

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

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Name of Investment Adviser:

Sharkey, Howes & Javer Inc.

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

720 So. Colorado Blvd., Suite 600 S.T.**Denver****CO****80246****(303) 639-5100**

**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 governmental authority.**

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(Schedules 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.

FORM ADV
Part II - Page 2

Applicant:

Sharkey, Howes & Javer Inc.

SEC File Number:

801-**38328**

Date:

2/20/2009

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 | <u>92%</u> |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | <u> % </u> |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | <u>2%</u> |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | <u> % </u> |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | <u> % </u> |
| <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 | <u> % </u> |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | <u>6%</u> |
| <input type="checkbox"/> | (8) | Provides a timing service | <u> % </u> |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | <u> % </u> |

(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 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 checked="" 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).

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Applicant:

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2/20/2009**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"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | J. Futures contracts on: |
| | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> (2) intangibles |
| <input type="checkbox"/> D. Commercial paper | K. Interests in partnerships investing in: |
| | <input type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| G. Investment company securities: | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input 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 checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" 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 checked="" 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 checked="" type="checkbox"/> Option writing, including covered options, uncovered
options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

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Applicant:

Sharkey, Howes & Javer Inc.

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801-**38328**

Date:

2/20/2009**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, 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 given to 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 | • formal education after high school |
| • year of birth | • 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:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (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.)

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

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Applicant:

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801- **38328**

Date:

2/20/2009
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 sells for itself securities that it also recommends 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 supervisory 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 conditions 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 accounts, 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.

Investment Management clients have their accounts maintained including downloading daily valuations and transactions on Advisor's database. Accounts are updated reviewed and rebalanced as appropriate. The Investment Committee meets bi-weekly to discuss client investments. Advisor's fee schedule and services are described in Exhibit A. Triggering events for portfolio rebalancing include changes in client situations and other investment management / performance criteria. Reviewers include the members of the Investment Committee and professional support staff.

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

Account reports detailing current value, progress towards goals, asset allocation, rate of return and other pertinent information are provided to Investment Management clients on a periodic basis. Interim updates are available upon request. Moreover, clients receive monthly statements from an independent custodian.

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

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2/20/2009

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold?

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ?

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☒ ☐

(4) commission rates paid?

Yes No

☒ ☐

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 products 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

☒ ☐

B. directly or indirectly compensates any person for client referrals?

Yes No

☒ ☐

(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:	SEC File Number:	Date:
Sharkey, Howes & Javer Inc.	801- 38328	2/20/2009

Item of Form (identify)	Answer
ADV II Page 2 Item 1-D	<p>A description of Applicant's investment program is fully described within its Fee Schedule, attached as "Exhibit A".</p> <p>Advisory services supplied by Sharkey, Howes & Javer Inc., (Adviser) consist primarily of investment and financial planning advice including the analysis of the individual needs and circumstances of each client and preparation of written or oral advice.</p> <p>Financial Planning fees are agreed in advance and the services provided are described in "Exhibit A". Generally, investment management fees are payable at a rate of one-fourth of one percent (.25%) of the amount of assets under management, charged quarterly, in arrears, through direct account assessment via the custodian. Clients whose assets are invested in shares of mutual funds will pay both a direct management fee to the adviser and an indirect fee through their mutual fund shares.</p> <p>In addition, Client may be charged an initial set-up fee as described on the Fee Schedule, provided, however, Client will never pay more than five hundred (\$500) for work not to be completed within six months. Payments made prior to the rendering of services will generally not be refundable if made pursuant to contractual obligations that have been fulfilled by Adviser, but fair and proportionate refunds shall be made where services have not yet been rendered.</p> <p>Investment Advisory contracts are terminable with written notice at the will of Clients and Sharkey, Howes & Javer, Inc., with fees charged through the date of termination.</p>
Page 3 Item 3 A-J	<p>In general, Adviser's Investment Management services concentrate on no-load mutual funds, U.S. Government Securities, exchange listed individual securities, municipal bonds, corporate bonds and money market accounts. Where Clients own exchange-listed or over-the-counter individual securities, adviser's recommendations regarding such securities will be made in accordance with our understanding of the client's investment objectives and risk tolerance. Adviser will make good faith efforts to seek good execution at reasonable costs for the client, but will not be obligated to seek the lowest possible cost.</p>
Page 3 Item 4 A-B	<p>The selection of specific investments consists of fundamental and technical analysis as it applies to asset allocation based on modern portfolio theory, and specific client needs as determined in personal financial plans and interviews. Allocations are generally made using individual securities, and mutual funds. In its mutual fund selection and review process, Adviser reviews funds and maintains ongoing due diligence. It utilizes an array of information sources, including, but not limited to, industry reports and research, frequent reviews by Adviser's Investment Department and Investment Committee, on-site visits, conferences and conventions. Adviser's representatives also engage in studies of publicly reported information, conference calls, investment-related periodicals, and research material prepared by others, company annual reports or SEC filings, and relationships with mutual fund representatives. Adviser does not engage in timing, or inspections of corporate activities, but utilizes the services of independent analysts who do so in ways deemed to be appropriate. Individual securities held by clients are analyzed on a periodic basis in much the same manner.</p>
Page 3 Item 4-C	<p>Investment strategies are designed to reflect Clients' individual investment goals and risk tolerance.</p>
Page 4 Item 5	<p>General standards of education or business experience that Adviser requires of those involved in determining or giving investment advice to clients include one or more of the following.</p> <ol style="list-style-type: none"> 1. The rights to use trademarks "CFP" and "Certified Financial Planner" 2. Accreditation as a Chartered Financial Analyst (CFA) or Accredited Investment Fiduciary (AIF).

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

Applicant:	SEC File Number:	Date:
Sharkey, Howes & Javer Inc.	801- 38328	2/20/2009

Item of Form (identify)	Answer
Page 4 Item 6	<p>Eileen Mary Sharkey Born June 21, 1946 Education: Bachelor of Arts degree from the University of London; London, England 1967. Bachelor of Arts degree from Newman College, Wichita, Kansas, 1971. College for Financial Planning, Denver, Colorado, 1978; rights to use trademarks "CFP" and "Certified Financial Planner" Business background for past five years: Sharkey, Howes & Javer, Inc. 12/90 to present.</p> <p>Lawrence Edward Howes Born November 3, 1953 Education: Master of Business Administration from Regis University of Denver, Colorado 1998. Bachelor of Science in Management degree, Metropolitan State College, Denver, Colorado, 1990. Undergraduate studies in the Canal Zone College, Panama 1977. College for Financial Planning, Denver, Colorado, 1987; rights to use trademarks "CFP" and "Certified Financial Planner" University of Pittsburgh 2004, rights to use the marks "AIF®" "Accredited Investment Fiduciary" Business background for past five years: Sharkey, Howes & Javer, Inc. 12/90 to present.</p> <p>Joel Barry Javer Born September 2, 1949 Education: Bachelor of Science degree in Engineering, the University of Oklahoma, Norman, Oklahoma, 1972. American College, Chartered Life Underwriter, CLU, 1983 College for Financial Planning, Denver, Colorado, 1987; rights to use trademarks "CFP" and "Certified Financial Planner" Business background for past five years: Sharkey, Howes & Javer, Inc. 12/90 to present.</p>
Page 4 Item 7A	Adviser is engaged in the business of providing personal financial planning. In this process, Adviser may engage in non-investment related financial advice, including business planning, financial modeling and forecasting, and advice related to establishing goals and making personal financial decisions. Adviser occasionally performs expert witness work in support of the litigation process, gives speeches and seminars, and writes books, articles and essays.
Page 5 Item 9-E	Adviser and related persons may own interests in mutual funds, publicly traded stocks, US Treasuries, or other securities that may be recommended to clients. In no event will such recommendations be made where the ownership interests of a related person is more than "de minimus" or where the related person could influence the value of personal holdings through the making of such a recommendation. See Code of Ethics attached as "Exhibit B."
Page 5 Item 10	There are several investment programs available labeled STEPS and MAPS and CUSTOM as described on the attached Fee Schedule.
Page 6 Item 12-A-B	<p>Participation in STEPS, MAPS and CUSTOM accounts requires that Adviser have the authority to buy and sell portfolio assets in the amounts Adviser determines without obtaining specific client consent.</p> <p>Clients shall give Adviser limited discretionary authority to effect transactions within an account either through Clients' written contract with Adviser or, through Clients' arrangements with custodian or other service provider. This discretion is limited to the ability to conduct activity within the account and does not enable Adviser to direct delivery of funds or securities in any</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
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Item of Form (identify)	Answer
	<p>manner that is not for the direct benefit of the Client. In addition, Adviser is generally given authority to deduct Adviser's fees directly from Clients' account(s). In such instances, Adviser provides a copy of the billing to the Client. Adviser does not receive compensation for effecting securities transactions.</p> <p>Adviser participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member NASD/SIPC. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and NASD member. TD Ameritrade offers to independent investment advisers services which include custody of securities, trade execution, clearance and settlement of transactions. Adviser receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 13.A. below.) Adviser and/or Advisory Representatives may receive benefits such as assistance with conferences and educational meetings from product sponsors.</p> <p>Adviser also participates in TD Ameritrade's institutional customer program and Adviser may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Adviser's participation in the program and the investment advice it gives to its Clients, although Adviser 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): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading; 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 Adviser by third party vendors.</p> <p>Some of the products and services made available by TD Ameritrade through the program may benefit Adviser but may not benefit its Client accounts. These products or services may assist Adviser in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Adviser manage and further develop its business enterprise. The benefits received by Adviser or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, the firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Adviser or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Adviser's choice of TD Ameritrade for custody and brokerage services.</p> <p>Adviser receives certain benefits from independent custodians including computer linkages, discounts from selected software vendors, plus some preferential custodial pricing and/or services upon request. These discounts and services generally provide benefit to all Advisers' clients. Although Adviser seeks access to the most advantageous commission and fee schedule available to Advisory clients through each independent custodian, less expensive brokerage transaction services may be available through other discount sources.</p>
Page 6 Item 13-A	Adviser and related persons may occasionally receive minimal economic benefits from non-clients. Such economic benefits typically occur in the normal course of business, are part of Adviser's due diligence and Advisory efforts and may take the form of meals and entertainment, shared expenses for travel, food and lodging for attendance at education and due diligence meetings, gifts of nominal

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

Applicant:	SEC File Number:	Date:
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Item of Form (identify)	Answer
	<p>value at conventions or holiday seasons, and practice management aids or publications. Adviser is sensitive to issues that may arise concerning “conflicts of interest” and does not believe that any of these nominal economic benefits adversely influences its objectivity or negatively influences its sense of fiduciary obligations. Adviser believes that these nominal economic benefits fall within Section 28(e) safe harbor of the Securities Exchange Act of 1934.</p> <p>Adviser has engaged ePlan Services, Inc., for the provision and management of a private-labeled (i.e., SHJ401k) Internet-based 401(k) recordkeeping and administration service. ePlan shares a portion of the one-time set-up fee as an incentive to offset general expenses associated with marketing activities undertaken by Adviser to promote this private-labeled 401(k). No additional fees are charged to any client for such fee sharing arrangements. Such arrangements are fully disclosed at the time of contract.</p>
Page 6 Item 13-B	<p>From time to time, Adviser may compensate others for referrals. Details are provided to clients at the time of contract.</p> <p>Adviser is endorsed by the Colorado Medical Society (CMS), the Colorado Dental Association (CDA), and the Wyoming Dental Association (WDA), to provide financial planning and investment advisory services to organization members. Adviser compensates the CMS, CDA and the WDA under a specific contract with its members, and the existence of this arrangement is disclosed to the Client by the Adviser and applies only to members of the CMS, CDA and the WDA. Adviser also compensates Firor & Company CPAs for referrals it receives. Clients are advised of this relationship at the time of contract.</p> <p>Adviser receives client referrals from Hewitt Financial Services LLC via Hewitt AdvisorConnection. Hewitt is a registered investment adviser and broker-dealer independent of and unaffiliated with Adviser. A participation fee is paid to Hewitt by Adviser that includes a percentage of the fees the client owes to Adviser plus an annual retainer. Adviser would pay a separate fee to Hewitt if custody of a referred client’s account were transferred to a custodian not having a fee-sharing arrangement with Hewitt.</p> <p>Adviser pays Charles Schwab & Co., a Participation Fee quarterly from referred clients’ accounts regardless of the custodian used due to Adviser’s past participation in Schwab Advisor Network. Schwab does not supervise Adviser and has no responsibility for Advisers management of client portfolios or other services. Adviser has an incentive to recommend that those clients referred by Schwab, and their family members, maintain their accounts in custody at Schwab. Thus, Adviser may have an incentive but not the duty to cause trades for such clients to be executed through Schwab rather than another Broker-Dealer.</p> <p>Adviser may receive client referrals from TD Ameritrade, Inc. (“TD Ameritrade”) through its participation in TD Ameritrade AdvisorDirect (the “referral program”). In addition to meeting the minimum eligibility criteria for participation in AdvisorDirect, Adviser may have been selected to participate in AdvisorDirect based on the amount and profitability to TD Ameritrade of the assets in, and trades placed for, client accounts maintained with TD Ameritrade. TD Ameritrade is a discount broker-dealer independent of and unaffiliated with Adviser and there is no employee or agency relationship between them. TD Ameritrade has established the referral program as a means of referring its brokerage customers and other investors seeking fee-only personal investment management services or financial planning services to independent investment advisers. TD Ameritrade does not supervise Adviser and has no responsibility for Adviser’s management of client portfolios or Adviser’s other advice or services. Adviser pays TD Ameritrade an on-going fee for each successful client referral. This fee is usually a percentage (not to exceed 15%) of the advisory fee that the client pays to Adviser (“Solicitation Fee”). Adviser will also pay</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

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Sharkey, Howes & Javer Inc.	801- 38328	2/20/2009

Item of Form (identify)	Answer
	<p>TD Ameritrade the Solicitation Fee on any advisory fees received by Adviser from any of a referred client's family members, including a spouse, child or any other family member who resides with the referred client and hired Adviser on the recommendation of such referred client. Adviser will not charge clients referred through AdvisorDirect any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees paid to TD Ameritrade to its clients. For information regarding additional or other fees paid directly or indirectly to TD Ameritrade, please refer to the TD Ameritrade AdvisorDirect Disclosure and Acknowledgement Form.</p> <p>Adviser's participation in AdvisorDirect raises potential conflicts of interest. TD Ameritrade will most likely refer clients through AdvisorDirect to investment advisers that encourage their clients to custody their assets at TD Ameritrade and whose client accounts are profitable to TD Ameritrade. Consequently, in order to obtain client referrals from TD Ameritrade, Adviser may have an incentive to recommend to clients that the assets under management by Adviser be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. In addition, Adviser has agreed not to solicit clients referred to it through AdvisorDirect to transfer their accounts from TD Ameritrade or to establish brokerage or custody accounts at other custodians, except when its fiduciary duties require doing so. Adviser's participation in AdvisorDirect does not diminish its duty to seek best execution of trades for client accounts.</p>

Exhibit A

INVESTMENT SERVICES AND FEE SCHEDULE

One-time Fee per account for Portfolio Design, Strategic Implementation and Asset Transfers (total fee not to exceed \$500):

Account size \$0- \$49,999	\$50
Account size \$50,000-\$149,999	\$100
Account size greater than \$150,000	\$250

Annual Asset Management Fees:

The first \$1,000,000	1.00% of portfolio assets
The next \$1,000,001 up to \$3,000,000	0.80% of portfolio assets
The next \$3,000,001 up to \$5,000,000	0.60% of portfolio assets
Over \$5,000,000	0.50% or less of portfolio assets

All fees are billed and payable quarterly in arrears. When the fixed income portion exceeds 60% of the total portfolio, fees pertaining to the fixed income portion of the portfolio are billed at a maximum of 0.50% per year.

The above fees are separate from any Financial Planning services.

Client specifically acknowledges that **Client** has read and understood the terms of this **Investment Advisory Agreement**, and further consents to the investment of the account(s).

Client: _____ **Date:** _____ **Client:** _____ **Date:** _____

Exhibit B

Code of Ethics

Employment with Sharkey, Howes & Javer, Inc., carries with it a responsibility to be constantly aware of the fiduciary obligations owed our clients and understand the importance of ethical conduct. Employees must refrain from taking part in, or exerting influence on, any transaction or situation in which their own interests take precedence over the best interests of SHJ clients. All SHJ employees will receive and acknowledge the receipt of this Code of Ethics.

It is impossible in a general policy statement to define all the possible circumstances and relationships that could be considered unethical but the list below represents behavior and responsibilities that all employees of SHJ are required to embrace.

1. We clearly understand our fiduciary obligation and we adhere to the highest standard of truthfulness, integrity and trustworthiness. We put clients' interests ahead of firm interests.
2. We maintain confidentiality of our clients' information and circumstance.
3. We have an obligation to our clients to maintain the utmost good faith and provide full and fair disclosure of all material facts.
4. We will comply with all relevant Federal, State and local Rules, Regulations and Laws and the SHJ Policies and Procedures Manual.

Any violation of these policies will subject the employee to an immediate review and possible disciplinary action and/or termination. This Code of Ethics also requires any employee of SHJ to report, promptly, any violations of this Code of Ethics or the Policies and Procedures Manual to the firm's chief compliance officer or to any other officer, director or other designated person.

All employees are required to timely report, and the CCO will review, all personal securities transactions and holdings at least quarterly.

This Code of Ethics will be reviewed annually.