessed at <a href="http://www.FullenFinancial.com">www.FullenFinancial.com</a>. It provides general information about FFG and provides client access to their individual custodial and planning tools for the review and/or testing at their convenience.</p> <p><b>Written Agreement; Termination</b></p> <p>FFG requires that each client execute a written investment advisory agreement outlining the investment advisory services to be provided by FFG. This investment advisory agreement may be terminated by either party at any time by sending written notice to the other party indicating a desire to terminate. FFG may not assign the investment advisory agreement without the written consent of the client.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1)).</b>		



**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

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Item of Form (identify)	Answer	
Part II, Item 1. A.(1) (cont'd)	<p><b>Investment Advisory Fees</b></p> <p>Fees for investment advisory services are typically based upon an annual percentage of the net asset value of a client's portfolio. The determination of such fees takes into account the time and costs associated with the supervision of the portfolio. In general, annual fees will not exceed 2.00% and will not be less than 0.25% of the net asset value of a client's portfolio.</p> <p>While fees are negotiable, FFG has adopted the following investment advisory fee guidelines for new clients effective 6/1/2009. This fee schedule does not take into account those clients that have a co-advisor relationship as discussed later in Schedule F in Part II, Item 8.C.(3) (4) and (7). Clients with co-advisors usually have a reduced fee schedule because FFG divides its investment advisory duties with the co-advisors.</p> <p>Clients with Investments Assets in Equity Funds Greater than \$25,000</p> <p>1.35% with investments up to \$99,999;  1.15% with investments between \$100,000 to \$249,999;  1.00% with investments between \$250,000 to \$499,999;  0.85% with investments between \$500,000 to \$1,000,000;  0.80% with investments between \$1,000,000 to \$2,000,000;  0.70% on all investments over \$2,000,000  Above \$3,000,000 fees are negotiated</p> <p>Minimum Annual Fee - \$500</p> <p>In some instances, employees and relatives of the principles of FFG may not be charged an investment advisory fee or may be charged an annual fee which is less than the suggested guidelines. Some clients of FFG may have a fee schedule that is higher or lower than the suggested guidelines but is in the general range of not more than 2.00% nor less than 0.25%. Furthermore, some clients may be charged a minimum or flat fee. The application of a minimum or flat fee on small accounts may result in an annual advisory fee that exceeds 2.00% of the net asset value of the client's portfolio. Therefore, investment advisory services for smaller accounts may be available from another investment advisor at a lesser fee.</p> <p>Fees are generally billed quarterly in advance. Quarterly fees are calculated by applying the annual fee schedule to the value of the assets that are supervised by FFG at the end of each prior calendar quarter. Initial fees for new client accounts are pro-rated to the end of the initial quarter. Likewise, fees for contributions to existing client accounts are pro-rated to the en of the current quarter at the discretion of FFG. Investments advisory fees for new clients are fully refundable if the the client sends written notice of termination to the FFG within five (5) business days after the execution of the investment advisory agreement. Also in the event an investment advisory relationship is terminated in the middle of a quarter and FFG has received fees for its services for the quarter, it is FFG's practice to refund the unearned portion of its fees to the client. Due to the associated administrative costs involved, fees are not refundable in the event that a client withdraws only a portion of the funds in the client's account during a given quarter.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1).</b>		



**Schedule F of  
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Item of Form (identify)	Answer	
Part II, Item 1. A.(1) (cont'd)	<p>There are some situations where clients may be billed quarterly in arrears or have some investment accounts billed in advance and some in arrears. These different billing arrangements are usually due in part to an advisor's billing practice prior to the client's joining FFG or the methodology employed by the brokerage firm, mutual fund family or insurance company, which has custody of the client's assents.</p> <p><b>Other Fees</b></p> <p>FFG attempts to reduce the impact of other fees through the use of no-load mutual funds and ETFs. Nevertheless, advisors of no-load mutual funds, ETFs and variable annuity separate accounts also receive an investment advisory fee. These fees will vary depending upon the mutual fun, ETF or separate account and are described in more detail in applicable prospectuses. Typically, these fees range from 0.15% to 1.50% per fund, ETF or separate account but may be greater or less. Also mutual funds, ETFs and variable annuity separate accounts may incur certain other administrative expenses as well as charge 12-b1 fees. The foregoing fees and expenses are deducted from the assets of the mutual fund, ETF or separate account before determining the net asset value of each share of the fund, ETF, or separate account.</p> <p>It should be noted that some mutual funds with no-loads have higher management fees. Also of importance to note is that some mutual funds that waive front-end loads have higher 12-b1 fees than their front-end load funds.</p> <p>Some no-load mutual fund investments and ETFs selected by FFG may involve transaction fees (currently \$31.00 per transaction on mutual funds and \$9.99 per trade for stocks and ETFs, although such fees are subject to change in the future) on the purchase and/or exchange of such investments. FFG, in its discretion, may offset such transaction fees against its advisory fee. It should also be noted that additional transaction fees and/or redemption fees may also be incurred in cases in which a fund is redeemed within a certain time period (e.g. 3-6 months) after purchase. These charges are involved by the fund company and are there to prevent market timing.</p> <p>Milton E. Fullen, in an individual capacity, may receive commissions on certain insurance products and annuities; provided, however, that such commissions will be disclosed in advance of the purchase of a commission-based product and after product and strategy alternatives are reviewed.</p> <p>FFG monitors all other fees and expenses and takes reasonable steps to keep such all other fees and expenses from having a materially adverse effect on client portfolios.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1).</b>		

**Schedule F of  
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Item of Form (identify)	Answer	
Part II, Item 1. A.(7)	<p><b>ADVICE TO CLIENTS NOT INVOLVING SECURITIES</b></p> <p>FFG provides financial advisory services to individuals, business entities, trusts and qualified and non-qualified retirement plans.</p> <p>Services for individuals include a review, evaluation and analysis of a client's financial situation. Reports can be generated and recommendations made for clients in the areas of cash flow planning, debt structure planning, education planning, investment planning, insurance planning, retirement planning and forecasting, and estate and wealth transfer planning. Occasionally, if the client also owns investment real estate, an evaluation of the real estate investment is undertaken.</p> <p>FFG also serves business entities in the areas of investment planning, ownership and entity planning, compensation and profit distribution planning.</p> <p>In addition FFG may assist trusts, qualified and non-qualified retirement plans to establish written investment policies, select funding vehicles, and review investment performance on an objective non-managed basis.</p> <p>Clients may choose to engage FFG for one or more of the foregoing services as may be appropriate for their situation. Financial advisory services are provided on a fee basis, either on an hourly charge or on a pre-established fixed fee. Fees are based upon the expected complexity of the analysis and the resulting, recommendations, as well as the anticipated amount of time to achieve the desired objectives. FFG's hourly charges range from \$50 to \$200 per hour depending on the type of services being performed. Clients may terminate its agreement with FFG at any time and receive a refund of any funds not yet earned.</p>	
Part II, Item 3.K.(3)	<p><b>ADVICE WITH RESPECT TO INTERESTS IN PARTNERSHIPS</b></p> <p>FFG may also offer financial advisory services regarding partnerships in which clients may be invested.</p>	
Part II, Item 5	<p><b>EDUCATION AND BUSINESS STANDARDS</b></p> <p>Individuals involved in determining or giving investment advice to clients must have appropriate educational credentials including, at a minimum, a bachelor's degree from an accredited university and a professional designation of CPA, CFP, or JD, and/or have significant experience in business, finance, financial service, law tax, insurance, investment analysis or related fields.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1)).</b>		



**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

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Item of Form (identify)	Answer	
Part II, Item 6.7.(A), 7.(A)	<p><b>EDUCATION AND BUSINESS BACKGROUND</b></p> <p>Fullen, Milton E. Fullen    Date of birth 12-4-1953</p> <p>Education:  1968 to 1972    Westerville High School, Westerville, OH (General Studies)  1973 to 1975    Otterbein College, Westerville, OH (BA)</p> <p>Professional Designations and Examinations  Certified Public Accountant (CPA) - 1984 - active  Chartered Life Underwriter (CLU) - 2002 - active  Chartered Financial Consultant (ChFC) - 2003 - active  Chartered Advisor for Senior Living (CASL) - 2005 - active  Certified Financial Planner (CFP) - 2007 - active  N.A.S.D. Series 7 license (General Securities) - inactive  N.A.S.D. Series 66 license (State License and State Investment Advisor's Exam) - inactive  Life and Health Insurance License (2003) - active  Ohio Real Estate License – inactive</p> <p>Business Background  2005 to present - Fullen Financial Group, Inc. - President (currently active)  2005 to present - Fullen Business Advisory Services, Inc. - President (currently inactive)  2004 to 2005 - WRP investments, Inc - Registered Representative  1998 to 2004 - Nationwide Insurance - CFO - International Operations  1996 to 1997 - Victoria Secrets Catalogue, - Director of Finance  1977 to 1996 - Mercer, Inc. - International and United States Controller  1978 to present - Fullen Real Estate Investments - President (currently active)</p>	
Part II, Item 7.B.	<p>FFG Principal, Milton E. Fullen, is licensed with numerous insurance companies and will offer life insurance, annuity, long-term care and disability insurance products for sale, generally obtaining a commission, if his clients demonstrate a need for such a product(s) and purchases it from him. For employed individuals their employers are usually examined first as often the most cost effective source of such products. Depending on their health, term life and disability insurance can sometimes be obtained for less cost on an individual basis.</p>	
Part II Item 8.C.(3)	<p>FFG has entered into a relationship with Craig Fullen to provide certain advisory services to FFG including, but not limited to, advisory and business consulting, back-up support and compliance assistance. Craig is a relative of Milton E. Fullen and is an attorney with The Fullen Law Group Co., LPA and an Investment Adviser Representative for a Registered Investment Adviser in Central Ohio. He passed the Series 65 (Uniform Investment Adviser) Exam in 2002 and was awarded the Chartered Market Technician (CMT) designation from the Market Technicians Association in 2006. From 2002 to 2008, Craig operated an investment firm that was a Registered Investment Adviser in the State of Ohio. Earlier in his career, Craig was an attorney with the Columbus, Ohio law firm, Porter, Wright, Morris &amp; Arthur, from 1992-1999, where he practiced corporate/business law. At Porter Wright, Craig advised public and privately-held companies with respect to mergers and acquisitions, contractual issues, business entity selection and formation, private-placement equity offerings, and various business-related transactions. From 1999-2002, Craig was Assistant General Counsel of Crane Plastics Company. He received his law degree from Rutgers University School of Law in 1992 where he completed the tax honors program. Craig graduated from The College of William &amp; Mary with a Bachelor of Business Administration degree (concentration in accounting) in 1989. During the summers prior to his junior and senior years, he worked as an accounting intern with Deloitte, Haskins &amp; Sells in New York City. Craig was born in 1967.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1)).</b>		

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

1. Full name of applicant exactly as state in Item 1A or Part 1 of From ADV:  <b>Fullen Financial Group, Inc.</b>		IRS Employer Ident No:  <b>34-2034339</b>
Item of Form (identify)	Answer	
Part II, Item 8.C.(9)	See answer in Part II, Item 7.B	
Part II, Item 9.E.	<p><b>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</b></p> <p>FFG has no participation or interest in client transactions such as buying securities for itself, selling securities it owns to any client or recommending clients buy or sell securities or investment products for which FFG has some financial interest; provided, however, that Milton E. Fullen, in an individual capacity, may receive commissions on certain insurance products and annuities. In those instances where Milton E. Fullen is entitled to commissions, such commissions shall be disclosed in advance to clients prior to the purchase of such commission-based product(s).</p> <p>FFG and its principals may also buy and sell the same securities that are also recommended to clients. FFG has policies in place to ensure that any such activities do not have an adverse effect on the underlying market price of securities purchased or sold for clients.</p>	
Part II, Item 10	See answer in Part II, Item 1.A.(1)	
Part II, Item 11.A.	<p><b>REVIEW OF ACCOUNTS</b></p> <p>Milton E. Fullen is responsible for the financial and investment advisory services, the client relationships and the coordination of client services for all clients, numbering around 50. Additional support and assistance may be provided by Craig Fullen on as as-needed basis.</p> <p>Financial advisory services are reviewed and updated only as agreed upon with the client, either on a periodic basis or upon changes in the client's financial situation or investment objectives as communicated by the client to FFG.</p> <p>Each account involving investment supervisory services is reviewed as frequently as necessary. The review of a client's investment account, their investment objective, the continued appropriateness of the investment strategy selected by the client and the client's tolerance for risk are reviewed with the client on a schedule which is jointly agreed upon between client and the officer of FFG.</p>	
Part II, Item 11.B.	<p><b>NATURE AND FREQUENCY OF REGULAR REPORTS TO CLIENTS</b></p> <p>Additionally, once per quarter, investment supervisory clients are provided with a statement outlining the value of their account. Accompanying this statement is an inquiry seeking to ascertain whether or not a client's investment objectives, financial circumstances or personal needs have changed. Clients are requested to contact the firm if there is a change in their investment circumstance. Generally, an officer of FFG is available during normal hours to discuss these changes and to take any and all appropriate actions.</p> <p>Review of the investment positions contained in a client's account are conducted as is necessary. Most clients' accounts are invested in mutual funds or ETFs (exchange traded funds). The performance of all investments which are owned in a client's account in conjunction with given investment strategy(ies) are reviewed regularly. If a change of investment position is dictated in a client's account and FFG does not have discretionary authority to direct trades in that account, then the client is responsible to provide investment instructions to their custodian broker, investment company or insurance company.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1).</b>		



**Schedule F of  
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Item of Form (identify)	Answer	
Part II, Item 12.A.(1).(2).	<p><b>INVESTMENT OR BROKERAGE DISCRETION</b></p> <p>Typically, when a client selects FFG to manage an investment portfolio, FFG recommends that such client custody its assets with TD Ameritrade Institutional ("TD") because of the selection of mutual funds, ETFs and other investments available through TD and TD's service, efficiency and low-costs.</p> <p>FFG has discretion to select the amount and nature of securities which are purchased and sold in relation to those investment strategies select by client which permit advisor discretion. Authority is limited to investment, which meet the objectives of each investment strategy, and only to those assets in client's account for which FFG is an advisor. No options may be purchased nor may any securities be purchased on margin without first obtaining the consent of client. In some instances, margin balances may be initiated by the client, either through securities purchases or, when the account has checking privileges, by the client writing a check for an amount which if greater than the cash available in the account.</p> <p>FFG does not provide custodial services or hold client assets. FFG does NOT receive any compensation, commissions or fees from TD for recommending or using its services.</p> <p>Proxy Voting</p> <p>It is FFG's policy not to exercise voting authority over client securities and to not advise clients regarding how they should vote on any such matters. Although FFG believes the right to vote on such matters may be important for certain shareholders, FFG does not attempt to influence corporate policy or change management through the proxy voting process.</p>	
Part II, Item 13.	<p><b>ADDITIONAL COMPENSATION</b></p> <p>Milton E. Fullen, in an individual capacity, may receive commissions on certain insurance products and annuities; provided, however, that such commissions shall be disclosed in advance to clients prior to the purchase of a commission-based product.</p> <p><b>COMPLIANCE PLAN, POLICIES AND CODE OF ETHICS</b></p> <p>FFG is committed to conducting its business with integrity, in an ethical manner, and in compliance with all applicable laws. Accordingly, FFG has adopted a Compliance Plan, Policies, and Code of Ethics to prevent violations of securities laws and to prevent harm to its clients and others. FFG will provide clients, at no charge, a copy of its Compliance Plan, Policies, and Code of Ethics upon request.</p>	
<b>(Complete amended pages in full, circle amended items and file with execution page (page1)).</b>		