

Item 1 – Cover Page

Pettinga Financial Advisors, LLC

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www.pettinga.com

January 30, 2011

This Brochure provides information about the qualifications and business practices of Pettinga Financial Advisors, LLC “Pettinga.” If you have any questions about the contents of this Brochure, please contact us at 812-436-4000. 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.

Pettinga 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 Pettinga also is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Pettinga is 109916.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated January 24, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Brian Goebel at 812-436-4000, or by contacting us at www.pettinga.com.

Additional information about Pettinga is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Pettinga who are registered, or are required to be registered, as investment adviser representatives of Pettinga.

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Item 4 – Advisory Business

Pettinga Financial Advisors, LLC (“Pettinga”), is a Limited Liability Company organized in Indiana. Pettinga is an investment adviser registered with the SEC, and is a successor to Pettinga Financial Advisors, Inc., which was first registered with the SEC in 1994. Pettinga is managed by Mark Pettinga, President, Matthew Volkman, Vice President, Brian Goebel, CCO and Vice President, and Joseph Danks, Chief Operations Officer, and Tonya Borders, CFO, through a Management Agreement between PFA Management, Inc. and Focus Operating, LLC. Pettinga is owned by Focus Operating LLC, which is owned by Focus Financial Partners, LLC. Focus Financial Partners, LLC is owned by Summit Ventures VI-A, L.P., which is owned by Summit Partners VI (GP), LP, which is owned by Summit Partners VI (GP), LLC. For more information regarding Focus Financial Partners and Pettinga’s affiliates, refer to Item 10.

Pettinga Financial Advisors, LLC succeeded to the business of Pettinga Financial Advisors, Inc. on December 31, 2010.

Pettinga has been providing advisory services since 1994.

Financial Planning:

Pettinga Financial Advisors (Pettinga) provides independent, comprehensive financial planning on a purely fee-only basis. Pettinga is engaged only after Pettinga and the client agree that our services can provide value in excess of our fee.

Pettinga develops a comprehensive written financial plan based upon data provided by the client and information gathered from personal in-depth interviews between Pettinga and the client. The draft plan is reviewed with the client and amended if changes are needed. The formal plan is agreed upon and action elements are generally implemented in less than a 12 month period. Elements of a financial plan include retirement planning, estate planning, life insurance planning, and college funding and investment allocation analysis.

Investment Management:

Pettinga provides independent, fee-only investment management to its clients. Each client's portfolio is unique and represents that client's investment goals, tolerance for risk, and long term investment return objectives. A detailed asset allocation is created for each client. The asset allocation reflects that client's investment objectives. Specific

investments are recommended only if they serve a specific function in that client's asset allocation. As a result, usually no two client portfolios are identical. Pettinga recommends no-load mutual funds, exchange traded funds, independent money managers and investment grade fixed income securities to its clients. Covered calls may be written on certain investments if adviser and client agree it is an appropriate strategy for the client. Pettinga does not regularly recommend individual stocks but may give opinions and execute transactions for clients on certain individual securities the client desires. Non-exclusive examples of how Pettinga works with clients on individual stocks are diversifying clients out of concentrated positions or building a portfolio of dividend-paying equities to enhance cash flow. Pettinga utilizes Morningstar Principia for mutual funds and data provided by Charles Schwab to determine which money managers are suitable for client use.

As of December 31, 2010, Pettinga managed \$574,597,421 on a non-discretionary basis.

Item 5 – Fees and Compensation

All fees are negotiable.

Pettinga charges a fee for investment advisory services. The specific manner in which fees are charged is established in a client's written agreement. Fees are generally billed on a quarterly basis. Clients are billed in arrears each calendar quarter. Clients may elect to be billed directly for fees or to authorize Pettinga to directly debit fees from client accounts. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Pettinga's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Pettinga's fee, and Pettinga shall not receive any portion of these commissions, fees, and costs.

Financial Planning:

Financial planning fees are negotiable.

Financial planning fees are quoted on a "project" basis in advance of the client entering into a relationship with Pettinga. Fees cover a 12 month project period and are billed quarterly in arrears. For projects lasting less than 6 months, one half of the fee is billed up front with the balance billed upon completion of the project. There is no set fee schedule as each project fee is proposed based upon the time anticipated to complete the project. Financial planning relationships may be terminated at will by the client. The final invoice will represent the balance due under the Financial Planning Agreement between Pettinga and the client.

Investment Management:

All fees are subject to negotiation.

Pettinga charges a fee for investment advisory services. Those fees are typically in the form of a percentage of assets for which Pettinga has responsibility. Fees are charged according to the following schedule: \$0 - \$1 million -- 1%, \$1 million - \$3 million -- .75%, Above \$3 million -- .5%. Fees may be charged on a "flat" basis quarterly in arrears where Pettinga and the client have agreed in advance that the fee charged will be of a specified dollar amount. Percentage of asset fees are billed quarterly in arrears based on account values per client brokerage statements provided by the custodian(s) of the assets at the end of each quarterly billing cycle. For billing purposes, Pettinga relies on the accuracy of brokerage statements provided by the custodian(s) and makes no adjustments to securities prices reported on such statements. Interest accrued on fixed income securities is not counted towards the value of accounts for billing purposes.

Clients pay Pettinga a fee for asset allocation, investment analysis and portfolio monitoring services. Clients also pay fees to the mutual funds and/or money managers who supply the daily management of the client's investment dollars. As a result, clients of Pettinga are paying investment fees to Pettinga as well as mutual funds and/or money managers. Clients may pay brokerage fees and/or commissions on securities trades, also. Pettinga never receives any money from mutual funds, money managers or brokerage firms. The

investment management relationship is terminable at will. Fees will be prorated and billed through the last date of the relationship.

Item 6 – Performance-Based Fees and Side-By-Side Management

Pettinga does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

Item 7 – Types of Clients

Pettinga provides investment management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable organizations and corporations.

Generally, a minimum of \$500,000 of assets under management is required for investment management services. This minimum account size may be negotiable under certain circumstances.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

For investment management services, Pettinga provides independent, fee-only investment management to its clients. Each client's portfolio is unique and represents that client's investment goals, tolerance for risk, and long-term investment return objectives (as described above in Item 5). A detailed asset allocation is created for each client. The asset allocation reflects that client's investment objectives. Specific investments are recommended only if they serve a specific function in that client's asset allocation. As a result, usually no two client portfolios are identical. Pettinga recommends no-load mutual funds, exchange traded funds, independent money managers and investment grade fixed income securities to its clients. Covered calls may be written on certain investments if adviser and client agree it is an appropriate strategy for the client. Pettinga does not regularly recommend individual stocks but may give opinions and execute transactions for clients on certain individual securities the client desires. Non-exclusive examples of how Pettinga works with clients on individual stocks are diversifying clients out of concentrated

positions or building a portfolio of dividend paying equities to enhance cash flow. Pettinga utilizes Morningstar Principia for mutual funds and data provided by Charles Schwab to determine which money managers are suitable for client use.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments present the risk of loss of principal – the risk that the value of securities, when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

More information about the risks of any particular market sector can be reviewed in representative mutual fund prospectuses managing assets within each applicable sector.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Pettinga or the integrity of Pettinga’s management. Pettinga has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Focus Operating, LLC and Focus Financial Partners, LLC

Pettinga is a subsidiary of Focus Operating, LLC, which is a subsidiary of Focus Financial Partners, LLC (“Focus”). (See Item 4 above for a complete discussion of the ownership of Pettinga.) Focus also controls other registered investment advisers, broker-dealers, pension consultants, insurance firms, and other financial services firms (the “Focus Affiliates”). The Focus Affiliates may provide, among other services, wealth management, benefit and other investment consulting services that may serve individuals, families, employers, and institutions. Some Focus Affiliates also manage or advise limited partnerships, private funds or limited liability companies as disclosed on their respective Form ADV Schedule D.

A list of the affiliated investment advisers and broker dealers can be found on Pettinga's Form ADV Part 1 Schedule D. Additional information about Focus and the Focus Affiliates can be found at www.pettinga.com and each respective investment adviser's Form ADV available on the SEC's website, at www.adviserinfo.sec.gov.

Pettinga has no material relationship or conflict of interest with its affiliates regarding advisory services to Pettinga's clients.

Item 11 – Code of Ethics

Pettinga has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. Pettinga's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth Pettinga's practice of supervising the personal securities transactions of employees with access to client information. Individuals associated with Pettinga may buy or sell securities for their personal accounts identical or different than those recommended to clients. It is the expressed policy of Pettinga that no person employed by the firm shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on investment decisions of advisory clients.

Pettinga employees may buy or sell securities that the firm recommends to clients. Pettinga maintains a formal policy manual which has been acknowledged in writing by every employee of the firm. The firm has a strict policy against entering into transactions that might pose a conflict of interest between employees and the firm's clients. Pettinga employees are forbidden from purchasing or selling securities, other than open-end mutual funds, immediately prior to the purchase or sale of the same securities by a client. Investment accounts of Pettinga personnel are reviewed monthly by the Chief Compliance Officer to ensure adherence to this policy. In addition, all trading activity of both clients and Pettinga personnel are reviewed daily for possible conflicts of interest.

Pettinga's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. Pettinga requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

Pettinga will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

Item 12 – Brokerage Practices

Pettinga does not require clients to use a particular custodian for assets. Pettinga generally suggests clients utilize Charles Schwab Institutional or Fidelity Investments Advisor Group for custody. These recommendations are based upon quality execution and the well established back office operational platforms both of these firms have developed for independent investment advisory firms like Pettinga to manage client assets effectively and efficiently. Pettinga is totally independent of Schwab and Fidelity and receives no direct compensation for suggesting clients utilize these custodians to custody assets at either firm. Pettinga maintains sufficient assets at both firms so that any fee those firms might assess an investment advisory firm for use of their platform is waived, which is an economic benefit to Pettinga. Not all investment advisers require their clients to direct brokerage execution to certain brokerage firms.

Schwab and Fidelity make available software and other technologies that provide access to client account data, such as trade confirmations and account statements, facilitate trade execution, pricing information and other market data, facilitate payment of Pettinga's fees from client accounts, and assist with back office support, recordkeeping and client reports.

Clients of Pettinga pay Schwab and Fidelity commissions, as is customary, when stocks or bonds are bought or sold through Schwab or Fidelity. Pettinga believes that the cost of those transactions is very low relative to almost every other custodian. Many transactions are performed using no-load (non-commissioned) mutual funds which carry no transaction fee. Based upon Schwab's and Fidelity's strong trade execution history and Pettinga's desire to execute trades in the most efficient manner for clients in general, Pettinga does not seek additional quotes for stock or bond transactions in addition to quotes supplied by Schwab or Fidelity (the executing broker).

Some clients, upon undertaking an advisory relationship with Pettinga, already have a relationship with a broker and instruct Pettinga to execute transactions through that broker. In the event that a client directs Pettinga to use a particular broker or dealer, it should be understood that under those circumstances Pettinga will not have authority to negotiate commissions, obtain volume discounts and best execution may not be achieved. In addition, under these circumstances trades will not be included in any allocation of any "blocked" trades, if any, (ie, blocking trades for multiple clients pro-rata), and a disparity in commission charges may exist between clients specifying brokerage and the commission costs incurred by other clients.

If a Pettinga representative makes an error when placing a trade at Fidelity and the trade is corrected after the trade settles, Pettinga will be responsible for any losses. Pettinga's policy is to not accept those errors that result in gains and allow the client to benefit from the trade error. Pettinga will be responsible for losses on trade errors corrected before settlement. Pettinga does not participate in gains corrected before settlement.

If a trade is submitted erroneously at Schwab, a correcting trade may be placed on behalf of the client. Clients are not responsible for any errors that result in a loss to the client. If an investment gain results from the correcting trade, the gain will remain in the client's account unless the same error involved other client account(s) that should have received the gain; or if it is not permissible for the client to retain the gain, or Pettinga confers with the client and the client decides to forego the gain (e.g. due to tax reasons).

There may be instances when an investment transaction that is suitable for or desired by multiple clients can only be partially completed. This might be the case where a municipal bond might be suitable for more than one client, but insufficient quantity of the bond exists on the market to fully satisfy the demands of each client in question. Pettinga's allocation procedures in these circumstances call for the fair and equitable treatment of each client and for no client to be favored over another. Fairness of allocation is determined on a case by case basis. Factors considered include: proportionate affect of the trade on each client account, whether an account missed out on an opportunity in an earlier instance, and importance of the security in question to each client involved. Proper implementation of the allocation policy is verified on a continuous and regular basis by the Chief Compliance Officer.

Item 13 – Review of Accounts

Reviews:

Investment Management:

Pettinga representatives review accounts internally on a monthly basis. Reviews with clients are conducted on a regular, typically quarterly, basis. Some clients choose to meet personally; others choose to meet via teleconference.

Reports:

In preparation for most client meetings, a performance report is prepared utilizing software Pettinga has purchased. This report is provided to the client. Mutual fund and

money manager performance is reviewed to assess whether performance criteria are met. On a macro level, the client's portfolio asset allocation is reviewed to be certain overall investment objectives are being adhered to. In other words, we make certain that the client continues to hold a portfolio with a makeup of bonds, stocks, cash, real estate, alternatives, etc. that matches that client's investment objectives. Although Pettinga establishes investment guidelines as a firm (such as mutual funds the firm will recommend), clients may experience different results because of how each Pettinga representative implements portfolio guidelines.

Item 14 – Client Referrals and Other Compensation

Pettinga does not have any referral compensation arrangements.

As indicated under the disclosure for Item 12, Schwab and Fidelity each respectively provide Pettinga with access to products and services, which are not available to retail investors. These services generally are available to independent investment advisers on an unsolicited basis at no charge to them. These services provide a benefit to Pettinga but may not benefit clients' accounts.

In addition to those products and services mentioned in Item 12 above, Schwab and Fidelity may also provide other services intended to further Pettinga's business enterprise. These services may include consulting, publications, and presentations on practice management, information technology, business succession, regulatory compliance and marketing. Pettinga representatives have attended conferences sponsored by Schwab where expenses of attending the conferences including lodging, meals and other activities were covered by Schwab.

The benefits received through participation in both the Schwab and Fidelity programs do not depend upon the amount of transactions directed to, or amount of assets custodied.

Item 15 – Custody

Clients will receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Pettinga does not have custody of clients' cash or securities; all clients' cash and securities are held with an independent, qualified custodian.

Pettinga urges you to carefully review such statements regarding your holdings and market value and any advisory fee calculations regarding fees paid to Pettinga, as agreed in our Advisory Agreement, and compare such official custodial records to the statements or which we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

For Pettinga’s Investment Management services, we provide portfolio management services on a limited discretionary basis. The agreements with our clients provide for limited discretion, which limits Pettinga’s authorization to execute transactions within the client’s asset allocation.

Item 17 – Voting *Client* Securities

Clients will receive applicable proxies directly from the issuer of securities held in clients’ investment portfolios. Pettinga policy is to not vote proxies for clients.

Pettinga clients occasionally ask the firm to assist them with the completion of securities corporate actions or class action lawsuit applications. While Pettinga personnel may assist clients with the completion of the applications, in no instance is this service to be deemed legal advice. The decision to join any class action procedures is solely that of the individual client.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Pettinga’s financial condition. Pettinga has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.