

Item 1 - Cover Page

ENRICH FINANCIAL PARTNERS, LLC
FORM ADV – PART 2A INFORMATION
March 29, 2012

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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. 11234), including a copy of its Form ADV Part 1, is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Material Changes To This Brochure Since Its Last Annual Update

Future material changes to this brochure will be noted in this section and provided to clients promptly.

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Item 4 - Advisory Business

EnRich Financial Partners, LLC ("EnRich") is an investment adviser registered with the various state jurisdictions, which makes comprehensive financial planning, portfolio management, financial coaching, specific analysis and manager search and monitoring services available to a wide variety of clients. EnRich has been in business since 2003. EnRich 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.

EnRich also offers a wrap fee service which is described in a separate Form ADV, Part 2A "Wrap Fee" Appendix I Brochure. Accounts in the wrap fee program are charged one fee for both advisory services and certain transaction commissions. As sponsor of the wrap fee program, EnRich receives part of the wrap fee for its advisory services.

Comprehensive Financial Planning Services

The development of a Plan begins with extensive data gathering and a needs analysis by an EnRich Representative. Once data gathering is completed, a client's current financial position, including the client's investment portfolio, is evaluated, then long term investment objectives, needs, goals and tolerance to risks are established. Based on this information, the client's Representative determines the kinds of investments and financial strategies to recommend. The Plan establishes a "blueprint" for present and future actions.

This service generally includes the following within the Plan: 1) Recommendations regarding the client's financial objectives; 2) Financial statement analysis and reformation; 3) Tax and cash flow analysis and recommendations; 4) Investment portfolio analysis and long-term investment strategies; 5) Risk management analysis and recommendations; 6) Retirement planning analysis and recommendations; 7) Estate planning analysis and recommendations; and 8) Retention or repositioning of the client's securities and other investments. The client may contact the client's account Representative at any time.

After a client has received and reviewed the Plan and has decided to go forward with it, the client's Representative works with the client in implementing the Plan.

All planning is based on information provided by the client. It is the client's responsibility to be certain EnRich has current and accurate information for the initial plan and it is the client's responsibility to inform the Representative of material changes affecting the investments and planning strategies implemented.

Financial Coaching and Specific Analysis Services

"Financial Coaching" services 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.

The Financial Coaching and Specific Analysis service may include the following: 1) Client meetings and telephone conferences. 2) Ongoing clarification of goals and objectives.

3) Updated balance sheets. 4) Cash flow management recommendations and updated retirement cash flow projections. 5) Portfolio summary and recommendations, including asset allocation, risk management, and manager selection.

All advice provided by EnRich and its Representatives is based upon the reliability of the information provided to EnRich by the client. Clients may contact their account Representative at any time.

Portfolio Management Services

For this service, an "account" is a number of investments held under the same registration type with a custodian (e.g., Joint, Individual, Custodial, Trust, IRA). An "aggregate account" is a total consolidation of all the different registrations (Joint, Individual, Custodial, Trust, IRA, etc.) within a family for the same Portfolio Management Service.

Portfolio Management Services allow clients to maintain an account consisting of mutual funds and other equity and debt securities. EnRich may recommend exchange-traded funds ("ETF"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks. EnRich suggests clients invest at least \$250,000 in assets to open and maintain the Portfolio Management Service account. EnRich may accept accounts with less than \$250,000 in assets if EnRich believes that, based on information provided by the client to the EnRich Representative, investing a lower amount is appropriate for the client. An account may be opened by a deposit of either cash or securities. 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.

Services are provided by EnRich Representatives only. No third party manager participates in this program.

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) Setting up 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; 7) Periodic review meetings to update the client's ongoing financial planning and investment progress; and 8) EnRich may contract with third parties to provide these reports or use those provided by the mutual funds and other securities. Clients are free to contact their account Representative at any time.

In no event will EnRich accept or maintain custody of any client funds or securities, other than checks payable to the account custodian which are sent to the custodian when received. All accounts are maintained by a separate custodian.

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, and 7. Portfolio listing of holdings.

Commissions are charged for transactions by the brokerage firm processing the transactions. (Note that "wrap" account services (having asset-based fees covering both advisory services and certain commissions) are available from EnRich and described in EnRich's Form ADV Part 2A, Appendix 1 brochure.)

As of March 15, 2012, EnRich counsels client accounts with an estimated total of \$128,000,000 of assets, of which \$77,120,327 is managed on a discretionary basis and \$103,045 is managed on a non-discretionary basis, and EnRich counsels on \$51,000,000 (estimated) non-managed assets.

Investment Manager Search and Monitoring Services

In those instances where a client may benefit from receiving portfolio management services from an investment management firm other than EnRich, EnRich can provide its Manager Search and Monitoring Service.

Manager Search and Monitoring Services begin by EnRich identifying the client's investment objectives, restrictions and manager selection criteria. EnRich then presents one or more investment management firms which EnRich believes can satisfy the client's investment objectives and restrictions and which will enter into an investment management agreement with the client. Generally, clients only have contact with their EnRich account manager when selecting a manager and periodically determining the performance of the manager.

EnRich uses manager background information prepared by the investment managers being evaluated or by other firm's sponsoring manager search programs. It does not conduct its own research. Generally, management firms have agreed to accept accounts of less than \$500,000 and stand ready to provide management services to a client provided the client's account size and other conditions meet the minimum standards established by the manager and further provided that the client's investment objectives are consistent with the manager's investment philosophy. To facilitate account reporting, account assets are usually custodied at a firm designated by the third party manager which is often the brokerage firm sponsoring the manager search program. They will also generally require a client to have all securities transactions for the client's account processed by the client's account custodian.

Once a client has selected a manager from those presented, EnRich supplies the manager and/or program sponsor with information regarding the financial background and investment objectives of the client to the extent such information is provided by the client. The client then enters into an advisory agreement with the manager, or manager search program sponsor, whereby the manager agrees to accept and manage the client's account on a discretionary basis in accordance with the objectives of the client. EnRich provides periodic assistance in evaluating manager performance and, if necessary, recommendations to replace a manager selected. To the extent EnRich becomes aware of changes in a client's financial circumstances or objectives, this information is relayed to the client's manager. Updated financial information about a client is not collected by EnRich on a regular basis or given to a manager unless EnRich is made aware of changes by the client. Clients may communicate such changes to the client's manager or the program sponsor at any time.

EnRich's Representative will meet periodically with the client to review the selected manager's performance. EnRich generally does not recommend the replacement of a manager based on short-term performance results. In the event there is a significant change in the manager's investment philosophy, loss of significant investment management personnel or a change in ownership, EnRich will re-evaluate the manager to determine whether the manager has changed from how the manager represented itself initially and then determine whether to recommend a change to the client. Clients are free to contact their account Representative at any time.

Each client grants the manager complete and unlimited discretionary trading authority so the manager can place transaction orders at will for a client's account. Each client also grants authority to EnRich to transfer investments and funds to custodians used by third party managers in the amounts and at the times it deems it appropriate to do so. Each client has the opportunity to instruct the manager with respect to investment restrictions imposed on the management of the client's account. There is no restriction on a

client contacting the manager directly for other purposes. Each client account with a manager is managed individually and is separate from the accounts of other clients of the manager. Each client receives confirmations of each securities transaction placed by the manager for the client's account, periodic custodial account statements, as well as a summary of account performance at least quarterly.

EnRich's Representatives retain discretion to transfer amounts between client accounts managed by EnRich and accounts managed by outside investment managers.

It is important to note that even though certain managers may have provided higher return results than other managers, they may not be presented to a client by EnRich due to the influence of other factors, including the nature of a portfolio manager's investment style and time under which securities were managed to produce returns.

Item 5 - Fees and Compensation

Fees paid to EnRich are for EnRich advisory services only and are negotiable. The fees do not include, for example, the fees charged by third parties such as third-party managers, or accountants and attorneys assisting with providing the client with accounting and legal advice. Commissions on transactions and other account fees will also be charged to the account by brokerage firms in accordance with the account's brokerage firm's normal commission schedule. See Item 12, Brokerage Practices. Customary commissions on insurance are also not included.

The firm also offers a "wrap fee" management program which involves the payment of one asset-based fee covering EnRich's fee and certain transaction commissions.

Prospective clients should be aware that in addition to EnRich's advisory fees, each mutual fund in which a client's assets are invested also pays its own advisory fees and other internal expenses which already have been deducted from the fund's reported performance. Depending on the fund, a client may be able to invest directly in the shares issued by the fund with or without incurring any sales or third-party management fees. Account maintenance fees, if any, are also deducted by the custodian.

In addition, there are tax effects pertaining to fund share redemptions, and other sales, made by EnRich on behalf of clients. Redemptions and sales are taxable events which may accelerate the recognition of capital gains, and losses, and frequent redemptions and sales may result in short-term, rather than long-term, capital gains and losses.

Comprehensive Financial Planning Service Fees

The fee for a Plan is negotiable and is based on the anticipated complexity and amount of work involved to complete the Plan. A fee quote is provided in advance. A deposit of one-half (1/2) of the total fee may be required upon execution of the Agreement, with the balance payable upon delivery of the written Plan. Under certain circumstances, fees for a Plan may be waived by EnRich in its sole discretion.

In the event a client terminates the Plan Agreement, which can occur by written notice from one party to the other, EnRich will determine the number of hours spent developing the plan prior to receiving the written termination notice from the client. Those hours will be billed at \$300 per hour. The due amount will then be subtracted from the initial deposit and the remainder, if any, will be refunded to the client within thirty (30) days of receiving the written termination notice.

Financial Coaching and Specific Analysis Service Fees

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. Two hours may be due in advance, with the remainder due at completion of the services. Under certain circumstances, fees for Financial Coaching and Specific Analysis services may be waived by EnRich in its sole discretion.

Analysis 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. This amount will then be subtracted from the initial deposit, if any, and the remainder, if any, will be refunded to the client within thirty (30) days of receiving the written termination notice.

Portfolio Management Service Fees

Fees for Portfolio Management Services are payable in advance and are based on a percentage 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 into the account. The fee is prorated for the previous quarter based upon the number of days services were provided. 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 as valued by an independent pricing service, where available, or otherwise in good faith. The values of related accounts may, at EnRich's discretion, be combined for fee calculation purposes. Additional deposits of cash and/or securities will be, at the discretion of EnRich, subject to the same billing procedures.

For assets deposited after the inception of a quarter, the advisory fee payable with respect to such assets will be prorated based on the number of days remaining in the quarter and charged at quarter end. EnRich has the right to amend its fees upon 30 days advance written notice to a client. No fee refund is given for partial withdrawals from the account.

Clients receiving Portfolio Management Services are mailed advance notice that the advisory fee will be deducted from their account. Clients authorize EnRich to deduct all fees and transaction charges from client's account and such fees and charges are noted on client's statements or confirmations. EnRich has discretion to select securities to be sold to cover the fees.

Fees for complex Portfolio Management Services are calculated based on the following schedule:

<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%	0.70%
Next \$4,000,000	0.70%	0.50%
Next \$5,000,000	0.50%	0.40%
Next \$10,000,000	0.50%	0.35%
Amounts over \$20,000,000	0.50%	0.25%

Certain mutual funds having lower internal expenses may be purchased by EnRich through brokerage firms which charge a fee for each transaction in such funds. EnRich absorbs the transaction fees. Occasionally clients may pay transaction fees, but these fees are agreed upon in advance with those clients. Identical funds within the same family of funds having higher internal expenses may be purchased at no transaction charge because the brokerage firm processing the transaction receives servicing and distribution fees from the funds. When making these selections, EnRich exercises discretion in selecting the mutual fund class. The selection of higher internal expense funds is an incentive to EnRich, and creates a conflict of interest for EnRich, because it results in EnRich not having to absorb transaction fees. However, the purchase results in clients incurring the higher internal fund charges. Because of the different transaction and internal expenses of each class, clients purchasing different classes will incur different costs.

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.

Fees previously paid will be refunded on a prorated basis to the date when the termination becomes effective, which is thirty (30) days after receipt of the written termination notice, except in the State of Michigan where the termination notice becomes effective five (5) days after receipt.

Investment Manager Search and Monitoring Service Fees

Fees for Manager Selection and Monitoring Services are negotiable, are payable quarterly in advance and vary based upon the value of assets under management. These fees may also be included within the fees charged for Portfolio Management Services. EnRich's annual asset-based fees usually range from 0.50% - 1.50% of the assets under management and cover EnRich's fee only, not manager, transaction charges or custodial fees. Upon contract termination, all unearned prepaid fees are returned to the client. Clients usually authorize both the manager and EnRich to debit the client's account for the amount of fees due them. Clients should carefully consider total costs under the program since they may be higher or lower than comparable available services.

Fees previously paid will be refunded on a prorated basis to the date when the termination becomes effective, which is 30 days after receipt of the written termination notice, except in the State of Michigan, where the termination notice becomes effective 5 days after receipt.

Other Compensation

EnRich 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 through the Representative. Clients are free to purchase such products other than through the Representative. This compensation creates a conflict of interest. All prospective and existing clients are hereby advised that this conflict exists. An EnRich Representative may recommend either no-load or load mutual funds (without a sales charge) for a client's account. In all cases, the investments must be suitable. Advisory fees are not reduced by the amount of sales compensation a Representative receives on insurance sales.

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. Additionally, these firms may pay for the expenses of meetings or conferences of third party professionals providing services to clients. 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.

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, dollar value of securities, projected nature of trading and required monitoring, and other services 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 the EnRich Representatives use research material 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.

Neither EnRich, nor the third-party managers it may secure, guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including conservative investments and strategies recommended or applied by EnRich.

Item 9 - Disciplinary Information

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

Item 10 - Other Financial Industry Activities and Affiliations

Representatives and employees of EnRich may be licensed as insurance agents for various companies. Clients are under no obligation to purchase insurance through these "related persons;" however, if they choose to implement the recommendations, commissions may be earned in addition to any fees paid for advisory services. The commissions may be higher or lower than obtainable from other firms.

While providing the services described above, EnRich may seek the assistance of third party investment and financial planning consultants to evaluate portfolios and investments and to prepare reports going to the client. EnRich will pay a fee to the consultant for such assistance.

Representatives spend approximately 99% of their time giving investment advice and 1% of their time recommending investment products to clients and others.

Item 11 - 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.

Item 12 - Brokerage Practices

When providing management services, EnRich recommends clients use TD Ameritrade, Inc. a broker-dealer, member FINRA/SIPC ("TD Ameritrade") for custodial and transaction services.

Although it generally does not exercise discretion to select brokerage firms, EnRich participates in the TD Ameritrade Institutional program. 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.

EnRich also receives from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisors participating in the program. Specifically, the Additional Services include the annual fees for payment of the Morningstar Workstation (\$2282.50) and the Advent Axys (\$2717.50).

TD Ameritrade provides the Additional Services to EnRich in its sole discretion and at its own expense, and EnRich does not pay any fees to TD Ameritrade for the Additional Services. EnRich and TD Ameritrade have entered into a separate agreement ("Additional Services Addendum") to govern the terms of the provision of the Additional Services.

EnRich's receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to EnRich, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, EnRich's client accounts maintained with TD Ameritrade. TD Ameritrade has the right to terminate the Additional Services Addendum with EnRich, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional Services from TD Ameritrade, EnRich may have an incentive to recommend to its clients that the assets under management by EnRich be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. EnRich's receipt of Additional Services does not diminish its duty to act in the best interests of its clients, including to seek best execution of trades for client accounts.

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.

Clients should be aware the receipt of economic benefits by EnRich described above, in and of itself, 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.

Clients should be aware of the fact that not all advisers require clients to use a particular brokerage firm. Because clients having accounts managed by EnRich are required to open accounts with, and use the transaction services of, TD Ameritrade, EnRich may not be able to achieve the most favorable execution of client transactions. Thus, use of only TD Ameritrade may cost clients more money.

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, 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.

Item 15 - Custody

EnRich does not take custody of client funds or securities. These safekeeping services are typically provided to managed accounts only by the brokerage firm processing the securities transactions ordered by EnRich.

To the extent a client receives any account or other investment ownership statement from EnRich, EnRich recommends the client carefully compare the report to the custodian's statements.

Item 16 - Investment Discretion

When providing Portfolio Management Services, EnRich Representatives may exercise discretion when granted authority by clients and most clients grant discretionary authority to EnRich. When doing so, it allows EnRich to select the securities to buy and sell, the amount to buy and sell, when to buy and sell, and the commission rate paid without obtaining specific consent from the client for each trade. Clients should be aware that Representatives may make different recommendations and effect different trades with respect to the same securities and insurance to different advisory clients. Commissions and execution of securities transactions implemented through the custodian/broker dealer recommended by EnRich may not be better than the commissions or execution available if the client used another brokerage firm. However EnRich believes the overall level of services and support provided to the client by custodians and broker dealers EnRich recommends outweighs the potentially lower costs, which may be available from other brokerage service providers.

Depending on the service agreement, third-party managers used to manage client accounts or portions of client accounts may be hired or terminated by EnRich using discretionary authority granted to EnRich by a client. Such third-party managers also have authority granted by the client to purchase and sell securities at their discretion.

If a client directs EnRich to effect transactions through a particular broker/dealer, including TD Ameritrade, EnRich will do so. However, such an instruction may have implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting EnRich to particular broker/dealers may limit EnRich's ability to include a client account order within block orders to obtain the best price or execution. In addition, if EnRich is effecting transactions in a security for clients by means of a block order, as well as an order in the same security for a client who has directed EnRich to use a particular broker/dealer, EnRich will affect the block order immediately prior to affecting the directed brokerage trade. Thus, clients directing EnRich to use a particular broker/dealer may not receive the same average price for securities bought or sold that would be received if the order was part of a block order.

Clients should be aware that errors may occur when orders are processed by EnRich. When errors occur, it is EnRich's policy to absorb all losses which EnRich is responsible for and also to retain any gain so that the error has no impact on the transaction or value of any Client's account.

Item 17 - Voting Client Securities

EnRich and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian

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. However, it is available to answer questions regarding such notices.

Item 18 - Financial Information

EnRich does not receive fees of more than \$500 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.

Item 19 - Requirements for State-Registered Advisers

Background Information. See the attached Schedule(s) 2.B for background information about management personnel and those giving advice on behalf of EnRich.

Other Business. EnRich and its supervised persons are not engaged in any business not described in this Brochure, nor are any affiliated with any issuer of securities.

Legal Events. Neither EnRich nor any of its management persons has been involved with (1) any arbitration claim of any kind; (2) any self-regulatory organization or administrative proceeding of any kind other than as specified in response to Item 9.

Relationships. Neither EnRich nor any of its management persons have a relationship with an issuer of securities.

NOTICE REGARDING TREATMENT OF CONFIDENTIAL INFORMATION

Privacy Notice To Our Clients: EnRich Financial Partners strongly believes in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and how we protect your personal information.

Why We Collect And How We Use Information: When we evaluate your request for our services, provide investment advice to you, and process transactions for your account, you typically provide us with certain personal information necessary for proper planning and transactions. We may also use that information to offer you other planning services to meet your investment and planning objectives.

What Information We Collect: The personal information we collect may include: 1. Name, address, phone numbers, e-mail addresses; 2. Social Security or taxpayer identification numbers; 3. Financial assets and net worth; 4. Income; 5. Account balances and positions; 6. Investment activity; 7. Accounts at other institutions; and 8. Personal and/or family situation and objectives.

How We Protect Information: We do not sell or provide your personal information to anyone, other than what is required to establish accounts with TD Ameritrade or other financial service providers (i.e., insurance company, etc.). Information collected in connection with, or in anticipation of, any claim or legal proceedings will be shared with appropriate legal and professional outside advisors.

We treat information about current and former clients and their accounts in a confidential manner. Our employees may access information and provide it to third parties only when completing transactions or providing our other services to you.

At your request, we may disclose information to or from attorneys, accountants, securities firms, and others to assist us, or them, in providing services to you. We may also share information with companies that perform services on our behalf, such as the companies that we retain for marketing or administrative services. Companies we may retain to provide support services are not allowed to use your personal information for their own purposes. We may make additional disclosures as permitted by law.

We also maintain physical, electronic, and procedural safeguards to protect information. Employees and our professional service representatives are required to comply with our established information confidentiality provisions.

Access to And Correction of Information: Generally, upon your written request, we will make available information for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Elaine Beckett Rich, CFP®

March 29, 2012

ENRICH FINANCIAL PARTNERS, LLC

6425 Odana Road

Madison, WI 53719

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

www.enrichpartners.com

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 supplement.

Additional information about Elaine Beckett Rich (CRD No. 4449029) is available on the SEC’s website at 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. 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 62,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

Individual 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 7 - Requirements for State-Registered Advisers

Ms. Rich has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Christopher D. Rich, CFP®

March 29, 2012

EnRich Financial Partners, LLC

6425 Odana Road

Madison, WI 53719

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

www.enrichpartners.com

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 supplement.

Additional information about Christopher D. Rich (CRD No. 2369596) is available on the SEC’s website at 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 and an Investment Adviser Representative for Financial Planning Services, Inc. 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 62,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

Individual 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 7 - Requirements for State-Registered Advisers

Mr. Rich has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Justin D. Goninen, CFP®

March 29, 2012

EnRich Financial Partners, LLC

6425 Odana Road

Madison, WI 53719

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

www.enrichpartners.com

This Brochure Supplement provides information about Justin Goninen 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 supplement.

Additional information about Justin D. Goninen (CRD No. 5571706) is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Goninen, born in 1985, graduated from the University of Wisconsin-Madison in 2008 with a Bachelor's degree in Consumer Science with an emphasis in Personal Finance. From July 2008 to March 2010 he was a Securities Registered Representative for UBS Financial Services, Inc. Mr. Goninen has also earned the designation of CERTIFIED FINANCIAL PLANNER™.

Mr. Goninen has successfully passed the FINRA Series 7 General Securities Representative Exam and the NASAA Series 66 Uniform Combined 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 63,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

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

Item 5 - Additional Compensation

Mr. Goninen 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. Goninen 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. Goninen provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 7 - Requirements for State-Registered Advisers

Mr. Goninen has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

Part 2A, Appendix 1

Item 1 - Cover Page

ENRICH FINANCIAL PARTNERS, LLC
FORM ADV – PART 2A APPENDIX 1 INFORMATION
March 29, 2012

EnRich Financial Partners, LLC
6425 Odana Road
Madison, WI 53719
Phone (608) 275-3442 Fax (608) 275-3445
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.

Item 2 - Material Changes To This Wrap Fee Brochure Since Its Last Annual Update

Future material changes to this brochure will be noted in this section and provided to clients promptly.

Item 3

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Item 4 - Services, Fees and Compensation

EnRich Financial Partners, LLC (“EnRich”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”) which makes comprehensive financial planning, portfolio management, financial coaching, specific analysis and manager search and monitoring services available to a wide variety of clients. This brochure discusses EnRich's portfolio management services offered on a "wrap" fee basis. EnRich has been in business since 2003. EnRich 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. The wrap fee Portfolio Management Services are described below. This "wrap" service combines the costs of EnRich's advisory services, and certain transaction costs into one asset-based "wrap fee." The firm's other services are described in a separate "Part 2A" brochure. EnRich only provides investment advice.

As of the date of this Appendix, EnRich counsels client accounts with a total of \$124,650,218 of assets, of which \$71,853,903 is managed on a discretionary basis, and \$100,767 on a non-discretionary basis.

A. Portfolio Management Services

For this service, an “account” is a number of investments held under the same account registration type with a custodian (e.g. Joint, Individual, Custodial, Trust, IRA). An “aggregate account” is a total consolidation of all the different registrations (Joint, Individual, Custodial, Trust, IRA, etc.) within a family for the same Portfolio Management Service.

Portfolio Management Services allow clients to maintain an account consisting of mutual funds and other equity and debt securities. EnRich may also recommend and use exchange-traded funds ("ETF"). ETF shares are bought and sold at market price, unlike mutual funds. ETFs are subject to risks similar to those of stocks.

EnRich suggests clients invest at least \$250,000 in assets to open and maintain a Portfolio Management Service Account. EnRich may accept accounts with less than \$250,000 in assets if EnRich believes that, based on information provided by the client to the client’s EnRich Representative, investing a lower amount is appropriate for the client. An account may be opened by a deposit of either cash or securities. When opening an account, the Representative will obtain financial data from the client and assist the client in determining investment objectives. The Representative will regularly monitor the account and make investment strategy recommendations based on the specific needs and investment goals of the

client. As a general rule, EnRich believes that investing is best suited to those who believe in a long-term buy-and-hold policy. Therefore, clients should not expect frequent investment changes in the portfolio. However, as a result of monitoring the account, portfolio modifications may be advisable and made. There are no restrictions on the ability of the client to contact and consult with EnRich Representatives regarding their account.

Services are provided by EnRich only. No third party manager participates in this program. 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. Setting up accounts. 4. Transfer of assets to custodian. 5. Implementation of all trades and account management. 6. Preparation of quarterly performance reports on all accounts. 7. Periodic review meetings to update the client's ongoing financial planning and investment progress. 8. EnRich may contract with third party to provide these reports or use those provided by the mutual funds and other securities. Clients are free to contact their EnRich Representative at any time.

In no event will EnRich accept or maintain custody of any client funds or securities other than checks made payable to a third party which are immediately sent when received. All accounts are maintained by a separate custodian, usually the brokerage firm where transactions occur.

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

When providing these services, EnRich recommends clients receive the custodial and transaction brokerage services of TD Ameritrade.

EnRich participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade Inc. ("TD Ameritrade"), member FINRA/SIPC/NFA, an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independently registered investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions and reports to clients.

Investments are not held by EnRich. Instead, all investments managed by EnRich are usually custodied at the brokerage firm through which transactions are placed.

As indicated above, when providing Portfolio Management Services, EnRich Representatives will exercise discretion when granted authority by clients and most clients grant discretionary authority to EnRich. When doing so, it allows EnRich to select the securities to buy and sell, the amount to buy and sell, when to buy and sell, and the commission rate paid, without obtaining specific consent from the client for each trade. Clients should be aware that Representatives may make different recommendations and effect different trades with respect to the same securities and insurance to different advisory clients. Commissions and execution of securities transactions not covered by the wrap service fee implemented through the custodian/broker dealer recommended by EnRich may not be better than the commissions or execution available if the client used another brokerage firm. However, EnRich believes that the overall level of services and support provided to the client by custodians and broker-dealers for any trade not covered by the wrap fee outweighs the potentially lower costs that may be available from other brokerage service providers.

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 an 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.

If a client directs EnRich to effect transactions through a particular broker/dealer, EnRich will do so. However, such an instruction may have implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting EnRich to particular broker/dealers may limit EnRich's ability to include a client account order within block orders to obtain the best price or execution.

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 conservative investments and strategies recommended or applied by EnRich.

EnRich may recommend exchange-traded funds ("ETF"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks.

Wrap Fee For Portfolio Management Services

Rates for the Portfolio Management Service, which include both EnRich's fee and most transaction commissions, are payable in advance and are based on a percentage 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 pro-rated for the previous quarter to the portfolio start date. Subsequent fee payments are due and will be billed 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 as valued by an independent pricing service, where available, or otherwise in good faith. Related account balances may, at EnRich's discretion, be aggregated for fee billing purposes.

For assets deposited after the inception of a quarter, the advisory fee payable with respect to such assets will be prorated based on the number of days remaining in the quarter and charged at quarter end. No refund of fees is made for asset withdrawals made by a client. EnRich has the right to amend its fees upon 30 days advance written notice to clients.

Clients receiving Portfolio Management Services are mailed advance notice that the advisory fee will be deducted from their accounts. Clients authorize EnRich to deduct all fees and transaction charges from client's account and such fees and charges are noted on client's statements or confirmations. Clients authorize EnRich to debit all fees due directly from the client's account. EnRich has discretion to select securities to be sold to cover the fees.

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.

Market Value of Client <u>Assets Under Management</u>	<u>Annual Fee*</u>	Negotiated <u>Annual Fee</u>
First \$500,000	1.50%	1.10%
Next \$500,000	1.10%	0.70%
Next \$4,000,000	0.70%	0.50%
Next \$5,000,000	0.50%	0.40%
Next \$10,000,000	0.50%	0.35%
Amounts over \$20,000,000	0.50%	0.25%

* This fee may be negotiated.

The fee covers transaction costs, except: transaction costs agreed to be paid by the client; transactions costs for transactions placed by a third-party manager; mark-ups and mark-downs on principal transactions; costs for transactions ordered by a client; and transaction costs on transactions occurring after notice of agreement termination is given. Clients and prospective clients should 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.

B. Costs

EnRich's "wrap" fees shown above (fees which include both EnRich's advisory fee and certain brokerage commissions) may be more or less than those charged by EnRich to another client for similar services, and by other advisers for similar services.

Also, EnRich's "wrap" fee may be more or less than the fees and commissions charged by other advisory firms and brokerage firms if the advisory and brokerage services were acquired separately. The factors that bear upon the cost of services are the size of the account, type of transactions, and whether trades are placed through a brokerage firm other than the custodian resulting in per trade commissions being charged to the account.

C. Internal Fees of Funds and Other Excluded Costs

In the event that exchange-traded funds or mutual funds are part of a client's portfolio, the mutual funds charge additional and separate internal fees as described in the fund's prospectus. Thus, when these funds are in a client's account, two advisory fees are imposed: one internally by the fund, the other by EnRich.

Certain mutual funds having lower internal expenses may be purchased by EnRich through brokerage firms which charge a fee for each transaction in such funds. EnRich absorbs the transaction fees. Occasionally clients may pay transaction fees, but these fees are agreed upon in advance with those clients. Identical funds within the same family of funds having higher internal expenses may be purchased at no transaction charge because the brokerage firm processing the transaction receives servicing and distribution fees from the funds. When making these selections, EnRich exercises discretion in selecting the mutual fund class. The selection of higher internal expense funds is an incentive to EnRich, and creates a conflict of interest for EnRich Financial Partners, because it results in EnRich not having to absorb transaction fees. However, the purchase results in clients incurring the higher internal fund charges. Because of the different transaction and internal expenses of each class, clients purchasing different classes will incur different costs.

Not all transaction-related expenses are covered by the "wrap" fee schedule shown above. See the "Wrap Fees" section above.

D. Wrap Fee Incentives

Because EnRich absorbs certain transaction commission costs, its Representatives giving advice have a financial incentive not to place transaction orders frequently since doing so increases the transaction costs to EnRich, thereby reducing its revenue which the Representative's shares with the firm. Thus, an incentive exists to place trades less frequently. Also, because fees are asset-based, there is an incentive for the Representative to recommend that a client not reduce positions since doing so will reduce the fee to the Representative. Also, Representatives may receive more compensation in this program over others which require separate payment for advice, brokerage and other services, thus this financial incentive also creates a conflict of interest. It has been the firm's experience that less compensation is received.

EnRich does not guarantee the results of investment management or consulting advice it gives, including the performance of its investment models. Thus, significant losses can occur by using EnRich's services.

Other Compensation

EnRich Representatives may also be 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 the Representative which are not covered by the wrap fee. When selling these products, a conflict of interest exists. Fees are not reduced by the amount of product sales commissions earned.

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. Additionally, these firms may pay for the expenses of meetings or conferences of third party professionals providing services to clients. 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.

Clients should be aware the receipt of economic benefits by EnRich described above, in and of itself, creates a potential conflict of interest and may directly or indirectly influence EnRich recommendation of those service providers for custody and brokerage service.

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

A. Third-Party Managers

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

B. Related Managers

Only EnRich Representatives act as portfolio managers. Because of their portfolio manager roles, the incentives described in “Wrap Fee Incentives” above apply. Representatives providing advice are not subject to the same selection and review process that would occur if third-party managers were being evaluated. However, only seasoned Representatives having sufficient securities knowledge, and customer advisory experience are allowed to provide management services.

C. Business Information

Advisory Business. See Item 4.A.

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 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.

EnRich may recommend exchange-traded funds ("ETF"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks.

Voting Proxies on Client Securities. EnRich and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian.

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. However, it 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 to 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.

Other Financial Industry Activities and Affiliations. Representatives and employees of EnRich may be licensed as insurance agents for various companies. Clients are under no obligation to purchase insurance through these persons; however, if clients choose to implement the recommendations, commissions may be earned in addition to any fees paid for advisory services. The commissions may be higher or lower than obtainable from other firms.

The Representatives spend approximately 99% of their time giving investment advice and 1% of their time recommending investment products to clients and others.

B. 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.

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.

EnRich also receives from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisors participating in the program. Specifically, the Additional Services include the annual fees for payment of the Morningstar Workstation (\$2282.50) and the Advent Axys (\$2717.50).

TD Ameritrade provides the Additional Services to EnRich in its sole discretion and at its own expense, and EnRich does not pay any fees to TD Ameritrade for the Additional Services. EnRich and TD Ameritrade have entered into a separate agreement ("Additional Services Addendum") to govern the terms of the provision of the Additional Services.

EnRich's receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to EnRich, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, EnRich's client accounts maintained with TD Ameritrade. TD Ameritrade has the right to terminate the Additional Services Addendum with EnRich, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional Services from TD Ameritrade, EnRich may have an incentive to recommend to its clients that the assets under management by EnRich be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. EnRich's receipt of Additional Services does not diminish its duty to act in the best interests of its clients, including to seek best execution of trades for client accounts.

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.

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.

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.

Financial Information. EnRich does not receive fees of more than \$500 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.

Item 10 - State Requirements

Neither EnRich nor any of its management persons do have a relationship or arrangement with any issuer of securities.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Elaine Beckett Rich, CFP®

March 29, 2012

ENRICH FINANCIAL PARTNERS, LLC
6425 Odana Road
Madison, WI 53719
Phone (608) 275-3442 Fax (608) 275-3445
www.enrichpartners.com

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 supplement.

Additional information about Elaine Beckett Rich (CRD No. 4449029) is available on the SEC's website at 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 62,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

Individual 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 7 - Requirements for State-Registered Advisers

Ms. Rich has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Christopher D. Rich, CFP®

March 29, 2012

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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 supplement.

Additional information about Christopher D. Rich (CRD No. 2369596) is available on the SEC's website at 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 62,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

Individual 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 7 - Requirements for State-Registered Advisers

Mr. Rich has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.

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SCHEDULE 2B - BROCHURE SUPPLEMENT

Justin D. Goninen, CFP®

March 29, 2012

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This Brochure Supplement provides information about Justin Goninen 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 supplement.

Additional information about Justin D. Goninen (CRD No. 5571706) is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Goninen, born in 1985, graduated from the University of Wisconsin-Madison in 2008 with a Bachelor's degree in Consumer Science with an emphasis in Personal Finance. From July 2008 to March 2010 he was a Securities Registered Representative for UBS Financial Services, Inc. Mr. Goninen has also earned the designation of CERTIFIED FINANCIAL PLANNER™.

Mr. Goninen has successfully passed the FINRA Series 7 General Securities Representative Exam and the NASAA Series 66 Uniform Combined 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 63,000 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 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or 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.

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

Item 5 - Additional Compensation

Mr. Goninen 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. Goninen 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. Goninen provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 7 - Requirements for State-Registered Advisers

Mr. Goninen has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or being found liable; or (c) a bankruptcy petition.