ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED AUGUST 2011

ANSEL JEROME KRUTSINGER

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This brochure supplement provides information about Ansel Krutsinger that supplements our brochure. You should have received a copy of that brochure. Please contact Tyler Simones, Managing Member and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Ansel Krutsinger is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Ansel Krutsinger:

Name: Ansel Jerome Krutsinger, ChFC®, CLU®
Year of Birth: 1943
Formal Education after high school:

- University of Oregon, BA in English, 1967.
- The American College, CLU, 1984.
- The American College, ChFC, 1987.

Business Background (including an identification of the specific positions held for the preceding five years):

- Northwest Quadrant, LLC, Investment Adviser Representative, 08/2011 to Present.
- LPL Financial LLC, Registered Representative, 08/2011 to Present.
- KMS Financial Services, Inc, Registered Representative, 12/2006 to 08/2011.
- Northwestern Mutual Life, Agent, 09/1979 to 12/2006.
- Northwestern Mutual Investment Securities, LLC, Investment Representative, 02/1984 to 12/2006.
- Robert W. Baird & Co., Inc., Investment Representative, 03/1990 to 01/2002.

We may list any professional designations held by Ansel Krutsinger. We must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

ChFC® - Chartered Financial Consultant:

The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

•Insurance and health care:
•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
•Company management and operations in positions involving substantial responsibility.
Financial services and employee benefits

•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
•Financial institution management and operations in positions involving substantial responsibility.

Other:
•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
•Government regulatory service in a responsible administrative, supervisory, or operational capacity.
•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

•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

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications

- Executive Compensation
- Financial Decisions for Retirement

CLU® - Chartered Life Underwriter:

The CLU® is offered by The American College. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

The following activities meet the required business experience qualifications included in the CLU® certification process.

Insurance and health care:

•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.

•Company management and operations in positions involving substantial responsibility.

Financial services and employee benefits

•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.

•Financial institution management and operations in positions involving substantial responsibility.

Other:

•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.

•Government regulatory service in a responsible administrative, supervisory, or operational capacity.

•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All CLU®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a CLU® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

•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

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a CLU® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

Item 3 Disciplinary Information

<u>If there are legal or disciplinary events material to your evaluation of Ansel Krutsinger, we are required to disclose all material facts regarding those events.</u>[1]

We have nothing to disclose in this regard.

[1] **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Ansel Krutsinger to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ansel Krutsinger to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4 Other Business Activities

A. If Ansel Krutsinger is actively engaged in any *investment-related* business or occupation, including if Ansel Krutsinger is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated *person* of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Ansel Krutsinger's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

   We have nothing to disclose in this regard.

2. If Ansel Krutsinger receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ansel Krutsinger receives. We must explain that this practice gives Ansel Krutsinger an incentive to recommend investment products based on the compensation received, rather than on your needs.

   Ansel Krutsinger is a registered representative of LPL Financial LLC, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that he recommends that a client invest in a security which results in a commission being paid to him.

   A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation our firm and/or Ansel Krutsinger may earn and may not necessarily be in the best interests of the client.

B. If Ansel Krutsinger is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ansel Krutsinger's income or involve a substantial amount of Ansel Krutsinger's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ansel Krutsinger's time and income, we may presume that they are not substantial.

   Ansel Krutsinger is a licensed insurance agent through various insurance companies. In such capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. Ansel Krutsinger spends approximately 10% of his time on these activities.

Ansel Krutsinger is a Board Member volunteering his time at John Day Golf Club. He spends less than 10% of his time on these activities and does not receive any compensation for his time. Clients of John Day Golf Club will not be solicited to invest through our firm.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Ansel Krutsinger for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ansel Krutsinger's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we *supervise* Ansel Krutsinger, including how we monitor the advice Ansel Krutsinger provides to *you. Our firm has to* provide the name, title and telephone number of the *person* responsible for supervising Ansel Krutsinger's advisory activities on behalf of our firm.

Tyler Simones, Managing Member and Chief Compliance Officer of our firm, supervises and monitors Ansel Krutsinger's activities on a regular basis. Mr. Simones reviews all outgoing correspondence for written financial advice that Mr. Krutsinger provides to his clients. Please contact Mr. Simones if you have any questions about Mr. Krutsinger's brochure supplement at (541) 388-9888.