

FORM ADV**Part II - Page 1****Uniform Application for Investment Adviser Registration****OMB APPROVAL**

OMB Number: 3235-0049
Expires: February 28, 2011
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hours per response. 4.07

Name of Investment Adviser:
Abridge Partners, LLC

| | | | | | |
|----------------------------------|-------------|---------|------------|------------|-------------------|
| Address: (Number and Street) | (City) | (State) | (Zip Code) | Area Code: | Telephone number: |
| 21700 E. Copley Drive, Suite 120 | Diamond Bar | CA | 91765 | (909) | 860-9992 |

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 governmental authority.

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(Schedules 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:
Abridge Partners, LLC

SEC File Number:
801- 68497

Date:
09/08/2009

- 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 | 40 | % |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | 50 | % |
| <input type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | | % |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | | % |
| <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 | | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | 10 | % |
| <input type="checkbox"/> | (8) | Provides a timing service | | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | | % |

(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

Applicant:
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Date:
09/08/2009

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

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

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

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

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

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input type="checkbox"/> Corporate rating services | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F) |

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

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases (securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

Applicant:
Abridge Partners, LLC

SEC File Number:
801-68497

Date:
09/08/2009

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, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to 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 engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal 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 those 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 checked="" 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.)

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 agent 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 bought from a brokerage customer.
- ☐ 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 that it also recommends 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 investment supervisory 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 conditions for starting or maintaining an account?

| | |
|-------------------------------------|--------------------------|
| Yes | No |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(If yes, describe on Schedule F)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, 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 receive from applicant on performing reviews, and number of accounts assigned each.

All reviews are performed by Investment Advisory Representatives meeting the education/experience requirements disclosed in Form ADV, Part II, Question 5. These reviews are conducted no less than annually. The accounts are reviewed to ensure that the portfolio is in line with the asset allocation model described in the client's written Investment Policy Statement. Where applicable, reviews will also consider the performance of independent investment advisers that may be managing client accounts. Account reviews may be triggered by changes in general economic and market conditions, analyst reports, company news and interest rate movement. There is no specific number of accounts assigned to an individual.

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

Clients will be provided with account statements by their custodian reflecting their holdings and the transactions occurring in the client's account at least on a quarterly basis. Clients will be provided with confirmations for each securities transaction executed in the client's account.

Portfolio Monitoring Services – This reporting service provides detailed performance measurement and other data relating to their individual holdings in an investment portfolio. These reports are provided as mutually agreed upon with the client.

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 the 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? ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes 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:

- | | | |
|---|---|--|
| 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? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements 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

Has applicant provided a Schedule G balance sheet? ☐ Yes ☒ No

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

| | | |
|-----------------------|------------------|-----------|
| Applicant: | SEC File Number: | Date: |
| Abridge Partners, LLC | 801-68497 | 9/10/2009 |

| | | |
|--|--|---|
| 1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Abridge Partners, LLC | | IRS Empl. Ident.No.: 26-1117055 |
| Item of Form (identify) | Answer | |
| Item 1.D. | <p>INVESTMENT ADVISORY SERVICES</p> <p>Abridge Partners, LLC ("Abridge Partners" or "Advisor") offers investment consulting services to individuals, corporations and institutional clients. Each individual Investment Advisory Representative ("Advisory Representative") of Abridge Partners may or may not provide all of these services and is responsible for communicating with clients which services will be performed.</p> <p><u>INVESTMENT CONSULTING SERVICES</u></p> <p>(a) Investment Data Gathering – The Advisory Representative meets with clients to assist them in setting investment goals and objectives, focusing on their current and future economic needs.</p> <p>(b) Asset Allocation Services – Asset allocation models are developed using the client's fact finding data in addition to focusing on the client's desired risk tolerances, asset preferences, investment objectives, expected returns and time horizons. Using computer models, Abridge Partners assists clients in evaluating different asset allocations and risk/return scenarios. Combinations of asset classes are modeled to create the proper allocation for each portfolio. Asset classes included in this analysis are domestic equities of different market capitalizations, non-U.S. equities and various fixed income asset classes.</p> <p>(c) Investment Policy Statement – Abridge Partners utilizes the information obtained from the client and through the model development to draft a written investment policy. This policy statement defines investment portfolio objectives, investment guidelines, asset allocation parameters and benchmarks for ongoing performance monitoring and evaluation. In addition, the investment policy statement will outline any reasonable restrictions desired by the client on the type of investments to be held in the portfolio.</p> <p>(d) Money Manager Selection – Abridge Partners has agreements with other third party investment advisors who specialize in management of the various asset classes. Abridge Partners provides clients with quantitative data regarding third party manager's performance, consistency and risk as well as other information about the manager and their investment management style. Factors considered in the selection of a third party manager include but may not be limited to: i) each individual Advisory Representative's preference for a particular manager; ii) the client's risk tolerance, goals and objectives, as well as investment experience; and iii) the amount of client assets available for investment.</p> <p>(e) Mutual Fund Selection – Advisory Representatives may also assist clients in creating a mutual fund portfolio to meet the desired asset allocation model. Each portfolio is designed to meet the client's individual needs, stated goals and objectives. Additionally, each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. All funds purchased are no-load or load-waived mutual funds. Accounts are reviewed periodically and may be rebalanced, at the client's discretion, to maintain the agreed upon asset allocation. The overall investment strategy is reviewed no less than annually in connection with updating the client's investment objectives and risk tolerances.</p> <p>(f) Ongoing Money Manager Evaluation – Abridge Partners monitors the performance of each client's investment portfolios. Abridge Partners considers modifications in asset allocation and manager selection, and is responsible for arranging the purchase or sale of recommended funds. Abridge Partners may review quarterly reports to evaluate performance of each manager and the performance of the portfolio as a whole. Performance comparisons may be made to appropriate index benchmarks and/or to groups of portfolio managers with similar style.</p> | |

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

| | | |
|-----------------------|------------------|-----------|
| Applicant: | SEC File Number: | Date: |
| Abridge Partners, LLC | 801-68497 | 9/10/2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Abridge Partners, LLC

IRS Empl. Ident.No.:
26-1117055

| Item of Form (identify) | Answer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|-------------------------------|------------------------------|--------------------------|-------------------|---|---------------------|------------------|---|---------------------|------------------|---|---------------------|-------------------|---|---------------------|--------------------------|---|---------------------|--------------------------------------|----------------------------|------------------------------|------------------------------|-----|-------------|----------|-----|-------------|-------------|-----------------|-------------|-------------|--------------|-----------------|-------------|--------------|--------------|-----------------|--------------|--------------|--|------------------|--------------|
| | <p>Adjustments are made as necessary to stay within the parameters of the investment policy statement. The Advisory Representative contacts the client at least annually, or more often as agreed upon with each client, to review the client's financial situation and objectives, communicate information to the third party manager managing the account as warranted, and to assist the client in understanding and evaluating the services provided by the third party manager. Clients are expected to notify their Advisory Representative of any changes in their financial situation, investment objectives or account restrictions. All securities transactions are decided upon and executed by the third party investment manager. Typically, the third party investment manager exercises discretion in the management of client accounts. Abridge Partners and its Advisory Representatives do not manage, or obtain discretionary authority over the assets in accounts participating in these programs.</p> <p>Please Note: When investing in mutual funds and variable annuities, clients are strongly encouraged to review the applicable prospectus. Mutual funds and variable annuities may impose certain restrictions on the frequency, timing and dollar amount of transactions and may impose penalty fees based upon short-term trading patterns. Such restrictions may impact the services provided by a third party manager.</p> <p>Abridge Partners' fees are based on a percentage of the aggregate amount of assets the client has under consulting with Abridge Partners. These fees are payable quarterly, usually in advance, but may be assessed in arrears as agreed to in the advisory agreement. All fees are in addition to any fees paid to third-party managers or for brokerage or custody arrangements. Fees may be automatically debited from client's account pursuant to written agreement.</p> <table border="0"> <tr> <td><u>AMOUNT INVESTED</u></td> <td>=</td> <td><u>ANNUAL FEE</u></td> </tr> <tr> <td>First \$3,000,000</td> <td>=</td> <td><u>1.00%</u></td> </tr> <tr> <td>Next \$3,000,000</td> <td>=</td> <td><u>0.85%</u></td> </tr> <tr> <td>Next \$4,000,000</td> <td>=</td> <td><u>0.75%</u></td> </tr> <tr> <td>Next \$10,000,000</td> <td>=</td> <td><u>0.65%</u></td> </tr> <tr> <td>Excess over \$20,000,000</td> <td>=</td> <td><u>0.55%</u></td> </tr> </table> <p>CALCULATION SCHEDULE</p> <table border="1"> <thead> <tr> <th><u>If Assets Are Over</u></th> <th><u>But Not Over</u></th> <th><u>Annual Fee is:</u></th> <th><u>Of Assets Over</u></th> </tr> </thead> <tbody> <tr> <td>\$0</td> <td>\$3,000,000</td> <td>\$0 + 1%</td> <td>\$0</td> </tr> <tr> <td>\$3,000,000</td> <td>\$6,000,000</td> <td>\$30,000 + .85%</td> <td>\$3,000,000</td> </tr> <tr> <td>\$6,000,000</td> <td>\$10,000,000</td> <td>\$55,500 + .75%</td> <td>\$6,000,000</td> </tr> <tr> <td>\$10,000,000</td> <td>\$20,000,000</td> <td>\$85,500 + .65%</td> <td>\$10,000,000</td> </tr> <tr> <td>\$20,000,000</td> <td></td> <td>\$150,500 + .55%</td> <td>\$20,000,000</td> </tr> </tbody> </table> <p>There will be a \$15,000.00 minimum fee. Alternately, accounts with less than \$500,000 in assets may be charged a flat 1.5% annual fee. All fees and minimums are negotiable. Investment advisory clients may find lower fees for comparable services available from other sources.</p> <p>A complete description of the programs and services provided through third party managers, the amount of total fees, the payment structure, termination provisions and other aspects of each program are detailed and disclosed in each third party manager's Form ADV Part II, other applicable disclosure documents and the account opening documents. A copy of all relevant disclosure documents of the third party manager and of the individual portfolio</p> | <u>AMOUNT INVESTED</u> | = | <u>ANNUAL FEE</u> | First \$3,000,000 | = | <u>1.00%</u> | Next \$3,000,000 | = | <u>0.85%</u> | Next \$4,000,000 | = | <u>0.75%</u> | Next \$10,000,000 | = | <u>0.65%</u> | Excess over \$20,000,000 | = | <u>0.55%</u> | <u>If Assets Are Over</u> | <u>But Not Over</u> | <u>Annual Fee is:</u> | <u>Of Assets Over</u> | \$0 | \$3,000,000 | \$0 + 1% | \$0 | \$3,000,000 | \$6,000,000 | \$30,000 + .85% | \$3,000,000 | \$6,000,000 | \$10,000,000 | \$55,500 + .75% | \$6,000,000 | \$10,000,000 | \$20,000,000 | \$85,500 + .65% | \$10,000,000 | \$20,000,000 | | \$150,500 + .55% | \$20,000,000 |
| <u>AMOUNT INVESTED</u> | = | <u>ANNUAL FEE</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First \$3,000,000 | = | <u>1.00%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Next \$3,000,000 | = | <u>0.85%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Next \$4,000,000 | = | <u>0.75%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Next \$10,000,000 | = | <u>0.65%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess over \$20,000,000 | = | <u>0.55%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>If Assets Are Over</u> | <u>But Not Over</u> | <u>Annual Fee is:</u> | <u>Of Assets Over</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 | \$3,000,000 | \$0 + 1% | \$0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$3,000,000 | \$6,000,000 | \$30,000 + .85% | \$3,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$6,000,000 | \$10,000,000 | \$55,500 + .75% | \$6,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$10,000,000 | \$20,000,000 | \$85,500 + .65% | \$10,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$20,000,000 | | \$150,500 + .55% | \$20,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

Applicant:

Abridge Partners, LLC

SEC File Number:

801-68497

Date:

9/10/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

Abridge Partners, LLC

IRS Empl. Ident.No.:

26-1117055

Item of Form
(identify)

Answer

manager(s) will be provided to anyone interested in these programs/managers.

A client may cancel an agreement for services with Abridge Partners upon thirty (30) days written notice. Abridge Partners will bill client for the services performed to the date of cancellation. Abridge Partners will refund any unearned fees on a pro rata basis. In addition, the client may terminate the contract within 5 business days of its execution without penalty.

PENSION CONSULTING SERVICES

Abridge Partners provides services to pension and profit sharing plans which includes establishing plans and related documents through data gathering, assessment of participant's goals, meeting with plan participants, fund selection and conducting education and enrollment meetings. The services may include a quarterly review of fund performance and an annual fund review meeting. The fee for pension and profit sharing planning service is determined by the assets in the pension trust. The timing of the fees is negotiated at the time of engagement and may be paid either in arrears or advance. Fees may be paid from plan assets or directly by the plan sponsor as noted in the advisory agreement. The billable amount will be based upon the market value of the plan assets at the end of the calendar quarter. Fees are negotiable at the discretion of management.

AMOUNT INVESTED

ANNUAL FEE

| | | |
|--------------------------|---|---------------------|
| First \$3,000,000 | = | <u>1.00%</u> |
| Next \$3,000,000 | = | <u>0.85%</u> |
| Next \$4,000,000 | = | <u>0.75%</u> |
| Next \$10,000,000 | = | <u>0.65%</u> |
| Excess over \$20,000,000 | = | <u>0.55%</u> |

CALCULATION SCHEDULE

| <u>If Assets Are Over</u> | <u>But Not Over</u> | <u>Annual Fee is:</u> | <u>Of Assets Over</u> |
|--------------------------------------|----------------------------|------------------------------|------------------------------|
| \$0 | \$3,000,000 | \$0 + 1% | \$0 |
| \$3,000,000 | \$6,000,000 | \$30,000 + .85% | \$3,000,000 |
| \$6,000,000 | \$10,000,000 | \$55,500 + .75% | \$6,000,000 |
| \$10,000,000 | \$20,000,000 | \$85,500 + .65% | \$10,000,000 |
| \$20,000,000 | | \$150,500 + .55% | \$20,000,000 |

There will be a \$15,000.00 minimum fee. Plan assets held at a specific sponsor may be subject to a lower fee schedule as mandated by the sponsor. The client should review the appropriate fees schedules provided for in the plan sponsor account agreement.

FINANCIAL PLANNING SERVICES

Abridge Partners also provides business continuity, estate tax planning and executive benefits planning services. A report may be issued in association with the financial planning engagement. The preparation of the plan may necessitate that the client provide Abridge Partners with personal data such as family records, budgeting, personal liability, estate information and additional financial goals.

As part of the planning process, Abridge Partners will work closely with the client's attorney, accountant, insurance agent, stockbroker and/or other advisers, at the client's discretion.

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| | <p>Otherwise, Abridge Partners suggests the client work closely with these outside professional advisers independently. Implementation of financial plan recommendations is entirely at the client's discretion.</p> <p>All fees are negotiable. Compensation is arranged by the Advisory Representative according to the client's individual circumstances. Hourly fees vary from \$125 to \$500 and fixed fees range from \$500 to \$50,000. Clients may also negotiate an hourly fee not to exceed a specific total amount. Fees are based on the experience level of the individual creating the plan and the complexity of the project. Payment of the fees is negotiated at the time of engagement. Advisor may require the entire fee upfront or may require a deposit ranging between 30% and 50% at the beginning of the project based upon the fixed fee or an estimate of the total hourly fee. If a deposit is collected, the remainder of the fee is due within 60 days of signing the agreement or upon completion of the plan as specified in the planning agreement. For hourly contracts, if upon completion of the project, there is a difference between the actual amount of time spent and the total hourly estimate, any overpayment of fees will be refunded to the client. Clients may also be billed on a monthly basis as fees are incurred or upon completion of the project. If the client or Advisor terminates the contract, any fees paid in advance will be refunded on a pro-rata basis. It is expected that all projects will be completed within six months from execution of the planning agreement. Similar financial planning services may be available elsewhere for a lower cost to the client.</p> <p>CLEARING AND CUSTODIAL ARRANGEMENTS</p> <p>LPL Financial Corp. ("LPL") and Charles Schwab & Co., Inc. ("Schwab") may execute trades, settle securities transactions, and custody client assets on behalf of Abridge Partners' clients.</p> <p>PROXY VOTING AND CLASS ACTION LAWSUITS</p> <p>In general, Abridge Partners does not vote, nor advise clients how to vote, proxies for securities held in client accounts. Abridge Partners' clients retain the right to vote the proxies of shares held in their accounts. In addition, Abridge Partners will not take any action or render any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. Abridge Partners will, however, forward to client any information received by Advisor regarding class action legal matters involving any security held in the account.</p> | |
| Item 3 K(3) & L | <p>TYPES OF INVESTMENTS</p> <p>Abridge Partners offer advices on various types of partnerships including equipment leasing as well as any other product which Adviser deems appropriate in order to address the individualized needs, goals and objectives of the client.</p> | |
| Item 4.B. | <p>SOURCES OF INFORMATION</p> <p>Abridge Partners is a member of the Independent Adviser Group (IAG). IAG operates as a division of Callan Associates, Inc., a Registered Investment Advisor. IAG provides Abridge Partners access to the following services through non-affiliated third parties: (a) asset simulation software; (b) a matrix of nationally ranked money managers who offer separate account management; (c) a matrix of mutual funds; (d) institutional custody services; and (e) retirement plan design administration and reporting services. IAG directly provides the following services to Abridge Partners: (a) manager searches; (b) performance measurement reports; and (c) training and marketing support. Callan is paid a fixed fee annually for IAG membership.</p> | |

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| Item 5 | EDUCATION & BUSINESS STANDARDS All individuals providing investment advice to clients are required to have a four-year college degree or at least two types of advanced professional designations (JD, CPA, CFA, ChFC, CFP, MSFS, CIMC, CIMA) or comparable experience within the industry. | |
| Item 6 | EDUCATION AND BUSINESS BACKGROUND Robert Michael Birgen DOB: 6/18/57 <u>Education:</u> California State Polytechnic University, Pomona BS;1980 Certified Investment Management Analyst; 1999 Certified Financial Planner; 1994 Personal Financial Specialist; 1995 Certified Public Accountant (Inactive); 1982 <u>Business:</u> LPL Financial Corp. – Registered Representative; 9/2009 to Present Abridge Partners, LLC – Advisory Representative; 09/2007 to Present Stanislowski & Harrison Wealth Management, LLC – Managing Member; 11/2007 to Present Birgen Asset Management, Inc. – 04/2001 to Present Strategic Insurance Services, Inc. – 5/91 to Present Associated Securities Corp – Registered Representative; 4/2009 to 9/2009 FSC Securities Corporation – Registered Representative; 6/91 to 4/2009 FFR Advisory, LLC – Advisory Representative; 1/98 to 12/2007 Michael Anthony Flanagan, Sr. DOB: 6/14/46 <u>Education:</u> University of North Carolina, Chapel Hill Certified Life Underwriter – (1985) Chartered Financial Consultant – (1985) Certified Financial Planner – (1985) <u>Business:</u> LPL Financial Corp. – Registered Representative; 9/2009 to Present Abridge Partners, LLC – Advisory Representative; 09/2007 to Present First Financial Services – Registered Representative; 4/96 to Present Associated Securities Corp – Registered Representative, 4/2009 to 9/2009 FFR Advisory, LLC – Advisory Representative; 01/1998 to 12/2007 FSC Securities Corporation – Registered Representative; 10/93 to 4/2009 Strategic Insurance Services, Inc. – 10/93 to 3/96 James David Howard DOB: 9/19/53 <u>Education:</u> Stanford University, Stanford California - 1976 Westmont College, Santa Barbara, CA – BA Physical Education - 1974 Idaho State University, Pocatello ID – MS Physical Education/Biology - 1979 University of Arizona, Tucson AZ – PhD Physiology – 1987 | |

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| | <p>Certified Financial Planner; 1990</p> <p><u>Business:</u> LPL Financial Corp. – Registered Representative; 9/2009 to Present Abridge Partners, LLC – Advisory Representative; 09/2007 to Present Estate Strategies, Inc.; Owner – 01/97 to Present Strategic Insurance Services, Inc.; Agent – 01/98 to Present James D. Howard, PhD, CFP, Spokane WA – 9/87 to Present Associated Securities Corp – Registered Representative; 4/2009 to 9/2009 FFR Advisory, LLC – Advisory Representative; 01/1998 to 12/2007 FSC Securities Corporation – Registered Representative; 1/98 to 4/2009</p> <p>Michael Anthony Flanagan, Jr. DOB: 10/16/1968</p> <p><u>Education:</u> The Pennsylvania State University, BS Finance; 1990 Certified Investment Management Analyst; 2002</p> <p><u>Business:</u> LPL Financial Corp. – Registered Representative; 9/2009 to Present Abridge Partners, LLC – Advisory Representative; 09/2007 to Present First Financial Resources – Financial Analyst; 11/93 to Present Associated Securities Corp – Registered Representative; 4/2009 to 9/2009 FFR Advisory, LLC – Advisory Representative; 01/98 to 12/2007 FSC Securities Corporation – Registered Representative; 03/95 to 4/2009</p> | |
| Item 8 | <p>FINANCIAL INDUSTRY AFFILIATIONS</p> <p>Abridge Partners is affiliated with Stanislawski & Harrison Wealth Management, LLC (“S&H Wealth Management”), through common ownership. S&H Wealth Management is a registered investment advisor. Services offered by S&H Wealth Management are similar to the services offered by Abridge Partners.</p> <p>Clients of Abridge Partners may purchase commissionable insurance products through various affiliated insurance companies, including Strategic Insurance Services, Inc. and Estate Strategies, Inc. The arrangement is optional and clients are not required to purchase such products from these entities. Abridge Partners and these entities share common owners. There is a potential conflict of interest between Abridge Partners and these entities since persons associated with Abridge Partners may receive compensation from insurance products purchased through the affiliated companies.</p> | |
| Item 9B & E | <p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</p> <p>The associated persons of Abridge Partners are registered representatives of LPL, a registered broker-dealer, member FINRA, SIPC. They are also licensed to sell life, health and group insurance. Clients are under no obligation to utilize services of associated persons in the purchase or sale of securities or insurance products. However, if transactions are conducted through LPL, then commissions may be earned by those persons in addition to any advisory fees charged by Advisor. In connection with the securities or insurance products Advisory Representatives sell to clients, Abridge Partners may be receiving a fee for investment advice in advisory accounts and representatives may be receiving a commission for any transactions effected in LPL brokerage</p> | |

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| | <p>accounts. In addition, LPL may custody clients' assets.</p> <p>Abridge Partners' Advisory Representatives may engage in personal securities transactions. The personal securities transactions of Abridge Partners' Advisory Representatives may raise potential conflicts of interest when such persons trade in a security that is 1) owned by a client or 2) considered for purchase or sale for a client. Abridge Partners has adopted policies and procedures that are intended to ensure that transactions are effected for clients in a manner that is consistent with the fiduciary duty and in accordance with applicable law. Advisory Representatives who wish to purchase or sell securities of the types purchased or sold for clients may do so only in a manner consistent with Abridge Partners' policies and procedures.</p> <p style="text-align: center;">CODE OF ETHICS</p> <p>Abridge Partners has adopted a Code of Ethics (the "Code") to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes Abridge Partners' policies and procedures developed to protect clients' interests in relation to the following topics:</p> <ul style="list-style-type: none">• The duty at all times to place the interests of 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; and• The principle that independence in the investment decision-making process is paramount. <p>Abridge Partners will provide a copy of the Code to any client or prospective client upon request to their Advisory Representative.</p> | |
| Item 10 | CONDITIONS FOR MANAGING ACCOUNTS A minimum fee of \$15,000 may apply based on the level of service provided. | |
| Item 12 | RECOMMENDED BROKER-DEALER Pursuant to the advisory agreement, Abridge Partners maintains limited discretionary authority to effect trades and or reallocate independent investment managers and/or programs to achieve desired account performance based upon Advisor's analysis. Abridge Partners does not have the authority to withdraw funds or take custody of client funds or securities other than where the client has authorized the deduction of investment advisory fees via a qualified custodian. Adviser may recommend a broker-dealer and/or custodian to execute advisory account transactions or to custody advisory assets. This may create a conflict of interest, as Abridge Partners may have business arrangements with such firms for the provision of administrative support, investment tools, and other investment-related services. However, Abridge Partners' clients are free to implement advisory recommendations through any firm. Clients are under no obligation to purchase or sell securities through broker-dealers recommended by Adviser. | |

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| | <p>Factors considered in recommending broker-dealers, include the existing broker-dealer clearing relationships with Abridge Partners, financial strength, reputation, reporting, execution pricing and research. The broker-dealers charge commission rates which are generally considered industry standard rates. However, the commissions and/or transaction fees charged by the broker-dealers may be higher or lower than those charged by other broker-dealer/custodians. Further, the fees charged by any broker-dealer/custodian, are exclusive of, and in addition to, the Abridge Partners' investment management fees. In addition, the clients shall also incur charges imposed at the mutual fund level (e.g. management fees and other fund expenses).</p> | |
| Item 13a | <p>ADDITIONAL COMPENSATION</p> <p>Abridge Partners may recommend various broker-dealers for the execution and settlement of client transactions and custody of their assets. Abridge Partners may receive products and services from these broker-dealers, including software to enable direct electronic downloading of client account information, electronic trading, and access to investment research and information provided by broker-dealers. Clients do not pay higher commissions as a result of these products and services furnished by broker-dealers to Abridge Partners. Transaction charges or other charges for services to clients by these firms may be more or less than other broker-dealers charge for comparable services. Clients are not required to use a specific broker-dealer to retain the services of Abridge Partners.</p> <p>On occasion, LPL provides funding in the form of loans as incentive to independent registered representatives to establish broker-dealer relationships with LPL. Such loans are to assist in the transition to LPL and expansion of their practice. All or a portion of the loans require cash repayments of principal and interest if specific production levels are not achieved over a specified time frame. Any year in which the practice achieves its production levels initiates pro rata loan forgiveness by LPL. This, in turn, represents taxable income to the practice. IARs of Abridge Partners may be recipients of such loans.</p> <p>Mutual Fund Fees</p> <p>Advice offered by related persons of Abridge Partners may involve investment in mutual funds. The funds may impose 12b-1 fees, management fees and/or early termination fees (which include fees on whole or partial liquidation of account). Such fees are not included in advisory fees. These fees are described in the prospectuses for the underlying mutual funds and may be included in the expense ratios of the mutual funds.</p> <p>Furthermore, a portion of these fees may be paid to Abridge Partners' representatives in their capacity as Registered Representatives of LPL. These payments are consideration for various services that these representatives or LPL provide such as: 1) shareholder record keeping and account services, 2) providing information to clients regarding the funds, and 3) recommending shares of the funds for investment. Abridge Partners or LPL may also provide other services not listed here which are beneficial to mutual fund companies.</p> <p>The receipt of 12b-1 fees could represent an incentive for Registered Representatives to recommend funds with 12b-1 fees or higher 12b-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest. However, all accounts of Abridge Partners have been researched to the extent needed to make investment suggestions for the client based on client goals, objectives, risk tolerance and needs.</p> <p>Vendor Relationships</p> | |

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| | <p>Certain third party investment advisers, vendors and/or broker-dealers may provide funds to Abridge Partners in connection with sales/training conferences offered by Advisor to its Advisory Representatives. The funds are used to help cover some of the expenses associated with the conference including travel, meals and lodging expenses for attendees. Participating vendors are allowed to attend the conference and market their products and services to representatives associated with Advisor. Advisory Representatives may have an incentive to recommend these companies over those that are not present at the conference. Advisory Representatives are not specifically encouraged to use vendors who sponsor the conference over others that do not participate.</p> | |

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