



**EnRich** Financial  
PARTNERS  
ALIGNING YOUR MONEY WITH YOUR LIFE

*Item 1 –Cover Page*

## **ENRICH FINANCIAL PARTNERS LLC**

FORM ADV – PART 2A BROCHURE

November 17, 2017

**This Brochure provides information about the qualifications and business practices of EnRich Financial Partners LLC (“EnRich”). If you have any questions about the contents of this Brochure, please contact us at (608)275-3442. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about EnRich (CRD No. 111234), including a copy of its Form ADV Part 1, is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

*EnRich is a registered investment adviser. Registration of an investment adviser does not imply any certain level or skill or training.*

---

**ENRICH FINANCIAL PARTNERS LLC**

6502 Grand Teton Plaza, Suite 201

Madison, WI 53719

Phone (608) 275-3442 Fax (608) 275-3445

[www.enrichpartners.com](http://www.enrichpartners.com)

**Item 2 - Material Changes**

There have been no material changes made to this ADV Part 2A Brochure since the March 10, 2017 annual update filing.

**ANY QUESTIONS: EnRich Financial Partners’ Chief Compliance Officer, Christopher Rich, remains available to address any questions that an existing or prospective client may have regarding this Brochure.**

**Item 3 - Table of Contents**

Item 1 –Cover Page ..... 1

Item 2 - Material Changes ..... 2

Item 3 - Table of Contents ..... 2

Item 4 - Advisory Business ..... 1

Item 5 - Fees and Compensation ..... 6

Item 6 - Performance Based Fees and Side-by-Side Management ..... 7

Item 7 - Types of Clients/Minimum Account Size..... 7

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss..... 8

Item 9 - Disciplinary Information ..... 8

Item 10 - Other Financial Industry Activities and Affiliations ..... 8

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading ..... 9

Item 12 - Brokerage Practices ..... 9

Item 13 - Review of Accounts and Reports ..... 10

Item 14 - Client Referrals and Other Compensation ..... 11

Item 15 - Custody..... 11

Item 16 - Investment Discretion..... 12

Item 17 - Voting Client Securities..... 12

Item 18 - Financial Information ..... 12

#### ***Item 4 - Advisory Business***

EnRich Financial Partners LLC (“EnRich”) is an SEC registered investment adviser. EnRich has been in business since 2003 and is owned by Elaine Beckett Rich and Christopher D. Rich. EnRich is not under common control with any other firm, nor does it control any other firm. Its only business is to provide investment advice.

#### **PARTNERSHIP ADVISORY SERVICES**

Partnership Advisory Services include: “Strategic Partnership Services,” which are financial planning and investment consulting in nature; “Portfolio Management Services,” which include discretionary investment management; and “Full Partnership Services,” which are a combination of Strategic Partnership Services and Portfolio Management Services. Clients may choose the level of services to be provided by EnRich through the Partnership Advisory Services Agreement.

All services start with an EnRich Representative obtaining client information and determining which services will best suit client needs and objectives.

#### **Strategic Partnership Services**

Strategic Partnership Services offered by EnRich can include any combination of the following topics, as agreed on between EnRich and the client:

- Investment Consulting - is an analysis of current investments and expected new ownership or sale of investments and recommendations of an investment allocation designed to meet the client's goals.
- Retirement Funding and Income Analysis - is an analysis of retirement needs of the client. EnRich reviews existing designated retirement accounts. We estimate the retirement income and expenses at various ages, establish savings, investment and investment budgets designed to meet retirement goals.
- Education Funding Analysis - is an analysis of the projected amount needed to fund education of children or grandchildren. We establish savings and investment budgets designed to meet funding goals.
- Life Insurance Needs Analysis - is an analysis to determine recommended coverage amounts and benefits and costs of existing policies. We recommend changes as necessary in policy coverage over time to meet the client's financial needs.
- Disability Insurance Needs Analysis - is an analysis to review existing or proposed disability insurance coverage with the client in relation to the client's expected wage and income needs during disability. We assist with locating an insurer if necessary.

#### **Financial Coaching Services**

EnRich may also offer Financial Coaching Services which are designed to assist the client in making financial decisions and achieving peace of mind. The scope of the engagement is defined individually based upon client needs. This service may or may not include a written analysis, and may not be comprehensive. "Specific Analysis" entails performing a specific analysis of individual assets such as stocks, bonds, mutual funds, annuities, life insurance and health insurance policies. The service may also include assisting employers and/or employees in providing advice on the types of investment plans and

the selection of various types of investments within a plan. Advice may also be provided concerning the management of death proceeds from life insurance policies and the distribution from profit sharing plans and/or retirement plans or any other analysis requested by the client.

### **Portfolio Management Services**

Portfolio Management Services offered by EnRich allow clients to maintain an account consisting of mutual funds and other equity and debt securities. EnRich may also recommend exchange-traded funds ("ETF"), when suitable for the client.

When opening an account, the Representative will obtain financial data from the client and assist the client in determining investment objectives and restrictions. The Representative will regularly monitor the account and make investment strategy recommendations based on the specific needs and investment goals of the client. To accomplish this strategy, EnRich Representatives have discretionary authority to purchase and sell securities of their choice and in the amounts and at the times they believe it is suitable for the client's account to do so.

Portfolio Management Services generally include the following: 1) Establishment of investment objectives, consistent with the client's risk tolerance, financial needs and goals; 2) Establishment of asset allocation mix based on the client's financial position, cash flow, risk preferences and time horizon; 3) Set up of accounts; 4) Transfer of assets to a custodian; 5) Implementation of all trades and account management; 6) Preparation of quarterly performance reports on all accounts; and 7) Periodic review meetings to update the client's ongoing financial planning and investment progress. In some cases, EnRich may contract with third parties to provide certain reports or use those provided by the mutual funds and other securities.

### **Full Partnership Services**

EnRich may provide Full Partnership Services, which include Portfolio Management Services and to the extent specifically requested by the client, all or a portion of the Strategic Partnership Services discussed above.

### **PORTFOLIO MANAGEMENT WRAP PROGRAM**

EnRich provides investment advisory services on a wrap fee basis in accordance with EnRich's investment advisory wrap fee program (the "Program"). The services offered under, and the corresponding terms and conditions pertaining to, the Program are discussed in the Wrap Fee Program Brochure a copy of which is presented to all prospective Program participants. Under the Program, EnRich is able to offer participants discretionary investment advisory services, for a single specified annual Program fee, inclusive of trade execution, custody, reporting, and investment advisory fees. The terms and conditions for client participation in the Program are set forth in detail in the Wrap Fee Program Brochure. The Wrap Fee Program Brochure is incorporated into this Brochure by reference. All prospective Program participants should read both EnRich's Brochure and the Wrap Fee Program Brochure, and ask any corresponding questions that they may have, prior to participation in the Program. TD Ameritrade ("Ameritrade") shall serve as the custodian for Program accounts.

**Please Note:** As indicated in the Wrap Fee Program Brochure, participation in the Program may cost more or less than purchasing such services separately. As also indicated in the Wrap Fee Program Brochure, the Program fee charged by EnRich for participation in the Program may be higher or lower than those charged by other sponsors of comparable wrap fee programs.

**Please Note:** EnRich may determine to utilize Independent Managers in conjunction with its Wrap Fee Program. The fees for such managers and their services are in addition to the fees described below. However, the total advisory fee for an account utilizing these managers shall not exceed 2.99% per annum.

### **Retirement Consulting**

EnRich also provides non-discretionary pension consulting services, pursuant to which it assists sponsors of self-directed retirement plans with the selection and/or monitoring of investment alternatives (generally open-end mutual funds) from which plan participants shall choose in self-directing the investments for their individual plan retirement accounts. In addition, to the extent requested by the plan sponsor, EnRich shall also provide participant education designed to assist participants in identifying the appropriate investment strategy for their retirement plan accounts. The terms and conditions of the engagement shall generally be set forth in a Retirement Consulting Agreement between EnRich and the plan sponsor.

### **Miscellaneous**

**Limitations of Financial Planning and Non-Investment Consulting/Implementation Services.** As indicated above, to the extent requested by a client, EnRich may provide financial planning and related consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. EnRich **does not** serve as an attorney or accountant, and no portion of its services should be construed as legal or accounting services. Accordingly, EnRich **does not** prepare estate planning documents or tax returns. To the extent requested by a client, EnRich may recommend the services of other professionals for certain non-investment implementation purpose (i.e. attorneys, accountants, insurance agents, etc.), including representatives of EnRich in their separate individual capacities as licensed insurance agents. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from EnRich and/or its representatives. **Please Note:** If the client engages any recommended unaffiliated professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. **Please Also Note-Conflict of Interest:** The recommendation by EnRich's representative that a client purchase an insurance commission product through EnRich's representative in his/her separate and individual capacity as an insurance agent, presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend investment or insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any securities or insurance commission products through such a representative. Clients are reminded that they may purchase securities and insurance products recommended by EnRich through other, non-affiliated broker-dealers or insurance agents.

**Investment Risk.** Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by EnRich) will be profitable or equal any specific performance level(s).

**Independent Managers.** EnRich may allocate (and/or recommend that the client allocate) a portion of a client's investment assets among unaffiliated independent investment managers in accordance with the client's designated investment objective(s). In such situations, the Independent Manager(s) shall have day-to-day responsibility for the active discretionary management of the allocated assets. EnRich shall

continue to render investment advisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. Factors which EnRich shall consider in recommending Independent Manager(s) include the client's designated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research. The investment management fees charged by the designated Independent Manager(s), together with the fees charged by the corresponding designated broker-dealer/custodian of the client's assets, are exclusive of, and in addition to, EnRich's ongoing investment advisory fee.

**Retirement Plan Rollovers – No Obligation / Potential for Conflict of Interest.** A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If EnRich recommends that a client roll over their retirement plan assets into an account to be managed by EnRich, such a recommendation creates a conflict of interest if EnRich will earn a new (or increase its current) advisory fee as a result of the rollover. To the extent that EnRich recommends that clients roll over assets from their retirement plan to an IRA managed by EnRich, then EnRich represents that it and its investment adviser representatives are fiduciaries under the Employee Retirement Income Security Act of 1974 ("ERISA"), or the Internal Revenue Code, or both. No client is under any obligation to roll over retirement plan assets to an account managed by EnRich.

**ERISA / IRC Fiduciary Acknowledgment.** If the client is: (i) a retirement plan ("Plan") organized under ERISA; (ii) a participant or beneficiary of a Plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code, with authority to direct the investment of assets in his or her Plan account or to take a distribution; (iii) the beneficial owner of an IRA acting on behalf of the IRA; or (iv) a Retail Fiduciary with respect to a plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code: then EnRich represents that it and its representatives are fiduciaries under ERISA or the Internal Revenue Code, or both, with respect to any investment advice provided by EnRich or its representatives or with respect to any investment recommendations regarding an ERISA Plan or participant or beneficiary account.

**Use of Mutual Funds.** While EnRich may recommend allocating investment assets to mutual funds that are not available directly to the public, EnRich may also recommend that clients allocate investment assets to publically-available mutual funds that the client could obtain without engaging EnRich as an investment advisor. However, if a client or prospective client determines to allocate investment assets to publically-available mutual funds without engaging EnRich as an investment advisor, the client or prospective client would not receive the benefit of EnRich's initial and ongoing investment advisory services.

**eMoney Advisor Platform.** EnRich may provide its clients with access to an online platform hosted by "eMoney Advisor" ("eMoney"). The eMoney platform allows a client to view his/her/its complete asset allocation, including those assets that EnRich does not manage (the "Excluded Assets"). EnRich does not provide investment management, monitoring, or implementation services for the Excluded Assets. Therefore, EnRich shall not be responsible for the investment performance of the Excluded Assets. Rather, the client and their advisor(s) that maintain management authority for the Excluded Assets, and not EnRich, shall be exclusively responsible for such investment performance. The client may choose to

engage EnRich to manage some or all of the Excluded Assets pursuant to the terms and conditions of an Investment Advisory Agreement between EnRich and the client. The eMoney platform also provides access to other types of information, including financial planning concepts, which should not, in any manner whatsoever, be construed as services, advice, or recommendations provided by EnRich. Finally, EnRich shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney platform without EnRich's assistance or oversight.

**Cash Positions.** At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur) EnRich may maintain cash positions for defensive purposes. All cash positions (money markets, etc.) shall be included as part of assets under management for purposes of calculating EnRich's advisory fee.

**Client Obligations.** In performing its services, EnRich shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify EnRich if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising EnRich's previous recommendations or services.

**Disclosure Statement.** A copy of EnRich's written Brochure as set forth on Part 2 of Form ADV shall be provided to each client prior to, or contemporaneously with, the execution of Partnership Advisory Services Agreement.

EnRich shall provide investment advisory services specific to the needs of each client. Prior to providing investment advisory services, an investment adviser representative will ascertain each client's investment objective(s). Thereafter, EnRich shall allocate or recommend that the client allocate investment assets consistent with the designated investment objective(s). The client may, at anytime, impose reasonable restrictions, in writing, on EnRich's services.

There is no significant difference between how EnRich manages wrap fee accounts and non-wrap fee accounts. However, as stated above, if a client determines to engage EnRich on a wrap fee basis the client will pay a single fee for bundled services (i.e. investment advisory, brokerage, custody). The services included in a wrap fee agreement will depend upon each client's particular need. If the client determines to engage EnRich on a non-wrap fee basis the client will select individual services on an unbundled basis, paying for each service separately (i.e. investment advisory, brokerage, custody).

**Conflict of Interest.** Because wrap program transaction fees or commissions are being paid by EnRich to the account custodian/broker-dealer, EnRich could have an economic incentive to minimize the number of trades in the client's account. **See** separate Wrap Fee Program Brochure.

As of March 9, 2017, EnRich had \$ 159,115,793 in assets under management on a discretionary basis.

**Item 5 - Fees and Compensation**

**Partnership Advisory Services Fees**

Full Partnership and Portfolio Management Services - Rates for Full Partnership and Portfolio Management Services are based on an asset-based fee which declines as the total value of assets under management increases. The initial fee for new accounts is based on the value of securities or cash deposited and prorated for the previous quarter to the start date. Subsequent fee payments are due and will be assessed at the beginning of each quarter based on the value of the account assets (securities, cash and cash equivalents) under management as of the close of business on the last business day of the preceding quarter.

The Full Partnership and Portfolio Management Services fee schedule is as follows:

<u>Market Value of Client Assets Under Management <u>On Billing</u> <u>Date</u></u>	<u>Negotiated Annual Fee</u>
First \$500,000	1.10%
Next \$500,000	0.80%
Next \$4,000,000	0.60%
Next \$5,000,000	0.40%
Next \$10,000,000	0.30%
Amounts over \$20,000,000	0.25%

Clients may elect to have EnRich’s advisory fees deducted from their custodial account. Both EnRich's Partnership Advisory Services Agreement and the custodial/clearing agreement authorize the custodian to debit the account for the amount of EnRich's investment advisory fee and to directly remit that management fee to EnRich in compliance with regulatory procedures. In the limited event that EnRich bills the client directly, payment is due upon receipt of EnRich’s invoice. EnRich shall deduct fees or bill clients quarterly in advance, based upon the market value of the assets on the last business day of the previous quarter. EnRich has discretion to select securities to be sold in order to cover its fees.

Strategic Partnership Services - The fee for this service is negotiable and is based on the anticipated complexity and amount of work involved to complete the analysis. An annual fee quote is provided in advance and fees are payable quarterly in advance. Quarterly fees are not refundable. If a client chooses to terminate within a quarter, no fees will be refunded.

Coaching Services - Fees are \$300 per hour or a negotiated flat project fee depending on the anticipated complexity of the analysis and the anticipated amount of work that will be involved to complete an analysis or to provide the coaching. The hourly rate is established with the client prior to rendering the service. A six-hour minimum is preferred.

Strategic Partnership and Coaching Services may be terminated by written notice to EnRich. EnRich will determine the number of hours spent performing the service prior to receiving the written termination notice from the client. Those hours will be billed at the predetermined hourly rate. The client will be



responsible for any amount earned by EnRich but not paid to the date of termination. Under certain circumstances, fees for Coaching Services and Strategic Partnership Services may be waived by EnRich in its sole discretion.

### **Retirement Plan Management and Consulting Service Fees**

For Retirement Plan Consulting Services, EnRich charges a quarterly fee and will bill clients, in advance, based on the following fee schedule:

<u>Market Value of Client Account</u>	<u>Annual Fee*</u>
First \$500,000	1.10%
Next \$500,000	0.80%
Next \$4,000,000	0.60%
Next \$5,000,000	0.40%
Next \$10,000,000	0.30%
Amounts over \$20,000,000	0.25%

\* This fee may be negotiated.

In some cases, EnRich may instead charge a negotiable flat rate.

As discussed below, unless the client directs otherwise or an individual client's circumstances require, EnRich shall generally recommend that TD Ameritrade serve as the broker-dealer/custodian for client investment advisory assets. Broker-dealers such as TD Ameritrade charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions) in addition to EnRich's non-wrap investment advisory fee, brokerage commissions and/or transaction fees. Clients who engage EnRich on either a wrap or non-wrap basis will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).

### ***Item 6 - Performance Based Fees and Side-by-Side Management***

EnRich does not charge any performance-based fees. All fees are disclosed above.

### ***Item 7 - Types of Clients/Minimum Account Size***

EnRich makes its advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

For portfolios supervised on a continuous, discretionary basis, EnRich generally imposes an initial minimum asset value of \$250,000. However, the minimum can be waived by EnRich depending upon the type of account, kind of securities in the account, the dollar value of such securities, the projected nature of trading and required monitoring for the account, other services anticipated for the account, and the amount of work necessary to manage the account.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

EnRich's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance).

EnRich and EnRich Representatives use research material provided by third parties, including security analysts, non-affiliated investment management firms, economists, investment advisors, and rating services such as Morningstar. The representatives attend conferences and teleconferences with investment managers, and investment manager representatives.

**Please Note: Investment Risk.** Investing in securities involves risk of loss that clients should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by EnRich) will be profitable or equal any specific performance level(s).

EnRich's methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks. To perform an accurate market analysis EnRich must have access to current/new market information. EnRich has no control over the dissemination rate of market information; therefore, unbeknownst to EnRich, certain analyses may be compiled with outdated market information, severely limiting the value of EnRich's analysis. Furthermore, an accurate market analysis can only produce a forecast of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

EnRich's primary investment strategy - Long Term Purchases- is a fundamental investment strategy. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter-term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer-term investment strategy.

### ***Item 9 - Disciplinary Information***

EnRich does not have any disciplinary information to report regarding itself or any of its representatives or other related persons.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

**Licensed Insurance Agents.** Certain of EnRich's representatives, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. As referenced in Item 4 above, clients can engage certain of EnRich's representatives to purchase insurance products on a commission basis.

The recommendation by EnRich's representatives that a client purchase insurance commission products presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance products from EnRich's representatives. Clients are

reminded that they may purchase insurance products recommended by EnRich through other, non-affiliated insurance agents.

Neither EnRich, nor its representatives: are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer; are registered or have an application pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing; or receive, directly or indirectly, compensation from investment advisors recommended or selected for clients.

***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

Representatives of EnRich may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. EnRich has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts.

Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such "access persons to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for clients' accounts. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

***Item 12 - Brokerage Practices***

When providing management services, EnRich participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions.

Although it generally does not exercise discretion to select brokerage firms, EnRich recommends that clients use TD Ameritrade for custodial and transaction services. There is no direct link between EnRich's participation in the Program and the investment advice it gives to its clients, although EnRich receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk servicing advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to EnRich by third party vendors. TD Ameritrade may also have paid for business consulting and

professional services received by EnRich's related persons and may also pay or reimburse expenses (including travel, lodging, meals and entertainment expenses) for EnRich's personnel to attend conferences or meetings relating to the program or to TD Ameritrade's advisor custody and brokerage services generally. Some of the products and services made available by TD Ameritrade through the Program may benefit EnRich but may not benefit its client accounts. These products or services may assist EnRich in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help EnRich manage and further develop its business enterprise. The benefits received by EnRich through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by EnRich or its related persons in and of itself creates a potential conflict of interest and may indirectly influence EnRich's recommendation of TD Ameritrade for custody and brokerage services.

The custodians recommended by EnRich, other than TD Ameritrade, may also, among other services, carry client accounts on their records, process transactions ordered by EnRich, provide computer access to EnRich for client positions and provide quotes and data needed by EnRich for its reports to clients.

These services are provided to EnRich at minimal or no cost. EnRich believes that use of the recommended firm(s) is a convenient means of obtaining efficient transaction executions, account data and reporting services for securities positions. However, receipt of such services at minimal or no cost also creates an inducement and conflict of interest for EnRich since referring clients to any other firm(s) may result in higher reporting and overhead costs to EnRich. EnRich also on occasion provides advisory services to certain client investments that are unable to be custodied by TD Ameritrade but are required to be custodied by the vendor.

Clients should be aware the receipt of economic benefits by EnRich described above, in and of themselves, creates a potential conflict of interest and may directly or indirectly influence EnRich recommendation of those service providers for custody and brokerage service. Thus, the receipt of these services creates an incentive and conflict of interest for EnRich when it recommends TD Ameritrade services. Other than the services described above, EnRich and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

When exercising discretion, EnRich may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates and average execution price to all shares in the block order, which EnRich then allocates to each customer's account position on a pro rata basis. Should a block order only be partially filled, available shares are distributed in a manner fair to all accounts.

### ***Item 13 - Review of Accounts and Reports***

EnRich Representatives review quarterly portfolio reports provided to clients on a quarterly basis, or more frequently if requested by a client. Each is a Certified Financial Planner Practitioner (CFP®). EnRich Representatives provide each client with a review of the client's financial situation as frequently as they deem necessary. This review includes goals and assumptions, financial statements, cash flow and taxes, investments, retirement projections, insurance, and estate and general financial planning.

Managed investment accounts are reviewed quarterly or more frequently as contributions and economic situations change.

All clients receiving Portfolio Management Services receive quarterly portfolio performance reports from EnRich which provide clients with: (1) Performance history, net of fees; (2) Portfolio composition - percentage weighting of each asset class; (3) Portfolio inception date with initial value; (4) Net additions/withdrawals; (5) Quarter end portfolio value; (6) Time weighted return and comparison rates of return of other standard indices; and (7) Listing of portfolio holdings.

A statement showing the market value of the securities in a client's account is sent monthly or quarterly by the investment company that holds the client's investments. EnRich prepares detailed quarterly reports showing objectives, asset allocation, and appraisals for managed investment accounts.

Summaries are prepared at the request of financial planning clients.

Clients receiving consulting services receive reports in the frequency and scope specified the Services Agreement.

#### ***Item 14 - Client Referrals and Other Compensation***

EnRich does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it.

EnRich may sponsor social events for clients, the expenses of which may be paid, in whole or part, by firms whose products and services are recommended to clients by EnRich portfolio managers. The firms absorbing such expenses may include mutual fund companies whose shares are recommended, attorneys whose services are recommended, brokerage firms through which client account transactions are processed, and other firms. These expense reimbursements may create a conflict of interest for EnRich and its managers because they would be inclined to continue to recommend the products and services of these providers due to the financial support provided to EnRich by them.

EnRich is listed on the website of Paladin Research & Registry, an online registry service used by investors to vet advisors and/or firms in their communities and learn more about them. Investors may also use Paladin's directory application to conduct their own searches for advisors and/or firms. In addition, investors have online access to documentation regarding our firm and the credentials, ethics, business practices, and financial services offered by our representatives. All professionals and firms listed on the registry pay various combinations of fixed and variable service fees, and receive referrals to investors who use Paladin's matching and directory services. Paladian uses these fees to provide free information and services to investors. EnRich does not pay any fees to Paladin on a per-referral basis.

#### ***Item 15 - Custody***

EnRich shall have the ability to have its advisory fee for each client debited by the custodian on a quarterly basis. Clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer/custodian for the client accounts. Those clients to whom EnRich provides investment supervisory services will also receive a quarterly report from EnRich summarizing account activity and performance.

Please Note: To the extent that EnRich provides clients with periodic account statements or reports, the client is urged to compare any statement or report provided by EnRich with the account statements received from the account custodian. Please Also Note: The account custodian does not verify the accuracy of EnRich's advisory fee calculation.

***Item 16 - Investment Discretion***

The client can determine to engage EnRich to provide investment advisory services on a discretionary basis. Prior to EnRich assuming discretionary authority over a client's account, the client shall be required to execute an Investment Advisory Agreement, naming EnRich as the client's attorney and agent in fact, granting EnRich full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name found in the discretionary account.

Clients who engage EnRich on a discretionary basis may, at anytime, impose restrictions, in writing, on EnRich's discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe EnRich's use of margin, etc.)

***Item 17 - Voting Client Securities***

EnRich and its Representatives do not vote proxies on behalf of clients. The custodian of a client's account will forward all proxy requests directly to the client.

EnRich also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. Any such notices are forwarded to the client. However, EnRich is available to answer questions regarding such notices.

***Item 18 - Financial Information***

EnRich does not solicit fees of more than \$1,200, per client, six months or more in advance.

EnRich is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.

EnRich has not been the subject of a bankruptcy petition.

**ANY QUESTIONS: EnRich's Chief Compliance Officer remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.**

**Part 2A, Appendix 1**

***Item 1 - Cover Page***

**ENRICH FINANCIAL PARTNERS LLC**

FORM ADV – PART 2A APPENDIX 1  
WRAP FEE PROGRAM BROCHURE

November 17, 2017

EnRich Financial Partners LLC  
6502 Grand Teton Plaza, Suite 201  
Madison, WI 53719  
Phone (608) 275-3442 Fax (608) 275-3445  
[www.enrichpartners.com](http://www.enrichpartners.com)

**This Wrap Fee Program Brochure provides information about the qualifications and business practices of EnRich Financial Partners LLC (“EnRich”). If you have any questions about the contents of this Brochure, please contact us at (608) 275-3442. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about EnRich, including a copy of its Form ADV Part 1, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

*EnRich is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.*

**Item 2 - Material Changes**

There have been no material changes made to this ADV Part 2A, Appendix 1 Wrap Fee Program Brochure since the March 10, 2017 annual update filing.

**ANY QUESTIONS: EnRich Financial Partners’ Chief Compliance Officer, Christopher Rich, remains available to address any questions that an existing or prospective client may have regarding this Brochure.**

**Item 3 Table of Contents**

Item 1 - Cover Page ..... 13

Item 2 - Material Changes..... 14

Item 3 Table of Contents ..... 14

Item 4 - Services, Fees and Compensation..... 15

Item 5 - Account Requirements and Types of Clients ..... 19

Item 6 - Portfolio Manager Selection ..... 20

Item 7 - Client Information Provided to Portfolio Managers ..... 22

Item 8 - Client Contact With Portfolio Managers ..... 22

Item 9 - Additional Information..... 22



#### ***Item 4 - Services, Fees and Compensation***

EnRich Financial Partners LLC ("EnRich") is an SEC registered investment adviser which makes comprehensive financial consulting and analysis, portfolio management, financial coaching and manager search and monitoring services available to a wide variety of clients. EnRich has been in business since 2003 and is owned by Elaine Beckett Rich and Christopher D. Rich. EnRich is not under common control with any other firm, nor does it control any other firm.

This brochure discusses EnRich's portfolio management services that are offered on a "wrap" fee basis. If a client determines to engage EnRich on a wrap fee basis the client will pay a single fee for bundled services (i.e. investment advisory, brokerage, custody). The services included in a wrap fee agreement will depend upon each client's particular need.

##### ***A. Portfolio Management Services***

Portfolio Management Services offered by EnRich allow clients to maintain an account consisting of mutual funds and other equity and debt securities. EnRich may also recommend exchange-traded funds ("ETF"), when suitable for the client.

When opening an account, the Representative will obtain financial data from the client and assist the client in determining investment objectives and restrictions. The Representative will regularly monitor the account and make investment strategy recommendations based on the specific needs and investment goals of the client.

EnRich shall be provided with written authority to determine which securities and the amounts of securities that are bought or sold. Any limitations on this discretionary authority shall be included in the written agreement between each client and EnRich. Clients may change/amend these limitations, in writing, at any time. The client shall have reasonable access to one of EnRich's investment professionals to discuss their account.

Portfolio Management Services generally include the following: 1) Establishment of investment objectives, consistent with the client's risk tolerance, financial needs and goals; 2) Establishment of asset allocation mix based on the client's financial position, cash flow, risk preferences and time horizon; 3) Set up of accounts; 4) Transfer of assets to a custodian; 5) Implementation of all trades and account management; 6) Preparation of quarterly performance reports on all accounts; and 7) Periodic review meetings to update the client's ongoing financial planning and investment progress. In some cases, EnRich may contract with third parties to provide certain reports or use those provided by the mutual funds and other securities.

Accounts are generally maintained by a separate custodian. Generally, TD Ameritrade ("TD Ameritrade") shall serve as the custodian for Program accounts.

All clients in the Portfolio Management Service receive quarterly performance reports from EnRich, which set forth the following information:

1. Performance history (net of fees)
2. Portfolio composition (percentage weighting of each asset class)
3. Portfolio inception date with initial value
4. Net additions/withdrawals
5. Quarter end portfolio value
6. Time weighted return and comparison rates of other standard indices
7. Portfolio listing of holdings

Fees for the Portfolio Management Services are calculated based on the following schedule. Fees cover EnRich’s advisory fee and most transaction costs, as described below.

<u>Market Value of Client Assets Under Management</u>	<u>Annual Fee*</u>	<u>Negotiated Annual Fee</u>
First \$500,000	1.50%	1.10%
Next \$500,000	1.10%	0.80%
Next \$4,000,000	0.70%	0.60%
Next \$5,000,000	0.50%	0.40%
Next \$10,000,000	0.50%	0.30%
Amounts over \$20,000,000	0.50%	0.25%

\* This fee may be negotiated.

**Fee Calculation:** The fee charged is calculated as described below and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client, pursuant to Section 205(a)(1) of the Investment Advisers Act of 1940, as amended (hereinafter the “Act”).

**Fee Payment:** Clients will be charged in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account at the end of the previous quarter. Fees are prorated for accounts opened during the quarter. An additional fee for the current quarter will be assessed if assets are deposited after the beginning of the quarter, prorated based on the number of calendar days remaining in the quarter during which the service will be in effect. No portion of the fee will be credited to the client for the current calendar quarter should any withdrawals from the portfolio occur in the same calendar quarter.

**Termination of Advisory Relationship:** A client agreement may be canceled at any time, by either party, for any reason upon receipt of prior written notice. Upon termination of any account, any prepaid, unearned

**Important Disclosures**

**Investment Performance:** As a condition to participating in the Program, the participant must accept that past performance may not be indicative of future results, and understand that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies purchased and/or undertaken by EnRich) may not: (1) achieve their intended objective; (2) be profitable; or, (3) equal historical performance level(s) or any other performance level(s).

**Limitations of Financial Planning and Non-Investment Consulting/Implementation Services.** As indicated above, to the extent requested by a client, EnRich may provide financial planning and related consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. EnRich **does not** serve as an attorney or accountant, and no portion of its services should be construed as legal or accounting services. Accordingly, EnRich **does not** prepare estate planning documents or tax returns. To the extent requested by a client, EnRich may recommend the services of other professionals for certain non-investment implementation purpose (i.e. attorneys, accountants, insurance agents, etc.), including representatives of EnRich in their separate individual capacities as licensed insurance agents. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from EnRich and/or its representatives. **Please Note:** If the client engages any recommended unaffiliated professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. **Please Also Note-Conflict of Interest:** The recommendation by EnRich's representative that a client purchase an insurance commission product through EnRich's representative in his/her separate and individual capacity as an insurance agent, presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend investment or insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any securities or insurance commission products through such a representative. Clients are reminded that they may purchase securities and insurance products recommended by EnRich through other, non-affiliated broker-dealers or insurance agents.

**Retirement Plan Rollovers – No Obligation / Potential for Conflict of Interest.** A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If EnRich recommends that a client roll over their retirement plan assets into an account to be managed by EnRich, such a recommendation creates a conflict of interest if EnRich will earn a new (or increase its current) advisory fee as a result of the rollover. To the extent that EnRich recommends that clients roll over assets from their retirement plan to an IRA managed by EnRich, then EnRich represents that it and its investment adviser representatives are fiduciaries under the Employee Retirement Income Security Act of 1974 ("ERISA"), or the Internal Revenue Code, or both. **No client is under any obligation to roll over retirement plan assets to an account managed by EnRich.**

**ERISA / IRC Fiduciary Acknowledgment.** If the client is: (i) a retirement plan ("Plan") organized under ERISA; (ii) a participant or beneficiary of a Plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code, with authority to direct the investment of assets in his or her Plan account or to take a distribution; (iii) the beneficial owner of an IRA acting on behalf of the IRA; or

(iv) a Retail Fiduciary with respect to a plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code: then EnRich represents that it and its representatives are fiduciaries under ERISA or the Internal Revenue Code, or both, with respect to any investment advice provided by EnRich or its representatives or with respect to any investment recommendations regarding an ERISA Plan or participant or beneficiary account.

**Use of Mutual Funds.** While EnRich may recommend allocating investment assets to mutual funds that are not available directly to the public, EnRich may also recommend that clients allocate investment assets to publically-available mutual funds that the client could obtain without engaging EnRich as an investment advisor. However, if a client or prospective client determines to allocate investment assets to publically-available mutual funds without engaging EnRich as an investment adviser, the client or prospective client would not receive the benefit of EnRich's initial and ongoing investment advisory services.

**eMoney Advisor Platform.** EnRich may provide its clients with access to an online platform hosted by "eMoney Advisor" ("eMoney"). The eMoney platform allows a client to view his/her/its complete asset allocation, including those assets that EnRich does not manage (the "Excluded Assets"). EnRich does not provide investment management, monitoring, or implementation services for the Excluded Assets. Therefore, EnRich shall not be responsible for the investment performance of the Excluded Assets. Rather, the client and their advisor(s) that maintain management authority for the Excluded Assets, and not EnRich, shall be exclusively responsible for such investment performance. The client may choose to engage EnRich to manage some or all of the Excluded Assets pursuant to the terms and conditions of an *Investment Advisory Agreement* between EnRich and the client. The eMoney platform also provides access to other types of information, including financial planning concepts, which should not, in any manner whatsoever, be construed as services, advice, or recommendations provided by EnRich. Finally, EnRich shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney platform without EnRich' assistance or oversight.

**Cash Positions.** At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur) EnRich may maintain cash positions for defensive purposes. All cash positions (money markets, etc.) shall be included as part of assets under management for purposes of calculating EnRich's advisory fee.

**Client Obligations.** In performing its services, EnRich shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify EnRich if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising EnRich's previous recommendations or services.

**Disclosure Statement.** A copy of EnRich's written Brochure as set forth on Part 2 of Form ADV shall be provided to each client prior to, or contemporaneously with, the execution of Partnership Advisory Services Agreement

**Wrap Program-Conflict of Interest.** Participation in the Program may cost more or less than purchasing such services separately. Also the Program fee charged by EnRich for participation in the Program may be higher or lower than those charged by other sponsors of comparable wrap fee programs. Depending upon the percentage wrap-fee charged by EnRich, the amount of portfolio activity in the client's account, and the value of custodial and other services provided, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately and/or if EnRich were to negotiate transaction fees and seek best price and execution of transactions for the client's account. Under the Program, the client generally receives investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. **Conflict of Interest.** Because wrap program transaction fees and/or commissions are being paid by EnRich to the account custodian/broker-dealer, EnRich could have an economic incentive to minimize the number of trades in the client's account.

The fee covers all transaction costs except for: transaction costs agreed to be paid by the client; costs for transactions placed by a third-party manager; mark-ups and mark-downs; costs for transactions ordered by a client; and costs on transactions occurring after notice of agreement termination is given, odd lot differentials, IRA maintenance fees, exchange fees, interest charges, American Depository Receipt agency processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law or otherwise agreed to with regard to client accounts. Such fees and expenses are in addition to the Program's wrap fee.

Clients and prospective clients should also be aware that sale transactions in certain mutual funds made shortly after the purchase of the fund may result in a fee or short-term trading penalty in a client's account. Short-term sales may, for example, occur when a newly-established fund position in a client's account is batched with sale orders in the same fund for other client accounts for the purpose of rebalancing the account positions in that fund. These amounts are charged by the mutual fund directly and may, at the discretion of EnRich, be covered by EnRich.

Clients may terminate the agreement for any service at any time in its entirety by giving EnRich a written notice of termination.

EnRich's related persons who recommend the Program to clients do not receive compensation as a result of a client's participation in the wrap fee program.

#### ***Item 5 - Account Requirements and Types of Clients***

For portfolios supervised on a continuous, discretionary basis, EnRich generally imposes an initial minimum asset value of \$250,000. However, the minimum can be waived by EnRich depending upon the type of account, kind of securities in the account, dollar value of securities, projected nature of trading and other services for the account, and the amount of work necessary to manage the account.

EnRich makes its advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

## ***Item 6 - Portfolio Manager Selection***

### **Third-Party Managers**

Third-party managers are not used in this wrap program. These services are provided by certain select Representatives of EnRich.

### **Related Managers**

Only EnRich Representatives act as portfolio managers. Inasmuch as the execution costs for transactions effected in the client account will be paid by EnRich, a potential conflict of interest arises in that EnRich may have a disincentive to trade securities in the client account. In addition, the amount of compensation received by EnRich as a result of the client's participation in the Program may be more than what EnRich would receive if the client paid separately for investment advice, brokerage and other services.

#### **A. Advisory Business Services**

In addition to the Portfolio Management Services offered on a wrap fee basis, EnRich may also be engaged to provide the following services:

#### **Strategic Partnership Services**

Strategic Partnership Services offered by EnRich can include any combination of the following topics, as agreed on between EnRich and the client:

- Investment Consulting - is an analysis of current investments and expected new ownership or sale of investments and recommendations of an investment allocation designed to meet the client's goals.
- Retirement Funding and Income Analysis - is an analysis of retirement needs of the client. EnRich reviews existing designated retirement accounts. We estimate the retirement income and expenses at various ages, establish savings, investment and investment budgets designed to meet retirement goals.
- Education Funding Analysis - is an analysis of the projected amount needed to fund education of children or grandchildren. We establish savings and investment budgets designed to meet funding goals.
- Life Insurance Needs Analysis - is an analysis to determine recommended coverage amounts and benefits and costs of existing policies. We recommend changes as necessary in policy coverage over time to meet the client's financial needs.
- Disability Insurance Needs Analysis - is an analysis to review existing or proposed disability insurance coverage with the client in relation to the client's expected wage and income needs during disability. We assist with locating an insurer if necessary.

#### **Financial Coaching Services**

EnRich may also offer Financial Coaching Services which are designed to assist the client in making financial decisions and achieving peace of mind. The scope of the engagement is defined individually based upon client needs. This service may or may not include a written analysis, and may not be comprehensive. "Specific Analysis" entails performing a specific analysis of individual assets such as stocks, bonds, mutual funds, annuities, life insurance and health insurance policies. The service may also

include assisting employers and/or employees in providing advice on the types of investment plans and the selection of various types of investments within a plan. Advice may also be provided concerning the management of death proceeds from life insurance policies and the distribution from profit sharing plans and/or retirement plans or any other analysis requested by the client.

*Performance Based Fees and Side-by-Side Management.*

EnRich does not charge any performance-based fees. All fees are disclosed above.

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

EnRich's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance).

EnRich and the EnRich Representatives use research material provided by third parties, including security analysts, non-affiliated investment management firms, economists, investment advisors, and rating services such as Morningstar. The representatives attend conferences and teleconferences with investment managers, and investment manager representatives.

**Please Note: Investment Risk.** Investing in securities involves risk of loss that clients should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by EnRich) will be profitable or equal any specific performance level(s).

EnRich's methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks. To perform an accurate market analysis EnRich must have access to current/new market information. EnRich has no control over the dissemination rate of market information; therefore, unbeknownst to EnRich, certain analyses may be compiled with outdated market information, severely limiting the value of EnRich's analysis. Furthermore, an accurate market analysis can only produce a forecast of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

EnRich's primary investment strategy - Long Term Purchases- is a fundamental investment strategy. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter-term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer-term investment strategy.

EnRich and the EnRich Representatives use research materials provided by others, including security analysis, investment management firms, economists, investment advisors, and rating services such as Morningstar, and they attend conferences and teleconferences with investment managers, and investment manager representatives.

EnRich does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by EnRich.

*Voting Client Securities.*

EnRich and its Representatives do not vote proxies on behalf of clients. The custodian of a client's account will forward all proxy requests directly to the client, without notice to EnRich, though it cannot provide legal advice.

EnRich also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. Any such notices are forwarded to the client. However, EnRich is available to answer questions regarding such notices.

***Item 7 - Client Information Provided to Portfolio Managers***

Because third-party managers are not used in the program, no third-party manager will require information from a client. However, prior to account opening, all new clients are asked for background information and are asked for complete an investment policy statement.

***Item 8 - Client Contact With Portfolio Managers***

Clients are free to contact their EnRich portfolio manager at any time.

***Item 9 - Additional Information***

A. *Disciplinary Information and Affiliations*

EnRich does not have any disciplinary information to report regarding itself or any of its counselors or other related persons other than the following.

B. *Other Financial Industry Activities and Affiliations.*

**Licensed Insurance Agents.** Certain of EnRich's representatives, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage certain of EnRich's representatives to purchase insurance products on a commission basis.

The recommendation by EnRich's representatives that a client purchase insurance commission products presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance products from EnRich's representatives. Clients are reminded that they may purchase insurance products recommended by EnRich through other, non-affiliated insurance agents.

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

When EnRich Representatives make recommendations for the purchase of insurance, they also receive customary commissions as insurance representatives. The receipt of commissions in return for insurance product purchases creates a conflict of interest for Representatives when they



recommend the purchase of such products to clients. Representatives of EnRich may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. EnRich has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts.

Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such "access persons to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for clients' accounts. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

#### Review of Accounts and Reports.

EnRich Representatives review quarterly portfolio reports provided to clients on a quarterly basis, or more frequently if requested by a client. Each is a Certified Financial Planner Practitioner (CFP®).

EnRich Representatives provide each client with a review of the client's financial situation as frequently as they deem necessary. This review includes goals and assumptions, financial statements, cash flow and taxes, investments, retirement projections, insurance, estate and general financial planning.

Managed investment accounts are reviewed quarterly or more frequently as contributions and economic situations change.

All clients receiving Portfolio Management Services receive quarterly portfolio performance reports from EnRich which provide clients with: (1) Performance history, net of fees; (2) Portfolio composition - percentage weighting of each asset class; (3) Portfolio inception date with initial value; (4) Net additions/withdrawals; (5) Quarter end portfolio value; (6) Time weighted return and comparison rates of return of other standard indices; and (7) Listing of portfolio holdings.

A statement showing the market value of the securities in a client's account is sent monthly or quarterly by the investment company that holds the client's investments. EnRich prepares detailed quarterly reports showing objectives, asset allocation, and appraisals for managed investment accounts.

Summaries are prepared at the request of financial planning clients.

Clients receiving consulting services receive reports in the frequency and scope specified the Services Agreement.

#### Client Referrals and Other Compensation.

EnRich does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it.

EnRich does recommend clients use the custodial and brokerage transaction services of TD Ameritrade.

EnRich participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. EnRich receives some benefits from TD Ameritrade through its participation in the Program.

Clients should be aware that there is no direct link between EnRich's participation in the TD Ameritrade program and the investment advice it gives to its clients, although EnRich receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk servicing advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to EnRich by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by EnRich's related persons and may also pay or reimburse expenses (including travel, lodging, meals and entertainment expenses) for EnRich's personnel to attend conferences or meetings relating to the program or to TD Ameritrade's advisor custody and brokerage services generally. Some of the products and services made available by TD Ameritrade through the program may benefit EnRich but may not benefit its client accounts. These products or services may assist EnRich in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help EnRich manage and further develop its business enterprise. The benefits received by EnRich through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by EnRich or its related persons in and of itself creates a potential conflict of interest and may indirectly influence EnRich's recommendation of TD Ameritrade for custody and brokerage services.

The custodians recommended by EnRich, other than TD Ameritrade, may also, among other services, carry client accounts on their records, process transactions ordered by EnRich, provide computer access to EnRich for client positions and provide quotes and data needed by EnRich for its reports to clients.

These services are provided to EnRich at minimal or no cost. EnRich believes that use of the recommended firm(s) is a convenient means of obtaining efficient transaction executions, account data and reporting services for securities positions. However, receipt of such services at minimal or no cost also creates an inducement and conflict of interest for EnRich since referring clients to any other firm(s) may result in higher reporting and overhead costs to EnRich.

Other than the services described above, EnRich and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

EnRich and its Representatives are also licensed to offer insurance products and will receive customary commissions for the sale of such products should a client decide to make purchases or sales through EnRich and the Representatives which are not covered by the wrap fee. When selling these products, a conflict of interest exists. Both load and no-load funds may be recommended.

C. Financial Information.

EnRich does not receive fees of more than \$1,200 six months or more in advance, thus no financial statement for EnRich is attached. EnRich does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

**ANY QUESTIONS: EnRich's Chief Compliance Officer remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.**

**Item 1 - Cover Page**

ADV PART 2B - BROCHURE SUPPLEMENT

**A.**

**Elaine Beckett Rich, CFP®**

March 10, 2017

ENRICH FINANCIAL PARTNERS LLC

6502 Grand Teton Plaza, Suite 201

Madison, WI 53719

Phone (608) 275-3442 Fax (608) 275-3445

[www.enrichpartners.com](http://www.enrichpartners.com)

- B. This Brochure Supplement provides information about Elaine Rich that supplements the EnRich Financial Partners LLC (“EnRich”) Brochure. You should have received a copy of that Brochure. Please contact Elaine Rich if you did not receive EnRich's brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Elaine Beckett Rich (CRD No. 4449029) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 - Educational Background and Business Experience**

Ms. Rich, born in 1972, graduated from the University of Wisconsin-Madison in 1994 with a Bachelor's degree in Business Administration in Finance and Investments. From May 1997 to July 2000 she was Vice President and a financial planning associate with M.P. Merrill & Associates, Inc., a financial planning firm. From July 2000 to July 2003, she owned and provided financial planning advice through E.M. Beckett & Associates. She has been co-owner and Managing Member of EnRich Financial Partners, LLC from its inception in July 2003. Ms. Rich has also obtained the designation of CERTIFIED FINANCIAL PLANNER™.

Ms. Rich has successfully passed the NASAA Series 65 Uniform Investment Advisers Law Exam.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® 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 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® 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 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 6 hours, 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 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 interest 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.

***Item 3 - Disciplinary Information***

Ms. Rich does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Ms. Rich is not actively engaged in any other business activities.

***Item 5 - Additional Compensation***

Ms. Rich does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Ms. Rich is supervised by Christopher Rich, EnRich's Chief Compliance Officer. His contact information can be found on the cover page of this brochure.

Mr. Rich and other individuals as he designates, regularly review the accounts for which Ms. Rich provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

**Item 1 - Cover Page**

ADV PART 2B - BROCHURE SUPPLEMENT

**A.**

**Christopher D. Rich, CFP<sup>®</sup>**

March 10, 2017

ENRICH FINANCIAL PARTNERS LLC

6502 Grand Teton Plaza, Suite 201

Madison, WI 53719

Phone (608) 275-3442 Fax (608) 275-3445

[www.enrichpartners.com](http://www.enrichpartners.com)

- B. This Brochure Supplement provides information about Chris Rich that supplements the EnRich Financial Partners LLC (“EnRich”) Brochure. You should have received a copy of that Brochure. Please contact Elaine Rich if you did not receive EnRich's Brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Christopher D. Rich (CRD No. 2369596) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 - Educational Background and Business Experience**

Mr. Rich, born in 1970, graduated from the University of Wisconsin-Madison in 1993 with a Bachelor's degree in Economics. From July 1993 to June 2003 he was a Securities Registered Representative for FSC Securities Corporation. From July 2003 until October 2006 he was a Securities Registered Representative for Cambridge Investment Research, Inc. He has been co-owner and Managing Member of EnRich since its inception in July 2003. Mr. Rich has also earned the designation of CERTIFIED FINANCIAL PLANNER™.

Mr. Rich has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 24 General Securities Principal Exam and the NASAA Series 63 Uniform Securities Agent State Law Exam.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® 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 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® 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 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 6 hours, 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 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 interest 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.

***Item 3 - Disciplinary Information***

Mr. Rich does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Rich is also licensed to offer and sell insurance products. He spends approximately 1% of his time on this activity.

***Item 5 - Additional Compensation***

Mr. Rich may receive commissions on the sale of insurance products, but he does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Mr. Rich is EnRich's Chief Compliance Officer, therefore, he is responsible for his own supervision and that of all other investment adviser representatives of EnRich. His contact information can be found on the cover page of this brochure.

**Item 1 - Cover Page**

ADV PART 2B - BROCHURE SUPPLEMENT

**A.**

**Neil R. Dinndorf, CFP<sup>®</sup>**

March 10, 2017

EnRich Financial Partners LLC 6502 Grand Teton Plaza, Suite 201

Madison, WI 53719

Phone (608) 275-3442 Fax (608) 275-3445

[www.enrichpartners.com](http://www.enrichpartners.com)

- B. This Brochure Supplement provides information about Neil Dinndorf that supplements the EnRich Financial Partners LLC (“EnRich”) Brochure. You should have received a copy of that Brochure. Please contact Elaine Rich if you did not receive EnRich’s Brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Neil R. Dinndorf (CRD No. 4811032) is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Dinndorf, born in 1981, graduated from the University of Wisconsin-Madison in 2005 with a Bachelor's degree in Consumer Science with an emphasis in Personal Finance. From June 2005 to August 2008 he was a Planning Analyst for Vantage Financial Partners Limited, a financial planning and investment management firm. From August 2008 to February 2011 he was an Associate Financial Consultant for SVA Wealth Management, Inc. From February 2011 to April 2013 he was a Financial Consultant for SVA Plumb Wealth Management, LLC. Mr. Dinndorf has also earned the designation of CERTIFIED FINANCIAL PLANNER™.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® 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 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® 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 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 6 hours, 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 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 interest 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.

***Item 3 - Disciplinary Information***

Mr. Dinndorf does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Dinndorf is not actively engaged in any other business activities.

***Item 5 - Additional Compensation***

Mr. Dinndorf does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Mr. Dinndorf is supervised by Christopher Rich, EnRich's Chief Compliance Officer. His contact information can be found on the cover page of this brochure.

Mr. Rich and other individuals as he designates, regularly review the accounts for which Mr. Dinndorf provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.