

Pettinga Financial Advisors, LLC ("Pettinga," the "Firm," "us" or "we") is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences between them.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

Pettinga offers comprehensive investment advisory services to retail investors. The Firm's clients are primarily high net worth individuals and other individuals, as well as trusts, estates, pension and profit-sharing plans, charitable organizations and foundations, and businesses. Each Pettinga client works with a specific financial advisor who tailors their investment advisory services to the needs of their clients. They seek to understand each individual client's goals, objectives, time horizon, risk tolerance and tax position then allocate the client's investment portfolio among various asset classes based on their understanding of these factors.

Pettinga's financial advisors typically invest client accounts in mutual funds and exchange traded funds. Other investment types, such as (but not limited to) investment grade fixed income securities, limited partnerships or other alternative investments, covered calls and third-party separate account managers, are used if the financial advisor and client agree that the asset or investment is appropriate for the client. Also, Pettinga's financial advisors manage client assets in accordance with model portfolios if the relevant advisor deems it appropriate for the client. Pettinga's financial advisors do not regularly recommend individual stocks but may give opinions and execute transactions for clients on certain individual stocks the client desires.

If you utilize our investment advisory services, you will typically give us discretionary authority to place trades without obtaining your consent prior to the transaction through a limited power of attorney in your client agreement with us. Underlying securities within your account will be regularly monitored by the financial advisor who is responsible for the day-to-day investment of your portfolio. We will provide asset allocation and holdings reports at least annually; these reports may also include performance data. We do not have a formal account minimum but retain discretion to decline to engage any client whose portfolio or goals are not a fit for the Firm.

Basic financial planning services are included in the investment advisory services we offer to clients, for clients who are interested in the service. We offer more intensive or complex financial planning services for a separate fee. When we provide financial planning services on a standalone basis, we do not take discretion over your investments or monitor the holdings and performance of your investments on an ongoing basis.

For additional information, please refer to our [ADV Part 2A brochure](#) ("Brochure"), especially [Item 4](#) (services), [Item 7](#) (types of clients) and [Item 13](#) (account monitoring) and [Item 16](#) (discretionary authority).

### [Ask Us](#)

***Given my financial situation, should I choose an investment advisory service? Why or why not?***

***How will you choose investments to recommend to me?***

***What is your relevant experience, including your licenses, education, and other qualifications?***

***What do these qualifications mean?***

## What fees will I pay?

Our investment advisory fees are billed quarterly in arrears and are typically in the form of a percentage of assets for which we have responsibility. Thus, the more assets there are in your account, the more you will pay in fees; the Firm may therefore have incentive to encourage you to increase the assets in your account. In certain investment advisory circumstances as well as when providing standalone financial planning services, the Firm will elect to charge a flat fee. Your specific fee schedule will be identified in your client agreement with us.

In addition to Pettinga's fees, clients are responsible for fees and expenses associated with the investment of their assets, such as brokerage commissions, transaction fees, and other expenses and charges imposed by custodians and broker-dealers

who service client accounts. Clients are additionally responsible for the fees and expenses of mutual funds and exchange traded funds, as well as third-party separate account managers. Fees and costs clients are responsible for are described in greater detail under [Item 5](#) of our Brochure.

*You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.*

#### [Ask Us](#)

*Help me understand how these fees and costs might affect my investments.*

*If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

## **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

We receive certain benefits from the custodians/broker-dealers we recommend to hold your account assets, some of which help us to manage and administer client accounts, and others of which help us to manage and develop our business enterprise. The products and services provided by the custodians/broker-dealers we recommend are a benefit to us, because we do not have to pay for them. As part of our fiduciary duty to clients, we strive at all times to put the interests of our clients first. Clients should be aware, however, that our receipt of economic benefits in and of itself creates a potential conflict of interest and may indirectly influence our suggestion and use of custodians/broker-dealers.

For additional information about these conflicts and how we address them, please refer to [Item 12](#) and [Item 14](#) of our Brochure.

#### [Ask Us](#)

*How might your conflicts of interest affect me, and how will you address them?*

## **How do your financial professionals make money?**

Our financial professionals receive a percentage of the Firm's revenue generated by the client assets they service. In addition, financial professionals who are members of our Firm's management company receive a portion of the Firm's profits (and one member also receives a salary). Our compensation system gives our financial professionals an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us. Compensation of our Firm's financial professionals is unrelated to the type of product in which client assets are invested.

## **Do you or your financial professionals have legal or disciplinary history?**

No. You can go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and its financial professionals.

#### [Ask Us](#)

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

## **Additional Information**

For additional information about our investment advisory services and to request a copy of our Customer Relationship Summary, please contact our Chief Compliance Officer, Tonya F. Borders, at 812.436.4000 or visit [www.pettinga.com](http://www.pettinga.com).

#### [Ask Us](#)

*Who is my primary contact person?*

*Is he or she a representative of an investment adviser or a broker-dealer?*

*Who can I talk to if I have concerns about how this person is treating me?*