

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

Applicant: Human Investing	SEC File Number: 801-63556	Date: 02.06.2009
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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: AndersonFisher, LLC DBA Human Investing	IRS Empl. Ident. No.: 74-3130983
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Item of Form (identify)	Answer
1A(1)	<p>ADVISORY SERVICES AND FEES</p> <p>Human Investing offers multi-strategy, allocation-based portfolio management, using passive index funds, hedge fund of funds, fixed income, real assets, and private equity/debt. Advice and services are tailored to the stated objectives of the Client. Except as otherwise instructed, Client grants Advisor ongoing and continuous discretionary authority to execute its investment recommendations in accordance with Advisor’s Investment Policy Statement (or similar document used to establish Client’s objectives and suitability) without the Client’s prior approval of each specific transaction. Under this authority Client shall allow Advisor to purchase and sell securities and instruments in this account, arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and act on behalf of the Client in most matters necessary or incidental to the handling of the account, including monitoring certain assets. Unless specifically directed otherwise in writing by the Client, Advisor is not authorized to receive and vote proxies on issues held in the account or receive annual reports. Client will execute instructions regarding Advisor’s trading authority as required by each custodian.</p> <p>In some circumstances, Client grants Advisor non-discretionary authority to execute its investment recommendations in accordance with Advisor’s Investment Policy Statement (or similar document used to establish Client’s objectives and suitability) and the directions and preferences provided to the Advisor by the Client. Non-discretionary authority requires the Advisor to obtain Client’s prior approval of each specific transaction prior to executing investment recommendations, as well as for the selection and retention of sub-advisors to the account.</p> <p>In consideration for the Advisor’s services the Client will pay the Advisor a fee quarterly in advance of the quarter and where applicable, deducted automatically from the Client investment account. The fee will be equal to the per annum fee divided by four. The fee will be based upon the end of quarter market value. Fees for partial quarters at the commencement or termination of this Agreement will be billed or refunded on a pro-rated basis contingent on the number of days the account was under management during the quarter. Quarterly fee adjustments for additional assets received into the account during a quarter will also be provided on the above pro rata basis and will be billed in the next billable quarter. For certain special financial planning projects Advisor charges \$250 per hour or a flat fee per project.</p> <p>Fees may be paid directly to Advisor from the account by the Custodian. Advisor sends to Custodian the fee to be deducted from each account. Management fees are reflected on the Custodian’s monthly statement during any month in which fees are deducted. Payment of fees may result in the liquidation of Client’s securities if there is insufficient cash in the account. Client may be required to pay, in addition to the Advisor’s fee, a proportionate share of any mutual fund’s fees and other charges, including commissions, early redemption fees, and trading fees. While fees may be negotiable in certain situations, Advisor typically uses the following fee schedule:</p> <p style="margin-left: 40px;"> Minimum Account Fee: \$2500 Up to \$1,000,000 1.00 % (100 basis points) \$1,000,001-\$10,000,000 0.75% (75 basis points) Over \$10,000,000 Fee negotiated </p>

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	<p><u>Fees For Special Purpose Assets/Customized Trading Holdings</u></p> <p>A fee of 2% will be charged to Clients with holdings in special purpose assets, including hedge funds, private equity, private debt, along with customized trading accounts. These special purpose assets and customized trading account investments may carry additional fees, including performance fees, charged by the underlying managers. These additional fees are the responsibility of the Client.</p> <p>For purposes of determining value securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other readily marketable securities shall be priced using a pricing service or through quotations from one or more broker dealers. All other assets shall be valued at fair value by the Advisor whose determination shall be conclusive. The Advisor may modify the terms in this Section prospectively on at least 30 days prior written notice.</p> <p>All brokerage commissions and other similar charges incurred in connection with transactions for the account are not the responsibility of the Advisor and will be paid by the Client, unless otherwise agreed upon with the client.</p> <p>The Advisor is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and other transactions in the same or similar securities or instruments for other Clients of the Advisor. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price so obtained. Advisor will direct that confirmations of any transactions effected for the account will be sent, in conformity with applicable law, to the Client.</p> <p>Advisor will use its best judgment and good faith efforts in rendering services to Client. Advisor cannot warrant or guarantee any particular level of account performance, or that any account will be profitable over time. <u>Not every investment decision or recommendation made by Advisor will be profitable.</u> Client assumes all market risk involved in the investment of account assets under the Investment Advisory Agreement and understands that investment decisions made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, Advisor will not be liable to Client for (a) any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by Advisor with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from Advisor's adherence to Client's instructions; or (c) any act or failure to act by a custodian of Client's account. The above language does not relieve Advisor from any responsibility or liability Advisor may have under state or federal statutes.</p> <p>Advisor does not have custody of the assets in the account and shall have no liability to the Client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The Client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer.</p>

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1(B)	<p>Financial Plans:</p> <p>Advisor offers written detailed financial plans, planning and business evaluations on an hourly basis for Clients. Such plans typically include gathering all information necessary to provide Client with appropriate and agreed upon services, which may include one or more of the following: budgeting and cash flow planning, disability planning and income protection, debt management, estate planning, business succession planning, retirement planning and investment planning. The plan considers all Client assets, liabilities, goals and objectives communicated to Advisor.</p> <p>The fee also includes the time and activities necessary to work with Client's attorney and/or accountant in reaching agreement on solutions, as well as assisting those advisors in implementation of all appropriate documents. The Advisor is not responsible for attorney or accountant fees charged to Client as a result of the above activities.</p> <p>Clients are encouraged to review their plans on a regular basis, based on individual circumstances. Hourly fees of \$250 apply to all time spent in accordance with the given project. Hourly fees are billed separate of the investment advisory agreement and can be invoiced or billed directly from the Client's account.</p>
3(L)	<p>TYPES OF INVESTMENTS</p> <p>In most instances, based on the Client's investment objectives and suitability considerations, Advisor typically recommends a customized portfolio based upon modern portfolio theory, asset allocation, and risk adjusted returns. This may include any one of the following investment categories: index funds, hedge fund of funds, real assets, private equity/debt, and fixed income.</p>
5	<p>EDUCATION AND BUSINESS STANDARDS</p> <p>Persons associated with Advisor, other than persons whose functions are strictly clerical, are required to have a college degree and/or a professional designation such as J.D., CPA, CFP, CLU, MBA, a para-planner designation or five years in the securities business. Continuing education in financially related fields is also required of all associates in the firm.</p> <p>The Advisor has adopted a Code of Ethics which all employees are required to follow. The Code of Ethics outlines proper conduct related to all services provided to Clients. Prompt reporting of internal violations is mandatory. The Advisor's chief compliance officer regularly evaluates employee performance to ensure compliance with the code of ethics. A copy of the code of ethics is available to any client upon request.</p>
6	<p>EDUCATION AND BUSINESS BACKGROUND</p> <p>DIRK D. ANDERSON Born May 20, 1963</p> <p><u>Education Background:</u> 1983-1986 Whitworth University, BA, Journalism & Communications, Spokane, Washington</p> <p><u>Business Background:</u> 2004-Present Human Investing, Investment Advisory Representative, Lake Oswego, Oregon 1997-2004 Merrill Lynch, Pierce, Fenner & Smith, Inc., Registered Representative, Lake Oswego, Oregon.</p>

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	1994-1997 Sterling Electronics, Beaverton, Oregon	
	PETER R. FISHER Born August 18, 1973.	
	<u>Educational Background:</u> 1992-1995 Linfield College, BA, Economics, McMinnville, Oregon 2002-2004 George Fox University, Graduate School of Management, MBA, Newberg, Oregon	
	<u>Business Background:</u> 2004-Present Human Investing, Investment Advisory Representative, Lake Oswego, Oregon 1996 -2004 Merrill Lynch, Pierce, Fenner & Smith, Inc., Registered Representative, Lake Oswego, Oregon.	
7(A)(B)	OTHER BUSINESS ACTIVITIES The principal business of Advisor is that of a registered investment advisor and provider of financial planning services.	
9(E)	PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS Advisor or individuals associated with Advisor may buy and sell some of the same securities for its own account that Advisor buys and sells for its Clients. In all instances, where appropriate the Advisor will purchase a security for all of its existing accounts for which the investment is appropriate before purchasing any of the securities for his own account and, likewise, when it determines that securities should be sold, where appropriate will cause these securities to be sold from all of its advisory accounts prior to permitting the selling of the securities from its accounts. In some cases Advisor may buy or sell securities for its own account for reasons not related to the strategies adopted by the Advisor's Clients. Advisor will disclose to advisory Clients any material conflict of interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.	
10	CONDITIONS FOR MANAGING ACCOUNTS There is a \$1,000,000 account minimum although the Advisor has the right to accept less or decline/terminate any account.	
12(A)(B)	INVESTMENT OR BROKERAGE DISCRETION Generally, the Advisor has the authority to determine, without obtaining specific Client consent, the securities bought or sold and the amount of securities bought or sold and commission rates paid. The only restrictions on the above discretionary authority are those set by the Client on a case by case basis. The Advisor makes it a practice to question Clients to determine if there are any limitations to the Advisor's discretionary authority on the above matters.	

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13(B)	<p>Except to the extent that the Client directs otherwise, the Advisor may use its discretion in recommending a broker-dealer. The Client is not obligated to effect transactions through any broker-dealer recommended by Advisor. In recommending broker- dealers, Advisor will generally seek “best execution.” In recommending a broker-dealer the Advisor will comply with its fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934 and will take into account such relevant factors as (a) price, (b) the broker-dealer’s facilities, reliability and financial responsibility, (c) the ability of the broker-dealer to effect transactions, particularly with regard to such aspects as timing, order size and execution of order, (d) the research and related brokerage services provided by such broker or dealer to the Advisor, notwithstanding that the account may not be the direct or exclusive beneficiary of such services and (e) any other factors the Advisor considers to be relevant.</p> <p>Recommending a broker dealer can create a conflict of interest. Accordingly Advisor has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <ol style="list-style-type: none"> 1. A Director, officer, associated person, or employee of Advisor shall not buy or sell securities for his personal portfolio where his decision is substantially derived, in whole or in part, by reason of his employment unless the information is also available to the investing public or reasonable inquiry. No person of Advisor shall prefer his or her own interest to that of the advisory Client; 2. Advisor maintains a list of all securities holdings for itself and anyone associated with its advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer of Advisor; 3. Advisor emphasizes the unrestricted right of the Client to decline to implement any advice rendered, except in situations where Advisor has been granted discretionary authority over the Client’s account; 4. Advisor emphasizes the unrestricted right of the Client to select and choose any broker or dealer, and/or insurance company he/she wishes; and 5. Advisor requires that all associated individuals act in accordance with all applicable federal and state regulations governing registered investment advisory practices. <p>ADDITIONAL COMPENSATION</p> <p>Advisor may execute transactions with broker-dealers that provide research, seminars and execution services. Subject to Section 28(e) of the Securities Exchange Act of 1934, as amended ("Exchange Act"), Advisor may pay broker-dealer commissions for agency transactions that are in excess of the amount of commissions charged by other broker-dealers in recognition of their research, seminar and execution services.</p> <p>But for soft dollar arrangements, Advisor would have to obtain the aforementioned services and products for cash. As a result of receiving such products and services for no cost, Advisor has an incentive to continue to place Client trades through broker-dealers that offer soft dollar arrangements. This interest conflicts with the Clients' interest of obtaining the lowest commission rate available. Therefore, Advisor must determine in good faith, based on the “best execution” policy stated above that such commissions are reasonable in relation to the value of the services provided by such executing broker-dealers.</p>

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	<p>Upon a Client's request, Advisor will make available a description of what the manager obtained through soft dollar arrangements, the names of the broker-dealers providing those fees, products or services, the amount of commissions generated for the requesting Client's account, and other information regarding the use of the particular broker-dealer.</p> <p>Mortgage Marketing Agreement</p> <p>Advisor has engaged in a marketing arrangement with a wholesale mortgage lender where the advisor may be compensated up to 1% of the loan amount should a client or prospect choose to work with their wholesaler. Advisor desires to cooperate and assist the wholesaler in affording our company's clients an opportunity to become acquainted with and possibly apply for one or more mortgage loan products offered by or through our wholesaler. In doing so, the client could save money on typical fees in the mortgage process as well as likely obtaining a better rate.</p>	

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