

*Abridge Partners, LLC*

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*Disclosure Brochure*

*April 27, 2011*

This brochure provides information about the qualifications and business practices of Abridge Partners, LLC. If you have any questions about the contents of this brochure, please contact us at 909.860.9992. 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.

Abridge Partners, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Abridge Partners, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Material Changes

On August 12, 2010, the United States Securities and Exchange Commission (“SEC”) published “Amendments to Form ADV” which requires us to provide clients and prospective clients (“you, your, yours”) with a brochure and brochure supplements written in plain English. This brochure dated April 27, 2011 is prepared according to the SEC’s new requirements and rules. As a result, we are providing you with a brochure that not only looks different, but contains more information than our earlier disclosure documents.

In the past Abridge Partners, LLC (“Abridge Partners, we, us, our, ours”) have offered or delivered information about our qualifications and business practices to clients on an annual basis. Going forward, we will see that you receive a summary of any material changes to our brochures by April 29th of each year. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of

changes will include the date of our last annual update of our brochure.

Currently, our brochure may be requested by contacting MaryAnn Lawson, at 909.860.9992 or [mlawson@abridgepartnersllc.com](mailto:mlawson@abridgepartnersllc.com). Our brochure is also available on our website <http://www.abridgepartnersllc.com>. We will provide you with a new brochure at any time without charge. Additional information about our company is also available via the SEC’s website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The SEC’s website also provides information about any persons affiliated with Abridge Partners who are registered as investment adviser representatives of Abridge Partners. Information about the investment adviser representatives who works with your account can be found in our brochure supplements on the page shown in the table of contents to the right of this column.

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SEC File Number: 801-68497

CRD Number 145247

## ***Advisory Business***

Abridge Partners is a Limited Liability Company organized under the laws of California. Robert M. Birgen, James D. Howard, and Michael Flanagan Sr. founded the Diamond Bar, CA-based investment advisory firm in 2007 and are the principal owners. Abridge Partners is a SEC registered investment advisory firm.

### *Investment Consulting Services*

We offer investment consulting services. 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 you which services will be performed. These services include:

- Investment Data Gathering – We meet with you to assist in establishing your investment goals and objectives, focusing on your current and future economic needs.
- Asset Allocation Services – Asset allocation models are developed using your fact finding data in addition to focusing on your

desired risk tolerances, asset preferences, investment objectives, expected returns and time horizons. Using computer models, we assist you 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.

- Investment Policy Statement – We utilize the information obtained from you 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.
- Money Manager Selection – We have agreements with other third party investment advisors who specialize in management of the various asset classes. We provide you 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:

- each individual Advisory Representative's preference for a particular manager;
  - your risk tolerance, goals and objectives, as well as investment experience; and
  - the amount of your assets available for investment.
- Mutual Fund Selection – We may also assist you in creating a mutual fund portfolio to meet the desired asset allocation model. Each portfolio is designed to meet your individual needs, stated goals and objectives. All funds purchased are no-load or load-waived mutual funds.
- Ongoing Money Manager Evaluation – We monitor the performance your investment portfolios. We consider modifications in asset allocation and manager selection, and are responsible for arranging the purchase or sale of recommended funds.

You should notify us promptly if there are any changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions upon the management of your account.

#### *Pension Consulting Services*

We provide 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.

#### *Financial Planning Services*

We also provide 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. 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.

As of December 31, 2010, we managed approximately \$33 million in client assets where we made all of the investment decisions. Approximately \$179 million in client assets were managed where our

clients made the investment decisions based upon our recommendations.

## ***Fees and Compensation***

We offer our services on a fee-only basis. Our fee is calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (“custodian/broker-dealer”). Your custodian/broker-dealer determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. Our fee schedule is described below:

<b><u>Assets Under Management</u></b>	<b><u>Advisory Fee<sup>1</sup></u></b>
First \$3,000,000	1.00%
Next \$3,000,000	0.85%
Next \$4,000,000	0.75%
Next \$10,000,000	0.65%
Over \$20,000,000	0.55%

<sup>1</sup>*There will be a \$15,000 minimum fee. All fees and minimums are negotiable at our sole discretion.*

## **Calculation Schedule**

<b>Assets Between</b>		<b>Annual fee is</b>	<b>Of Assets Over</b>
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

### *Fees for Pension Consulting Services*

Our fee schedule is described below:

<b><u>Assets Under Management</u></b>	<b><u>Advisory Fee<sup>1</sup></u></b>
First \$3,000,000	1.00%
Next \$3,000,000	0.85%
Next \$4,000,000	0.75%
Next \$10,000,000	0.65%
Over \$20,000,000	0.55%

<sup>1</sup>*There will be a \$15,000 minimum fee. All fees and minimums are negotiable at our sole discretion.*

## **Calculation Schedule**

<b>Assets Between</b>		<b>Annual fee is</b>	<b>Of Assets Over</b>
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

### *Fees for Financial Planning Services*

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.

You must authorize us to have the custodian/broker-dealer pay us directly

by charging your account. This authorization must be provided in writing. One-fourth of the annual fee is charged each calendar quarter.

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should review your custodian/broker-dealer's statement and verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

In addition to our fee, you may be required to pay other charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- internal fees and expenses charged by mutual funds or exchange traded funds ("ETFs"), and
- other fees and taxes on brokerage accounts and securities transactions.
- separate account manager fees

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

If you purchase mutual funds through the custodian/broker-dealer, you may

pay a transaction fee that would not be charged if the transactions were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

You may pay our advisory fees in advance of receiving our services or they may be assessed in arrears as agreed to in the advisory agreement. Should you terminate the advisory agreement we have entered into within five (5) business days from the date the agreement is executed, you will receive a full refund of any fees paid.

Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily

fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

Our advisory representatives are also registered representatives and investment adviser representatives of LPL Financial Services (“LPL”), a registered broker/dealer, member FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through LPL, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Our advisory representatives are also licensed with various insurance companies. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies.

We may receive benefits such as assistance with conferences and educational meetings from product sponsors.

Our advisory representatives may also recommend various asset management firms through their affiliation with LPL. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the

advisory fees you pay to these asset management firms.

The above arrangements may present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

### ***Performance-Based Fees***

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments. We do not charge performance-based fees on any of our client accounts.

### ***Types of Clients***

We provide advisory services primarily to high net worth individuals, including their trusts, estates and retirement accounts. We also provide services to corporations or business entities including their pension and profit sharing plans. A minimum fee of \$15,000 may apply based on the level of service provided. Alternately, accounts with less

than \$500,000 in assets may be charged a flat 1.5% annual fee. We, at our sole discretion, may waive this minimum requirement.

### ***Methods of Analysis, Investment Strategies and Risk of Loss***

We select specific investments for your portfolios through the use of fundamental analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Additionally, we are a member of the Independent Adviser Group (IAG). IAG operates as a division of Callan Associates, Inc., a Registered Investment Advisor. IAG provides us access to the following services through non-affiliated third parties:

- asset simulation software;
- a matrix of nationally ranked money managers who offer separate account management;
- a matrix of mutual funds;
- institutional custody services; and



IAG directly provides the following services to us:

- manager searches;
- performance measurement reports; and
- training and marketing support.

Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

Our investment strategies may include long-term and short-term purchases, trading (securities sold within 30 days) and sales, and the use of margin. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

All investments involve risks that can result in loss:

- loss of principal,
- a reduction in earnings (including interest, dividends and other distributions), and
- the loss of future earnings.

Additionally, these risks may include:

- market risk,
- interest rate risk,
- issuer risk, and
- general economic risk.

Although we manage your portfolio in a manner consistent with your risk tolerances, we cannot guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

You must also be aware that the use of margin is a higher risk strategy. It is possible to lose all of the principal you invest, and sometimes more. In a cash account, your risk is limited to the amount of money that you have invested. In a margin account, your risk includes the amount of money invested plus the amount that has been loaned to you.

### ***Disciplinary Information***

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

### ***Other Financial Industry Activities and Affiliations***

Robert M. Birgen 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 that we offer.

Clients of Abridge Partners may purchase commissionable insurance products through various affiliated insurance brokerage companies,

including Birgen Asset Management, Inc. Estate Strategies, Inc. and First Financial Resources (FFR). 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.

We are licensed as registered representatives with LPL. This arrangement may present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation your advisory representative can receive rather than based upon your needs.

We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. You have the option to purchase investment products through other brokers or agents who are not affiliated with us.

Our advisory representatives may also recommend various asset management firms through their affiliation with LPL. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

## ***Code of Ethics; Participation or Interest in Client Transactions and Personal Trading***

We have adopted a *Code of Ethics* (“Code”) to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

### ***Brokerage Practices***

We generally recommend that the broker-dealer/custodian for your account be Charles Schwab & Co., Inc., (“Schwab”). We may recommend that your account be managed through our relationship with LPL. As such, we would recommend that your broker-dealer/custodian be LPL, (collectively “broker dealer/custodian”). The broker dealer/custodian will assist us in servicing your account. We are independently owned and operated and not affiliated with the broker dealer/custodian. Our use of the broker dealer/custodian is, however, a beneficial business arrangement for us and for the broker dealer/custodian. Information regarding the benefits of this relationship is described below.

In recommending the broker dealer/custodian responsible for executing transactions for your portfolios, we consider at a minimum The broker dealer/custodian’s:

- existing relationship with us,
- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of the broker dealer/custodian to execute transactions for your accounts is not the lowest possible transaction cost, but whether the broker dealer/custodian can provide what is in our view the best qualitative execution for your account.

The broker dealer/custodian provides us with access to its institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, and
- access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to effect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

The broker dealer/custodian does not charge separately for holding our clients accounts, but may be compensated by you through other transaction-related fees associated with the securities transactions it executes for your accounts.

The broker dealer/custodian also makes available to us other products and services that benefit us but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such

as:

- duplicate trade confirmations,
- bundled duplicate account statements, and
- access to an electronic communication network for client order entry and account information;
- facilitate trade execution, including:
  - access to a trading desk serving advisory participants exclusively and access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;
- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts; and
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

The broker dealer/custodian also makes available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

The broker dealer/custodian may also make available or arrange for these types

of services to be provided to us by independent third parties. The broker dealer/custodian may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with the broker dealer/custodian, because we do not have to produce or purchase the products and services listed above.

Because the amount of our compensation or the products or services we receive may vary depending on the custodian/broker-dealer we recommend to be used by our clients, we may have a conflict of interest in making that recommendation. Our recommendation of specific custodian/broker-dealers may be based in part on the economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless strive to act in your best interests at all times.

Commissions and other fees for transactions executed through the broker dealer/custodian may be higher than commissions and other fees available if you use another custodian/broker-dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by the broker dealer/custodian outweighs the benefit of possibly lower transactions

cost which may be available under other brokerage arrangements.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained at through the broker dealer/custodian. We do not attempt to allocate these benefits to specific clients.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

### ***Review of Accounts***

All client accounts are monitored on an ongoing basis with a formal review conducted at least annually. The reviews ensure that the portfolio is in line with the asset allocation model described in your written Investment Policy Statement. Where applicable, reviews will also consider the performance of independent investment advisers that may be managing your accounts.

Account reviews may also be triggered by other factors such as changes in general economic and market conditions, analyst reports, issuer news and interest rate movement. Reviews are performed by Investment Advisory Representatives that meet the firm's education and experience requirements.

#### *Third Party Money Manager*

We 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. Adjustments are made as necessary to stay within the parameters of the investment policy statement.

We will contact you at least annually, or more often as agreed upon, to review your 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.

You will receive statements from the custodian/broker-dealer at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values. If agreed upon, you will also receive reports from Portfolio Monitoring Services that provides detailed performance measurement and other data relating to

your individual holdings in an investment portfolio.

### ***Client Referrals and Other Compensation***

We receive certain economic benefits as a result of our participation in the broker dealer/custodian's institutional program. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

### ***Custody***

You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account.

### ***Investment Discretion***

We offer our advisory services on a discretionary and non-discretionary basis.

Non-discretionary means that we need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts.

Discretionary means that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the broker-dealer through which transactions will be executed.

Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees which, may only be done with your prior written authorization.) This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically included in the investment advisory agreement you enter into with us.

#### *Third Party Money Manager*

Securities transactions in these accounts are decided upon and executed by the third party investment manager.

Typically, the third party investment manager exercises discretion in the management of your accounts. We do

not manage, or obtain discretionary authority over the assets in accounts participating in these programs.

### ***Voting Client Securities***

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

### ***Financial Information***

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.

Robert M. Birgen, CPA, *CFP*<sup>®</sup>, PFS

*Abridge Partners, LLC*

*21700 East Copley Drive*

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*Diamond Bar, CA*

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## Brochure Supplement

March 29, 2011

This brochure supplement provides information about Robert Birgen, CPA, *CFP*<sup>®</sup>, PFS that supplements the Abridge Partners brochure. You should have received a copy of that brochure. Please contact MaryAnn Lawson, at 909-860-9992 or [mlawson@abridgepartnersllc.com](mailto:mlawson@abridgepartnersllc.com) if you did not receive Abridge Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Birgen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## **Educational Background and Business Experience**

Robert Birgen

*Year of birth:* 1957

*Formal education:*

- California State Polytechnic University, Pomona BS;1980

*Business background:*

- LPL Financial Corp. – Registered Representative; (09/09 to Present)
- Abridge Partners, LLC – Advisory Representative; (09/07 to Present)
- Stanislawski & Harrison Wealth Management, LLC – Managing Member; (11/07 to Present)
- Birgen Asset Management, Inc. – (04/01 to Present)
- Strategic Insurance Services, Inc. – (05/91 to 12/07)
- Abridge Partners LLC. – Chief Compliance Officer (09/07 – 05/10)
- Associated Securities Corp – Registered Representative; (04/09 to 09/09)
- FSC Securities Corporation – Registered Representative; (06/91 to 04/09)
- FFR Advisory, LLC – Advisory Representative; (01/98 to 12/07)

## *Professional Designations*

*Certified Financial Planner*<sup>™</sup>, *CFP*<sup>®</sup> and federally registered *CFP*<sup>®</sup> (with flame design) marks (collectively, the “*CFP*<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“*CFP*<sup>®</sup> Board”).

The *CFP*<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold *CFP*<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained *CFP*<sup>®</sup> certification in the United States. To attain the right to use the *CFP*<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that *CFP*<sup>®</sup> Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign

university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including

two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

*Certified Investment Management Analyst;* The CIMA Board Certification is for individuals who have 3 or more years of financial management experience and have agreed to engage in 10 hours of continued education per year. An advisor must also be free of all criminal actions, regulatory violations, civil actions and customer complaints on the Form U-4, or present satisfactory justification of any occurrence.

*Personal Financial Specialist;* The Personal Financial Specialist (PFS) is a program that allows CPAs to demonstrate their knowledge and expertise in personal financial planning.

A PFS candidate must hold a valid and unrevoked CPA license issued by a legally constituted state authority. The CPA license establishes the ethical and professional foundation for the PFS Credential. Every PFS credential holder has successfully completed the rigorous CPA Exam, has met the strict education and experience requirements, and with membership in the AICPA, has agreed to the AICPA Code of Professional Conduct.

Additionally, a PFS Candidate must:

- Earn a minimum of 80 hours of personal financial planning education within the five year period preceding the date of the PFS application.
- The PFS Candidate must have 2 years of full-time business or teaching experience (or 3,000 hours equivalent) in personal financial planning within the five year period preceding the date of the PFS application.
- The PFS Candidate must successfully pass a PFP-related exam.

### ***Disciplinary Information***

Robert Birgen has not been the subject of any legal or disciplinary event.

### ***Other Business Activities***

Robert Birgen 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 we offer.

You may purchase commissionable insurance products through various affiliated insurance brokerage companies, including Birgen Asset Management, Inc. and First Financial Resources (FFR). The arrangement is optional and you 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.

### ***Additional Compensation***

Our advisory representatives are also registered representatives and investment adviser representatives of LPL Financial (“LPL”), a registered broker/dealer, member FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through LPL, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal

expense fees (such as 12b-1 fees) charged by mutual funds.

Our advisory representatives are also licensed with various insurance companies. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies.

We may receive benefits such as assistance with conferences and educational meetings from product sponsors.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

## ***Supervision***

Mr. Birgen is supervised by Jane Prescott, Chief Compliance Officer. Ms. Prescott can be reached at 404-731-1031.

We supervise Mr. Birgen by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the

advice that Mr. Birgen gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight so that Mr. Birgen is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

**Michael A. Flanagan, Sr., CFP, ChFC, CLU**

***Abridge Partners, LLC***

**6 Crawford Street**

**Middletown, DE**

**19709**

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***[www.abridgepartnersllc.com](http://www.abridgepartnersllc.com)***

**Brochure Supplement**

**March 29, 2011**

This brochure supplement provides information about Michael Flanagan Sr. CFP, ChFC, CLU that supplements the Abridge Partners brochure. You should have received a copy of that brochure. Please contact Kellie Pulgini at 302-378-1882 or [kpulgini@abridgepartnersllc.com](mailto:kpulgini@abridgepartnersllc.com) if you did not receive Abridge Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Flanagan Sr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ***Educational Background and Business Experience***

Michael Flanagan, Sr.

*Year of birth:* 1946

*Formal education:*

- University of North Carolina, Chapel Hill
- Business Admin. 1964 - 1967

*Business background:*

- LPL Financial Corp. – Registered Representative; (09/09 to Present)
- Abridge Partners, LLC – Advisory Representative; (09/07 to Present)
- First Financial Services – Registered Representative; (04/96 to Present)
- Associated Securities Corp – Registered Representative; (04/09 to 09/09)
- FSC Securities Corporation – Registered Representative; (10/93 to 04/09)
- FFR Advisory, LLC – Advisory Representative; (01/98 to 12/07)
- Strategic Insurance Services, Inc. – (10/93 to 3/96)

*Professional Designations*

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marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States. To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP<sup>®</sup> Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP<sup>®</sup> Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Chartered Financial Consultant - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

The ChFC program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

Candidates must pass an examination for the following six required courses and two elective courses to earn the ChFC designation:

### Required Courses

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications

### Elective Courses

- The Financial System in the Economy
- Estate Planning Applications
- Financial Decisions for Retirement

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months. Each exam is a two-hour, 100 question, computer-administered exam. National exams are given throughout the year at local testing centers

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational

institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

**The Chartered Life Underwriter® (CLU)** designation is a professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life.

The CLU program provides insights into the life insurance business, its importance to the economy, its operation and distribution systems, and its resurging importance for safe and secure investments.

Curriculum:



Candidates must pass an examination for the following five required courses and three elective courses to earn the designation:

### Required Courses

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals

### Elective Courses

- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning Applications

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months.

### Examination Requirements

Each exam is a two-hour, 100 question, computer-administered exam.

Additional Requirements:

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

### Continuing Education Requirements

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

### ***Disciplinary Information***

Michael Flanagan, Sr. has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

You may purchase commissionable insurance products through various affiliated insurance brokerage companies, including First Financial Resources (FFR). This arrangement is optional and you 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.

## ***Additional Compensation***

Our advisory representatives are also registered representatives and investment adviser representatives of LPL Financial (“LPL”), a registered broker/dealer, member FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through LPL, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Our advisory representatives are also licensed with various insurance companies. Commissions may be earned

by our financial advisors if insurance products are purchased through these insurance companies.

We may receive benefits such as assistance with conferences and educational meetings from product sponsors.

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## ***Supervision***

Michael Flanagan, Sr. is supervised by Jane Prescott, Chief Compliance Officer. Ms. Prescott can be reached at 404-731-1031.

We supervise Mr. Flanagan by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Flanagan gives to you by performing the following reviews:

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**James D. Howard, PhD, CFP<sup>®</sup>, AEP<sup>®</sup>**

*Abridge Partners, LLC*

**421 W. Riverside Avenue**

**Suite 1700**

**Spokane, WA**

**99201**

**509-747-5101**

***[www.abridgepartnersllc.com](http://www.abridgepartnersllc.com)***

**Brochure Supplement**

**March 29, 2011**

This brochure supplement provides information about James D. Howard, PhD, CFP<sup>®</sup>, AEP<sup>®</sup> that supplements the Abridge Partners brochure. You should have received a copy of that brochure. Please contact Jody Howard, Operations Manager, PhD a 509-747-5101 or [jkhoward@abridgepartnersllc.com](mailto:jkhoward@abridgepartnersllc.com) if you did not receive Abridge Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about James D. Howard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ***Educational Background and Business Experience***

James D. Howard

*Year of birth:* 1953

### *Formal education:*

- 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

### *Business background:*

- LPL Financial Corp. – Registered Representative; (09/09 to Present)
- Abridge Partners, LLC – Advisory Representative; (09/07 to Present)
- Estate Strategies, Inc.; Owner – 1/97 to Present
- Associated Securities Corp – Registered Representative; (04/09 to 09/09)
- FSC Securities Corporation – Registered Representative; (01/98 to 04/09)
- FFR Advisory, LLC – Advisory Representative; (01/98 to 12/07)

- Strategic Insurance Services, Inc. – Agent (01/98 to 2/09)
- James D. Howard, PhD, CFP®, AEP® Spokane WA – 9/87 to Present

### *Professional Designations*

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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#### *Accredited Estate Planner® Designation*

The Accredited Estate Planner® (AEP®) designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the

various disciplines of estate planning. It is awarded by the National Association of Estate Planners and Councils (NAEPC) to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character.

#### *QUALIFICATIONS & REQUIREMENTS:*

An **ACCREDITED ESTATE PLANNER®** applicant must meet **ALL** of the following Requirements:

**1. Credential requirement:** To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.

**2. Professional discipline engaged in estate planning requirement:** The applicant must be presently and significantly be engaged in “estate planning activities” as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. Estate planning encompasses the accumulation, conservation, preservation, and transfer of an

estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include lifetime planning that leads to conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of property at death, taking into consideration the family unit and the potential costs of different methods.

**3. Experience requirement:**

A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required.

To be exempt from the education requirements described below, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities.

**4. Education requirement:**

The National Association of Estate Planners & Councils (NAEPC) has designated The American College, Bryn Mawr, Pennsylvania, as the primary provider of the education courses required to earn the AEP® designation. Applicants for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College as follows:

*Required course: One elective course selected from:*  
GS 815 – Advanced Estate Planning I GS 803 – Financial Statements and Business Valuation Analysis  
GS 816 – Advanced Estate Planning II

## ***Disciplinary Information***

James D. Howard, PhD, CFP®, AEP® has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

You may purchase commissionable insurance products through various affiliated insurance brokerage companies, including Estate Strategies, Inc. and First Financial Resources (FFR). This arrangement is optional and you 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.

## ***Additional Compensation***

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LPL, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

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## ***Supervision***

James D. Howard, PhD, CFP®, AEP® is supervised by Jane Prescott, Chief Compliance Officer. Ms. Prescott can be



reached at 404-731-1031.

We supervise Mr. Howard by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Howard gives to you by performing the following reviews:

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Michael A. Flanagan, Jr., CIMA

*Abridge Partners, LLC*

6 Crawford Street  
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Brochure Supplement

March 29, 2011

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Additional information about Michael Flanagan Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ***Educational Background and Business Experience***

Michael Flanagan, Jr.

*Year of birth:* 1968

*Formal education:*

- The Pennsylvania State University, BS Finance; 1990

*Business background:*

- LPL Financial Corp. – Registered Representative; (09/09 to Present)
- Abridge Partners, LLC – Advisory Representative; (09/07 to Present)
- First Financial Services – Financial Analyst; (11/93 to Present)
- Associated Securities Corp – Registered Representative; (04/09 to 09/09)
- FSC Securities Corporation – Registered Representative; (10/93 to 04/09)
- FFR Advisory, LLC – Advisory Representative; (01/98 to 12/07)

*Professional Designations*

***Certified Investment Management Analyst;***

The CIMA Board Certification is for individuals who have 3 or more years of financial management experience and have agreed to engage in 10 hours of continued education per year. An advisor must also be free of all criminal actions, regulatory violations, civil actions and customer complaints on the Form U-4, or present satisfactory justification of any occurrence.

## ***Disciplinary Information***

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## ***Other Business Activities***

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