

Part 2A of Form ADV
(Firm Brochure)



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This brochure provides information about the qualifications and business practices of **Anderson Financial Management Group (AFMG)**. If you have any questions about the contents of this brochure, please contact us at: 909/798-6005, or by email at: danderson@cfiemail.com. 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.

Additional information about **Anderson Financial Management Group (AFMG)** is available on the SEC's website at www.adviserinfo.sec.gov

Filed with IARD March 31, 2017 & Submitted to Dept. of Corporations.

Last Revision 4-21-17

Material Changes – Item 2

Material Changes since the Last Update

Last date of our annual filing was 3-21-14. There are no material changes since then. We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year.

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Full Brochure Available

This Part 2A of Form ADV is only part of the filed Firm Brochure. If you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 909/798-6005 or by email at: danderson@cfiemail.com.

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Advisory Business

Firm Description

Deborah Anderson, CFP® started financial planning in 1986 and is now known as, **Anderson Financial Management Group (AFMG), a Registered Investment Advisor**. Deborah Anderson, CFP® is also an OSJ Registered Principal.

AFMG provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning. Identifying life goals and risk management are also key elements of the advisory services.

AFMG is in the business of selling securities, annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. **AFMG** is licensed to provide life insurance, disability insurance and long-term care insurance.

AFMG does not compensate professional or clients for referrals.

Investment advice is provided, with the client making the final decision on investment selection. **AFMG** does not act as a custodian of client assets.

AFMG is registered with Centaurus Financial, Inc, a broker dealer. Sales commissions may be earned when placing security transactions through the broker dealer. All commissions received will be fully disclosed.

A written evaluation of each client's initial situation and initial recommendations are provided to the client. Periodic financial reviews are scheduled on a quarterly, semi-annual or annual basis depending on the client's needs. More frequent reviews may occur, if immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Referrals for other professionals may be provided to clients if requested. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owner

Deborah Anderson, CFP® is the sole owner of **AFMG**.

Types of Advisory Services

On more than an occasional basis, **AFMG** furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, retirement income projections, and trust services that often include estate planning.

AFMG does not provide timing services.

As of 12-31-16, **AFMG** manages approximately **\$28,210,860.85** in assets for approximately 277 clients.

Assets are managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective of each client on an individual basis. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

OTHER

AFMG is committed to the coordination of ideas and services from many professionals. **AFMG** prides itself in the fact that we actively reach out to the client's tax and legal consultants and "team work" at all times in the client's best interest.

Types of Agreements

The following agreements define the typical client relationships.

Comprehensive Financial Analysis

A financial plan is designed to help the client with all aspects of financial planning that the client identifies as valuable to their personal needs and goals.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

- a. The fee for the Comprehensive Financial Analysis is billed hourly at \$250/hr. The estimated fee for a plan is quoted in advance based on the client's needs, the areas for analysis, & the complexity of the client's situation. A deposit of 50% of this fee is due upon the execution of AFMG's contract. The balance for actual time will be billed upon delivery of the written Comprehensive Financial Analysis which is based on actual time spent, but never to exceed the quoted amount. . Financial plans range from \$250 to \$10,000 depending on the complexity of a client's financial situation.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$250 per hour.

Advisory Service Agreement

Clients with assets over \$200,000 may choose to have **AFMG** manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed. Realistic goals are set and the strategy accomplishing those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. Accounts of less than \$200k may be set up on a fee basis when the client and the advisor anticipate the client will add additional funds to the accounts within a reasonable time. Other exceptions will apply to employees of **AFMG** and their relatives, or relatives of existing clients.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement may include: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets under management. The fee ranges from .5% to 1.5% depending on the size and complexity of a client's account. The fee is paid either semi-annually or quarterly at the beginning of the period.

The Advisory Service Agreement is an ongoing agreement. Revisions are made as necessary and acknowledged by a client's signature. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed or refunded on a pro rata basis for the portion of the period completed. The portfolio value at the completion of the prior full billing period is used as the basis for the fee computation; adjusted for the number of days during the billing period prior to termination.

Retainer Agreement

In some circumstances, a *Retainer Agreement* is executed in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a commission basis. The annual fee for a *Retainer Agreement* is **\$225/yr.** and is not refundable, and requires the client to commit to one (1) comprehensive review meeting per year and unlimited phone calls to the advisor.

Hourly Planning Engagements

AFMG provides hourly consulting services for clients who need advice and analysis on a specific topic. The hourly rate billed is \$250 and is paid after the consultations.

Other

AFMG provides services to clients by selecting and monitoring other money managers (registered in California) on their behalf. When **AFMG** does so, the other money managers pay the company a portion of the fees generated by the referred clients. Clients do not pay this fee directly.

Asset Management Procedures

Investment options include, but are not necessarily limited to mutual funds, ETF's, individual stocks & bonds, insurance products, REITS, private placements.

Investments may also include: warrants, corporate debt, commercial paper, certificates of deposit, municipal securities, options contracts, futures contracts, and interests in partnerships.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades and a transaction fee on mutual funds.

Termination of Agreement

Either a client or AFMG may terminate the "contract" at any time with notice to the other party in writing. Fees are prorated and are due or refunded based on the days of service within the service period. Any unused portion of fees collected in advance will be refunded within 30 days. If fees are due to AFMG, AFMG has the right to charge the client's account before transferred out if client fails to provide a check for services.

Fees and Compensation – Item 5

Description

The specific manner in which fees are charged by AFMG is established in a client's "contract" with AFMG. Fees are based on a percentage of assets under management, hourly charges, and fixed fees (not including subscription fees or commissions).

AFMG'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 exchanged 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 AFMG's fee.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fee Billing

Investment management fees or retainer fees are billed at the frequency of the client's meeting (annually, semi-annually, or quarterly). Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account for any advisory fees.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

Investment management fees are based on the value of the assets in the accounts on the 1st day of the billing period. Clients are billed during the period so it may result for part of the billing period to be paid in advance.

Billing period for fee base accounts are either on a three month or six month basis according to the client contract. Clients who prefer not to have Advisor's fees deducted from their account, may pay by check. If check is not received within 12 day of billing, Advisor is authorized to deduct fees directly from such account, (assets may be sold to create liquidity or margin debt may be incurred).

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. AFMG does not share in any of those fees.

AFMG, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

AFMG discloses that at times they may receive additional fees in the form of commission trails for 12B-1's or variable annuity trailers.

Annuity Burn Ratio - AFMG may receive an upfront commission on variable annuities. Therefore, no annuity assets are billed for the first four (4) years. Assets in those annuities will be billed after they have been held for a period of four (4) years.

Expense Ratios

Mutual funds charged an internal management fee for their services as investment managers. The management fee is called an expense ratio. These fees are in addition to the fees paid by you to **AFMG**.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Performance-Based Fees – Item 6

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Types of Clients – Item 7

Description

AFMG generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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

AFMG segments its recommendations into three segments: 1.) Variable Portfolio Options, 2.) Guaranteed or protected options, 3.) and alternative strategies.

Several products may be considered in each of these segments. With regard to Mutual Fund and Securities Research, **AFMG's** mutual fund analysis and strategy is to locate consistent performers in each market category based on a number of factors including, but not limited to, expense ratios, relative performance, and historical performance.

With regard to direct Equity and Bond analysis, **AFMG** does not generally recommend individual securities, but on a case by case basis, we may utilize charting/technical analysis and fundamental analysis to evaluate an investment.

With regard to Variable & Fixed Annuity Product Research, **AFMG's** analysis and strategy is to locate quality products with financially sound institutions, utilizing an array of product options that fit specific client goals.

With regard to Alternative Investments, **AFMG** strongly considers the coverage expected on alternatives in respect to the rest of the portfolio. This is a major part of the risk deduction strategy for each client. The broad product base available via institutional money managers, private placements, limited partnerships, and REITs are screened to complement clients' other investments.

The main sources used by **AFMG** include but are not limited to:

Morningstar Advisor Workstation, financial newspapers, websites, magazines, research materials prepared by others, independent research firms, annual reports, company filings with the SEC, company press releases, and company prospectuses.

Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Several investment strategies may be used on client accounts including strategic asset allocation or tactical management allocation. Asset allocation is reviewed to prevent over concentration in any one asset class unless the client has specifically approved a concentrated portfolio. Coverage of historical risk performance is discussed with all clients.

Investment time horizon is also a major consideration for all investment products and strategies.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information – Item 9

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of **AFMG** have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

AFMG and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the **AFMG Compliance Manual**.

Personal Trading

The Chief Compliance Officer of **AFMG** is Deborah S. Anderson. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

AFMG does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. **AFMG** recommends custodians based on the proven integrity and financial responsibility of the firm and other services they may offer such as internet access or link to pension plan administration.

Soft Dollars

AFMG does not receive soft dollars or software maintenance credits from any companies.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly or at least annually and as frequently as necessary by licensed advisors at **AFMG**. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Clients receive periodic communications on at least an annual basis. *Advisory Service Agreement* clients (fee base clients) receive written semi-annual or quarterly updates as described in their engagement contract. Retainer clients receive their written update reviews annually. The written updates may include a portfolio asset statement, Morningstar Portfolio Snapshot and/or Morningstar Research report and an agenda with detailed topics for discussion and recommendations that will clearly set out action steps and future goals and objectives .

Client Referrals and Other Compensation

Incoming Referrals

AFMG has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

AFMG does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody – Item 15

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record or paperless (by internet) at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by **AFMG**.

Investment Discretion – Item 16

Discretionary Authority for Trading

AFMG does not, under most circumstances, accept discretionary authority to manage securities accounts on behalf of clients. **AFMG** consults with the client prior to each trade to obtain concurrence.

The client approves the custodian to be used. **AFMG** does not receive any portion of the transaction or service fees paid by the client to the custodian on any trades.

AFMG manages client accounts on a discretionary basis; only if very specific or unusual circumstances as authorized by a few clients. Some clients who travel extensively and are hard to reach, may give discretion. Also, some unusual event or market condition may suggest a need for discretion in order to implement the investment policy and goals the clients have established. Discretionary authority does not include withdrawing funds, and/or securities from client account. In addition, trading is limited to general securities, mutual funds, government securities and variable annuity subaccounts.

Voting Client Securities – Item 18

Proxy Votes

AFMG does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, **AFMG** will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information – Item 18

Financial Condition

AFMG does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is required to be provided because **AFMG** does require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

AFMG has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

AFMG maintains through our broker dealer, Centaurus Financial, Inc. an email encryption platform called Perimeter Mail Safe for sending out email messages containing non-public personal information such as, social security numbers or account numbers. Perimeter Mail Safe is used for the client's protection and it allows **AFMG** to email messages with personal information within it or to send information through email as an attachment safely and securely.

Privacy Notice

AFMG is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

Only with your permission, do we disclose limited information to your attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that

require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period of time; thereafter, those records are required to be on file/maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

AFMG requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must demonstrate their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

AFMG ADVISORS:

DEBORAH ANDERSON, CFP[®], Registered Principal Advisor

Educational Background:

- Date of birth: 04/13/1951
- Institutions : (1973) Redlands University, Bachelor of Science
(1986) California State University, Fullerton, Masters of Science
(1977) University of California, Riverside-Teaching Credential

Licenses:

- Series 6, 7, 22, 63
- Life & Disability Insurance
- Registered Investment Advisor
- OSJ Registered Principal

Business Experience:

- Centaurus Financial Inc., Anaheim, CA (4/06- Current)
- Associated Securities Corp. Los Angeles, CA (3/98-3/06)
- Christopher Weil & Company, Inc., San Diego, CA (8/96-/8/98)
- Seamount Advisors, Newport Beach, CA (12/94-9/96)
- Hagerty, Stewart & Assoc. Inc., Redlands, CA (10/94-9/96)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Centaurus Financial, Inc.

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None