

OMB APPROVAL

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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Four Ponds Financial Planning						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	101 Town Hall Square	Falmouth,	MA	02540	(508)	403-0060

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|--|----|---|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services | 34 | % |
| <input checked="" type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services..... | 10 | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above... | 55 | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above..... | | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... | 1 | % |
| <input type="checkbox"/> | (8) Provides a timing service | | % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above..... | | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | | | |
|-------------------------------------|--|--------------------------|-----------------------|
| <input checked="" type="checkbox"/> | (1) A percentage of assets under management | <input type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input checked="" type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input type="checkbox"/> | D. Pension and profit sharing plans | | |

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

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities
<input checked="" type="checkbox"/> (1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> H. United States government securities |
| <input type="checkbox"/> B. Warrants | <input checked="" type="checkbox"/> I. Options contracts on:
<input checked="" type="checkbox"/> (1) securities
<input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> J. Futures contracts on:
<input type="checkbox"/> (1) tangibles
<input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input checked="" type="checkbox"/> K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input checked="" type="checkbox"/> (2) oil and gas interests
<input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> F. Municipal securities | |
| <input type="checkbox"/> G. Investment company securities:
<input checked="" type="checkbox"/> (1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

Applicant: Four Ponds Financial Planning

SEC File Number:
801- NA

Date:
07/22/2010

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Most financial planning engagements terminate upon delivery of the plan or advice to the client. In these cases, annual financial check-ups and portfolio reviews are recommended, but it is the client's responsibility to initiate the review. Clients who engage Four Ponds Financial Planning for investment management services will have their accounts reviewed at least quarterly. Reviews are conducted by David J. McPherson, CFP®, Firm principal, whom is limited to an assignment of 100 clients during any 12-month period.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Portfolio "snapshot" reports are provided to financial planning clients who engage Four Ponds Financial Planning on an "as-needed basis." Clients will receive account statements directly from mutual fund companies, trust companies, or brokerage firms maintaining custody of their investments. These statements typically are provided on a monthly or quarterly basis, or as transactions occur. Investment management clients receive an annual consolidated portfolio summary that includes current asset allocation, account totals and information on portfolio gains and/or losses.

Applicant: Four Ponds Financial Planning	SEC File Number: 801-NA	Date: 07/22/2010
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-------------------------------------|--------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet?..... Yes No

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 1D	<p><u>Advisory Services and Fees</u></p> <p>Four Ponds Financial Planning LLC ("Four Ponds" or the "Firm") provides financial planning and investment advisory services to individuals, families and small businesses. These services may be general in nature or focused on particular areas of interest or need, depending upon each client's unique circumstances. Advice is rendered in the areas of asset allocation, investment selection, retirement planning, college planning, estate planning, tax planning, risk management, and cash flow and debt management. Four Ponds employs fundamental, long-term financial planning and investment strategies. The Firm offers two main categories of services: financial planning and investment management.</p> <p><u>Financial Planning</u></p> <p>Clients choosing financial planning service may engage Four Ponds on a limited, "as-needed" basis or as a prelude for the Firm's investment management services. Limited engagements are generally project-based, meant for clients seeking specific advice or recommendations.</p> <p>As part of the financial planning process, Four Ponds conducts an initial review and gathers data to assist the client in determining specific needs, goals, objectives and tolerance for risk. The Firm then analyzes the current financial situation and possible future scenarios. Next, Four Ponds presents the analysis and a written summary of significant observations and recommendations for each area in which the Firm was engaged to provide advice. For limited engagements, the process concludes upon plan presentation or advice rendered and the fee for the initial engagement is due. Clients may re-engage Four Ponds as needed. Periodic financial check-ups are recommended, and it is the client's responsibility to initiate these reviews.</p> <p>Clients may choose a retainer service that includes monitoring of investment portfolio, an annual financial plan update, and ongoing financial planning support. For this service, the client remains responsible for implementing investment recommendations. The cost of this retainer service is based on an estimate of the firm's current hourly rate and the number of hours involved on an annual basis.</p> <p><u>Portfolio Design and Asset Management</u></p> <p>Clients may engage the Firm to provide ongoing investment advisory services, portfolio management and financial advice. This area includes creation of an initial financial plan, development of an investment policy statement, quarterly portfolio reviews, as-needed financial planning updates and assistance with employer-sponsored retirement plans not managed directly by Four Ponds. These services are conducted on a nondiscretionary basis, meaning the Firm will not initiate a transaction without the client's prior approval.</p> <p>Compensation for portfolio design and asset management services is based on the level of assets under management of Four Ponds. There is no minimum account size required but there is a minimum annual fee, paid quarterly.</p>

Schedule F
Page 1 of 7

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 1D (Cont'd)	<p><u>Financial Planning Fees</u></p> <p>Financial planning fees are generally paid on a fixed fee or project-based rate, and assessed based on the normal hourly rate and an estimate of the number of hours involved in the project. Four Ponds current hourly rate is \$180. Upon completion of the initial engagement, additional work may be billed at an agreed upon fixed rate. Fees may be discounted at the discretion of a Firm principal.</p> <p>Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided for \$500 or more and six months or more in advance. Four Ponds does not and will not have custody of client funds or securities.</p> <p>The Firm requires a deposit for initial engagements equal to half of the quoted fee up to a maximum of \$500. The balance of the fee is due upon presentation of the plan or advice to the client. Services to be provided and the project fee are detailed in the written client service agreement. Either party may terminate an engagement upon written notice within five (5) days of signing the client service agreement, at which time no fees would be due. Should the client terminate the engagement after this date, the client is responsible and will be invoiced for any time charges incurred by Four Ponds in preparation of the client's plan.</p> <p>Financial planning fees paid to Four Ponds are separate from fees and expenses charged by mutual fund companies, trust companies, banks, brokerage firms or custodians (service providers) maintaining custody of client assets. The Firm does not receive any portion of these other fees. The only monetary compensation received by Four Ponds is paid by the client. Service provider fees and expenses are outlined in each mutual fund prospectus or separate service provider fee schedule, and clients are encouraged to review each of these relative to their account(s).</p> <p>In some cases, client fees may be paid by a third-party on behalf of the client. For example, FinancialPoint, a subsidiary of ComPsych Corp., will pay financial planning fees on behalf of clients receiving benefits under a Servicemembers' Group Life Insurance policy. Four Ponds does not pay FinancialPoint for client referrals.</p> <p><u>Portfolio Design and Asset Management Fees</u></p> <p>Fees are billed quarterly, in arrears, based upon the market value of the assets under management, including accrued interest, at the end of each quarter. The quarterly fee for new or departing clients will be prorated based on the new contract date or date of contract termination. For accounts managed at the Firm's selected custodian, the client authorizes the custodian to deduct applicable fees from their account and all fees will be clearly noted on client statements; and acknowledging that the Firm, the assigned investment adviser representative, and clearing and custody relationships, in connection with the execution of respective services for the account, shall be entitled to and may share in the fee payable. Four Ponds does not and will not have custody of client funds or securities.</p>

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 1D (Cont'd)	<p><u>Annual Fee</u></p> <p>First \$250,000 will be at..... 1.00%</p> <p>Next \$500,000 will be at..... 0.75%</p> <p>Next \$1,000,000 will be at..... 0.50%</p> <p>Next \$1,750,000 and above will be at..... 0.25%</p> <p>Minimum Account Fee: \$250 per quarter</p> <p>Fees paid to Four Ponds are separate from fees and expenses charged by selected service providers maintaining custody of client assets. Clients may incur transaction costs or administration fees from broker/dealers, trust companies or other service providers. Four Ponds does not receive any portion of these other fees. Service provider fees and expenses are outlined in each mutual fund prospectus or separate service provider fee schedule, and clients are encouraged to review each of these relative to their account(s). The only monetary compensation received by the Firm is paid by the client. All portfolio design and asset management fees are subject to negotiation at the discretion of a Firm Principal.</p> <p>Portfolio design and asset management clients who have engaged Four Ponds prior to July 1, 2010, may have other fee arrangements.</p>
Item 4	<p><u>Methods of Analysis, Sources of Information and Investment Strategies</u></p> <p>Four Ponds believes the appropriate allocation of assets across diverse investment categories is the primary determinant of portfolio returns and is critical in the long-term success of one's financial objectives. If the Firm is engaged to provide investment advice, the client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are then made, in Four Ponds' best judgment, to help client achieve overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. The Firm generally employs a fundamental, long-term philosophy in investment selection and implementation strategies.</p> <p>Four Ponds may choose to aggregate multiple client orders in the same security with the intent of obtaining the most advantageous cost per share to the client. The intent is to seek more favorable prices for all clients participating in the order and the Firm does not receive additional compensation as a result of trade aggregation.</p>
Schedule F Page 3 of 7	

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 5	<p><u>Education and Business Standards</u></p> <p>Four Ponds employees who render financial planning and investment management advice to clients must have a college degree and relevant financial planning and/or investment advisory experience. They must possess or be enrolled in a curriculum designed to achieve the designation of Certified Financial Planner™ (CFP®) practitioner and in good standing with the Certified Financial Planner Board of Standards, Inc. All investment adviser representatives will meet the examination or experience requirements of those jurisdictions in which they provide investment advisory services.</p>
Item 6	<p><u>Education and Business Background</u></p> <p><i>Principal/Financial Planner/Data Security Officer</i> Name: David J. McPherson, CFP® (CRD #5266409) Year of Birth: 1965</p> <p>Education: BA - Political Science; Stonehill College (1987) Certificate in Financial Planning; Boston University (2005) Certified Financial Planner (CFP)™ Exam (2005) NASAA State Investment Adviser Law (Series 65) Exam (2006)</p> <p>Experience: (Most recent 10 years)</p> <p>Four Ponds Financial Planning, LLC; Falmouth, MA Managing Member/Principal 1/2007 to Present</p> <p>The Providence Journal; Providence, RI Deputy Business Editor 7/2002 to 1/2007 Online Reporter/Producer</p> <p>Cape Cod Times; Hyannis, MA Reporter and Bureau Chief 12/1991 to 11/2000</p>
Item 7A	<p><u>Other Business Activities</u></p> <p>David J. McPherson (Principal) concentrates the majority of his time and effort on providing financial planning and investment management services. He is also engaged in freelance writing and editing on business and financial topics for business clients, newspapers, magazines, web sites and other publications of general circulation, and writes a personal finance column for ABCNews.com.</p>

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 9	<p><u>Participation or Interest in Client Transactions</u></p> <p>Periodically, associated persons of the Firm and related parties may hold positions in securities that may also be recommended to clients, however, at no time will associated persons or any related party receive preferential treatment over clients. Four Ponds enforces the applicable rules of the Investment Advisers Act of 1940, including provisions against Insider Trading. The Firm collects, reviews, and maintains a record of securities holdings and transactions executed by any of its associated persons. These records aid in identifying and resolving potential conflicts of interest.</p> <p><u>Code of Ethics</u></p> <p>Four Ponds has adopted a Code of Ethics that sets forth the policies of ethical conduct for all its associated persons. The Firm also adheres to the Code of Ethics and Professional Responsibility adopted by the Certified Financial Planner Board of Standards, Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulation but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.</p> <p>Four Ponds will provide a copy of its Code of Ethics to any client or prospective client upon request, and a copy of the Certified Financial Planner Board of Standards, Inc. Code of Ethics may also be obtained at the web site www.cfp.net/learn/ethics.asp.</p> <p>The Firm also adheres to the National Association of Personal Financial Planners (NAPFA) fiduciary oath as follows: "The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest which will or reasonably may compromise the impartiality or independence of the advisor."</p>
Item 10	<p><u>Conditions for Managing Accounts</u></p> <p>Four Ponds does not impose a minimum asset value requirement for portfolio design and asset management accounts, however, it does impose a minimum quarterly fee of \$250. As a practical matter, the minimum quarterly fee could make it impractical for certain clients to utilize these services. Four Ponds reserves the discretion to reduce fees charged to any client from time-to-time as the firm deems appropriate.</p>

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Item 12	<p><u>Investment or Brokerage Discretion</u></p> <p>Advisory services are conducted on a nondiscretionary basis, meaning the Firm and its employees will not initiate a transaction without the client's prior approval.</p> <p>Four Ponds is not affiliated with any broker or dealer firm, however, it may recommend the services of broker/dealers or custodians based on each client's need, overall cost, and ease of use for the client. The client may limit Firm authority by, for example, directing them to use a particular broker-dealer or imposing guidelines on the amount of investments on a particular company, industry, asset class, or geographical region. When a client elects to use a particular broker-dealer for their account, Four Ponds and service providers assigned may not be able to obtain the best available price or execution, or otherwise freely negotiate transaction terms that may be more favorable to the client. Further, directed arrangements made by the client may result in the client foregoing certain potential benefits the service provider may have been able to obtain for the client by, for example, aggregating trades. All account restrictions, limitations, and rescissions will be made in writing by the client and</p>
Item 13	<p><u>Additional Compensation</u></p> <p>All monetary compensation paid to Four Ponds is paid directly by the client or by a third-party providing benefits to clients under an insurance policy or an employer-sponsored program. The Firm may receive non-cash benefits from service providers recommended to clients. These benefits include electronic client statements and discounts on investment research, educational materials and software. It is Four Ponds' policy to restrict non-cash ("soft dollar") compensation to products and services that directly enhance their ability to render quality advice to clients.</p> <p>The Firm is a member of the Garrett Planning Network (Garrett); the Certified Financial Planner Board of Standards, Inc., and the National Association of Personal Financial Planners, all of whom assist financial planners in fee-only, financial planning practices. Four Ponds may pay membership or operational fees to these entities but nothing is paid to them for client referrals. Clients referred to the Firm by these organizations do not pay more for services than clients who learn about Four Ponds from other referral sources.</p> <p>The Firm participates in a marketing program established between Garrett and The Motley Fool (www.fool.com). The program promotes fee-only financial planners that members of The Motley Fool community may be interested working with, and although this is a marketing program only, Four Ponds has chosen to opt-in to generate additional prospects for its financial planning business. The fee paid is a flat monthly rate, paid to Motley Fool regardless of whether leads are generated or interested parties become clients. Thus, the Firm does not believe this is a "solicitor" relationship but feels the relationship between the two is important and should be disclosed to its clients or prospective clients. Clients referred to Four Ponds by these organizations do not pay more for services than clients who learn about the Firm from other referral sources.</p>

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

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Four Ponds Financial Planning	SEC File Number: 801- NA	Date: 07/22/2010
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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: Four Ponds Financial Planning LLC	IRS Empl. Ident. No.: 20-5906693
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Item of Form (identify)	Answer
Proxy Voting	<p><u>Proxy Voting</u></p> <p>Four Ponds will not exercise proxy voting authority over client securities. The obligation to vote client proxies shall at all time rest with client. Client shall in no way be precluded from contacting the Firm for advice or information about a particular proxy vote, however, Four Ponds shall not be deemed to have proxy voting authority solely as a result of providing such advice to client.</p> <p>Should the Firm inadvertently receive proxy information for a security held in client's account, then Four Ponds will immediately forward such information on to client, but will not take any further action with respect to the voting of such proxy.</p>
Privacy Statement	<p><u>Privacy Statement</u></p> <p>All non-public, personal information exchanged between client and Four Ponds shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by client, or as required by law. To ensure security and confidentiality, the Firm maintains physical, electronic, and procedural safeguards to protect the privacy of its clients.</p>
Business Continuity	<p><u>Business Continuity Plan</u></p> <p>The Firm has developed a business continuity plan to allow for appropriate response to events that pose a significant business disruption to its operations. A statement concerning the current plan is available upon request.</p>
Contact Information	<p><u>Contact Information</u></p> <p>Questions relative to the Firm, its associated staff, or services provided may be made to the attention of the Principal of Four Ponds at the telephone number noted on the first page of this brochure.</p> <p>Additional information about the Firm and other advisory firms is available on the Internet at www.adviserinfo.sec.gov. A search of this site for the Firm can be accomplished by its unique identifier known as an IARD number. The IARD number for Four Ponds is 142683. The disciplinary history, if any, of investment advisors and their representatives may be obtained by calling the Massachusetts Securities Division at (617) 727-3548.</p>
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(Complete amended pages in full, circle amended items and file with execution page (page 1)).