

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant: <b>Froshman Financial Investment Advisors</b>	SEC File Number: 801-	Date: <b>3/23/2008</b>
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Froshman Financial Investment Advisors</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Item 1D:	<p><b>Froshman Financial Investment Advisors provides the following services:</b></p> <p><b>Hourly Consultation:</b> Froshman Financial Investment Advisors, ("FFIA") provides hourly consulting services to clients upon request. The fee for this service is \$250.00 per hour. Fees will be discussed and agreed upon in advance. Hourly fees will be billed on a monthly basis, after services have been rendered.</p> <p><b>Managed Accounts:</b> FFIA will either recommend the use of third party asset managers or a custom portfolio managed by FFIA and administered by the Pershing Avail platform to certain clients depending upon the client's needs and investment objectives. In those cases, clients will enter into agreements directly with the third party asset managers or FFIA. FFIA will share a portion of the advisory fees charged by the third party asset managers. For accounts managed by FFIA in Pershing Avail, FFIA does not share the annual fee. Cancellation of advisory agreements will be detailed in the asset management agreement signed by the client. FFIA will offer the services of asset managers including Rochdale Investment Management Services, Assetmark Investment Management, Gemmer Financial Services, Loring Ward, and FFIA managed accounts to its clients, referred to as "Asset Management" in the information that follows. Asset Management is designed as follows:</p> <ol style="list-style-type: none"> <li>1) Determine the investor's risk profile and investment objectives. Advisor determines the investor's investment objectives, investment time horizon, and risk profile by means of an interview process and the completion of a questionnaire.</li> <li>2) Set a relevant asset allocation policy for the client. The investor agrees to one of many mutual fund asset allocation models. The client may also purchase the individual mutual funds without choosing one of the asset allocation models. If the client so chooses, automatic rebalancing to model allocation and recommended model allocation changes may not be available.</li> <li>3) Diversify among asset classes and styles. Asset Management selects the investment managers of the underlying mutual funds. The managers are monitored by Asset Management to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.</li> </ol>

Complete amended pages in full, circle amended items and file with execution page (page 1).

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Item of Form (identify)	Answer
	<p>4) Rebalancing the investor's portfolio. Rebalancing maintains the proper allocation to each asset class in the model. Rebalancing occurs automatically if the underlying mutual funds deviate from the prescribed quarterly allocation by greater than a 2-4% variance, depending upon the models chosen. Rebalancing frequency and whether transactions fees will be charged for such services are determined in the initial agreement signed by the client and advisor.</p> <p>5) Report results. Pershing LLC or Schwab act as the transfer agents and custodians for the client accounts. Pershing LLC and Schwab provide reporting services including consolidated monthly statements, quarterly performance reports, and year-end tax reports.</p> <p>Fee schedules will be disclosed to clients before signing the advisory agreement. Fee schedules are flexible. Accounts will be aggregated to try to reach any applicable fee breakpoints in an attempt to reduce overall fees. Custodians will debit the client's account on a quarterly basis. Fees charged to the account are charged in advance and will be remitted quarterly net of any applicable account and performance reporting charges not charged to the client. Upon written notification, either the Advisor or the client may terminate the agreement. If an agreement is terminated, the quarterly fee that was charged in advance will be prorated and the difference credited to the account.</p> <p>The client will receive monthly statements from account custodians indicating holdings. A quarterly report, indicating market value, cash flows, gains and losses, asset allocation, and performance as it relates to market indices, is also available if the investor elects to receive it. Annually, the client will receive a tax report for the account.</p> <p>The CA Department of Corporations requires the following disclosure: "Comparable services may be available from other sources at a lower or higher cost".</p> <p>Advisory representatives will comply with the registration and qualification requirements in the states where FFIA conducts its advisory business.</p>

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Item of Form (identify)	Answer
Item 5:	<b>Jeffrey S. Froshman</b> <b>Year of Birth: 1953</b> <b>Employment:</b> 2002 to present: Foothill Securities, Inc.: Registered Principal, Branch Manager and Investment Advisory Representative.
Item 6:	Jeffrey S. Froshman is a registered Principal with Foothill Securities, Inc. In connection with this registration, Mr. Froshman may sell securities products to clients. An inherent conflict of interest exists in that Mr. Froshman may receive securities commissions in addition to advisory fees. Clients will be under no obligation to purchase securities through Mr. Froshman or through Foothill Securities, Inc.
Items 7A, B & 8C(1):	As a registered Principal of Foothill Securities, Inc., Jeffrey S. Froshman may execute securities transactions for clients. As a result, Mr. Froshman may receive investment advisory fees and securities commissions. Clients will be informed of the fees and will be under no obligation to purchase securities through Mr. Froshman or through Foothill Securities, Inc.
Item 9B:	FFIA, or Jeffrey S. Froshman may purchase the same securities that are recommended to clients. FFIA will put its clients needs first based on a needs analysis and will follow all related securities regulations in executing the securities trades.
Item 9E:	

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