

(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:
SIGMA Financial Services, Inc.

IRS Empl. Ident. No.:
54-1874503

Item of Form (identify)	Answer
1D	<p>SERVICES</p> <p>INVESTMENT SUPERVISORY SERVICES</p> <p>Sigma Financial Services, Inc. (hereinafter SFSI) provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, SFSI develops a client's personal investment policy and creates and manages a portfolio based on that policy. SFSI provides this service to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations. SFSI manages these advisory accounts on both a discretionary and non-discretionary basis. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).</p> <p>SFSI will create a portfolio of no-load and load-waived mutual funds and / or exchange-traded funds (ETFs). SFSI will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. The funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf. Clients will retain individual ownership of all securities.</p> <p>BLUE CHIP PORTFOLIO MANAGEMENT</p> <p>SFSI also manages investment advisory accounts not involving Investment Supervisory Services on a discretionary basis only. Based on SFSI's belief that a substantial portion of the market's total return has come from stock dividends, SFSI also offers a management strategy whereby it will create a concentrated portfolio of blue-chip stocks (primarily market capitalization of more than \$10 billion) and exchange-traded funds (ETFs), based on proprietary modelling, that aims at dividends/total return and tax efficiency.</p> <p>For these accounts, SFSI will ensure that the following conditions are met and maintained:</p> <p>1) SFSI will manage each client's account on the basis of the client's financial situation and investment objectives and any reasonable investment restrictions the client may impose;</p>

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	<p>2) SFSI will obtain sufficient client information to be able to provide individualized investment advice to the client. At least annually, SFSI will contact the client to determine whether there have been any changes in the client's financial situation or investment objectives and whether the client wishes to impose investment restrictions or modify existing restrictions.</p> <p>On a quarterly basis SFSI will notify the client in writing to notify SFSI if there have been changes in the client's financial situation or investment objectives and whether the client wishes to impose investment restrictions or modify existing restrictions. These quarterly notifications will include the means through which contact shall be made to SFSI;</p> <p>3) SFSI will be reasonably available to consult with the client;</p> <p>4) Each client is able to impose reasonable investment restrictions on the management of the account;</p> <p>5) Each client will receive a quarterly statement with a description of all account activity; and,</p> <p>6) Each client will retain certain indicia of ownership of the securities and funds in the account, e.g., the ability to withdraw securities, vote securities, among others.</p> <p>MONEY MANAGER SEARCH AND MONITORING</p> <p>SFSI may also perform management searches of various independent registered investment advisers on behalf of a client. SFSI in provides its clients with investment advisory services, including assistance in asset allocation, portfolio optimization and investment policy development, manager selection and proposal development and periodic client reporting. Based on a client's individual circumstances and needs, SFSI will determine which independent adviser's portfolio management is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser.</p> <p>If SFSI believes that a particular independent adviser is performing inadequately, or if SFSI believes that a different manager is more suitable for a client's particular needs, then SFSI may suggest that the client contract with a different adviser. Under this scenario, SFSI will assist the client in selecting a new adviser, and then monitor that adviser's performance. However, any move to a new manager is solely at the discretion of the client.</p> <p>SFSI charges for its services as a percentage of assets under management. Such fees are due and payable quarterly, in advance, and are based upon the market value of the client's account assets as determined by the custodian as of the close of business on the last day of the previous calendar quarter. Fees for the initial quarter will be adjusted pro-rata based upon the number of calendar days in the calendar quarter that the Agreement goes</p>

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

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	<p>into effect. Fees may be negotiable.</p> <p>In addition to the fees set out above, clients are responsible for the investment manager fees imposed by managers selected by the client for portfolio management and any brokerage and custody fees which may be imposed.</p> <p>PENSION CONSULTING</p> <p>SFSI provides several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, SFSI will also offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Selection and Monitoring Services are comprised of four distinct services. Clients may choose to use any or all of these services.</p> <p><u>Investment Policy Statement Preparation (hereinafter referred to as "IPS") :</u></p> <p>SFSI will meet with the client (in person or over the telephone) to determine the client's investment needs and goals. SFSI will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.</p> <p><u>Selection of Investment Vehicles :</u></p> <p>SFSI will review various investments, consisting exclusively of mutual funds (both index and managed) to determine which of these investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the Investment Policy Statement. Under certain circumstances, SFSI may also recommend group annuities to clients as part of this service.</p> <p><u>Monitoring of Investment Performance:</u></p> <p>Client investments will be monitored continuously based on the procedures and timing intervals delineated in the Investment Policy Statement. Although SFSI will not be involved in any way in the purchase or sale of these investments, SFSI will supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.</p> <p><u>Employee Communications:</u></p> <p>For pension, profit sharing and 401(k) plan clients wherein there are individual accounts</p>	

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	<p>with participants exercising control over assets in their own account ("self-directed plans"), SFSI also provides quarterly educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by SFSI and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.</p> <p>FEE SCHEDULE</p> <p>INVESTMENT SUPERVISORY SERVICES/MONEY MANAGER SEARCH AND MONITORING</p> <p>The annual fee for Investment Supervisory Services and SFSI's fees for conducting money manager searches will be charged as a percentage of assets under management (or consultation in the case of money manager searches), according to the schedules below:</p> <p><u>Account Size Annual Fee (%)</u></p> <p>\$0 - \$1 million 1.00% \$1 million - \$2.5 million 0.75% \$2.5 million - \$5 million 0.50% \$5 million - \$10 million 0.25% \$10 million and above Negotiable</p> <p>A minimum of \$250,000 of assets under management is recommended for this service. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the month end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter. Clients may request to be invoiced in arrears at the end of each calendar quarter based upon month end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the preceeding quarter.</p> <p>The above scheduled fees are increased by 0.25% if the client has granted SFSI has discretionary authority over his/her account. SFSI's Portfolio Management service may also be offered as a "bundled" service with Money Manager Search and Monitoring, in which case a different fee arrangement is negotiated with the client.</p> <p>PORTFOLIO MANAGEMENT</p>

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	<p>The annual fee for SFSI Blue-Chip Dividend Portfolio Management Service will be charged as a percentage of assets under management according to the schedule below:</p> <p><u>Account Size Annual Fee (%)</u></p> <p>Less than \$250,000 1.25%</p> <p>\$250,001 - \$1 million 0.90%</p> <p>\$1million - \$2.5million 0.65%</p> <p>\$2.5 million - \$5 million 0.55%</p> <p>\$5 million - \$10 million 0.50%</p> <p>\$10 million and above Negotiable</p> <p>A minimum of \$250,000 of assets is recommended for this service, although this may be negotiable at SFSI's discretion. SFSI also requires a minimum annual fee of \$2,500 for this service. Clients will be invoiced in advance at the beginning of each calendar quarter based on the month end values (market value or fair market value in the absence of fair market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter. Clients may request to be invoiced in arrears at the end of each calendar quarter based upon month end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the preceeding quarter.</p> <p>PENSION CONSULTING</p> <p>SFSI charges Pension Consulting clients a percentage of assets under consultation for its services. The fee will typically range from 0.25% to 0.75% per year, as agreed upon with each client individually. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the month end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter.</p> <p>GENERAL INFORMATION ON FEES</p> <p><u>Negotiability of Fees:</u> The above schedule is negotiable and can be increased or decreased based upon the type of account and the services performed in connection with the account. In certain circumstances, all account minimums may be negotiable. However, SFSI charges a minimum fee of \$25 per billing period as a minimum fee.</p> <p><u>Fee Calculation:</u> The fee charged is calculated as described above and is not charged on</p>

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	<p>the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (Section 205(a)(1) of the Investment Advisers Act of 1940, as amended).</p> <p><u>Termination of Advisory Relationship</u>: A client agreement may be canceled at any time, by either party, for any reason upon receipt of thirty days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Refunded fees will be prorated based upon the number of days in the quarter that assets remained under management over the total number of days in the quarter. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.</p> <p><u>Mutual Fund Fees and Expenses</u> : All fees paid to SFSI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of SFSI. In that case, the client would not receive the services provided by SFSI which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by SFSI to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.</p> <p><u>Proxies</u>: As a matter of firm policy, SFSI does not vote proxies on behalf of clients. Clients are responsible for voting their own proxies. However, SFSI may provide clients with consulting assistance regarding proxy issues.</p> <p><u>Advisory Fees in General</u>: Clients should note that similar advisory services may (or may not) be available from other registered investment advisers for similar or lower fees.</p> <p><u>SFSI in General</u> : This Schedule F narrative provides clients with information regarding SFSI and its advisory services that should be considered before becoming a client of SFSI. This narrative also provides information about the qualifications and business practices of SFSI. The information in this Schedule F narrative has not been approved or verified by the SEC or by any state securities authority. Any representation to the contrary is illegal. Additional information about SFSI is available on the Internet at "www.adviserinfo.sec.gov". You can search this site by a unique identifying number, known as a CRD number. The CRD number for SFSI is 108099.</p> <p>EDUCATION AND BUSINESS STANDARDS</p>

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	<p>Advisory persons associated with SFSI must possess, minimally, a college degree and/or appropriate business experience.</p> <p>EDUCATION AND BUSINESS BACKGROUND</p> <p>DONALD J. POTTER, JR. Born: 1949</p> <p><u>Education:</u></p> <p>Graduated from Roanoke College in 1971 with a B.A. in Economics.</p> <p><u>Employment :</u></p> <p>Independent Insurance Broker from 04/75 to Present. President of Benefit Strategies, Inc. from 06/79 to Present. President of SIGMA Investments, Inc. from 11/97 to 09/04. President and Chief Compliance Officer of Sigma Financial Services, Inc. from 11/97 to Present.</p> <p>OTHER BUSINESS ACTIVITIES</p> <p>SFSI is affiliated through both ownership and control with Benefit Strategies, Inc., a third-party pension administrator and actuarial consulting firm. SFSI shares office space and reimburses Benefit strategies, Inc. for administrative and clerical services provided through management fees and direct invoicing based upon time and charges at Benefit Strategies staff's' normal hourly rates billed to Benefit Strategies' clients.</p> <p>In addition, Benefit Strategies is licensed as a general insurance agency. SFSI may refer clients to BSI and vice versa. However, no referral fee of any kind will be paid for said referrals.</p> <p>As disclosed under Item 1D, it is conceivable that SFSI may make group annuity recommendations as part of its pension consulting, and if so will typically recommend Donald Potter, President of SFSI, and Benefit Strategies for implementation of any such recommendations, for which Benefit Strategies, Inc. will receive separate and typical compensation. However, clients are not under any obligation to engage this individual when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.</p> <p>While this individual endeavors at all times to put the interest of the clients first as part of SFSI's fiduciary duty, clients should be aware that the receipt of additional compensation</p>

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	<p>itself creates a conflict of interest, and may affect the judgment of this individual when making recommendations.</p> <p>It is anticipated that Donald J. Potter will spend approximately 40% of his time on all related activities.</p> <p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</p> <p>SFSI has adopted a Code of Ethics which sets forth high ethical standards of business conduct that the SFSI requires of its employees, including compliance with applicable federal securities laws. SFSI's Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by SFSI's covered persons. Among other things, SFSI's Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. SFSI's code also includes oversight, enforcement and recordkeeping provisions. A copy of SFSI's Code of Ethics is available to SFSI's advisory clients upon request to the Chief Compliance Officer at SFSI's principal office address.</p> <p>It is the expressed policy of SFSI that no person employed by SFSI may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.</p> <p>SFSI or individuals associated with SFSI may buy or sell securities identical to those recommended to customers for their personal accounts. Additionally, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.</p> <p>As these situations represent a conflict of interest, SFSI has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <p>1) A director, officer or employee of SFSI shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of SFSI shall prefer his or her own interest to that of the advisory client.</p> <p>2) SFSI maintains a list of all securities holdings for itself, and anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of SFSI.</p> <p>3) All clients are fully informed that certain individuals may receive separate compensation when effecting transactions during the implementation process.</p> <p>4) SFSI emphasizes the unrestricted right of the client to decline to implement any advice</p>	

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	<p>rendered, except in situations where SFSI is granted discretionary authority of the client's account.</p> <p>5) SFSI emphasizes the unrestricted right of the client to select and choose any broker or dealer and/or insurance company (s)he wishes.</p> <p>6) SFSI requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.</p> <p>7) Any individual not in observance of the above may be subject to termination.</p> <p>SFSI may aggregate mutual fund trades for itself or for its associated person with client trades. However, as all fund shares are purchased at the previous day's Net Asset Value (NAV), the aggregation of personal transactions with client trades does not raise any regulatory issues.</p> <p>CONDITIONS FOR MANAGING AN ACCOUNT</p> <p>SFSI recommends a minimum account of \$250,000 for Investment Supervisory Services accounts, and requires a minimum account size of \$250,000 for Blue Chip Portfolio Management account. However, under certain circumstances these minimums may be negotiable.</p> <p>INVESTMENT DISCRETION</p> <p>For discretionary clients, SFSI requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.</p> <p>BROKERAGE RECOMMENDATIONS</p> <p>INVESTMENT SUPERVISORY SERVICES</p> <p>SFSI participates in the Schwab Institutional (SI) services program offered to independent investment advisers by Charles Schwab & Company, Inc., an NASD registered broker dealer. As SFSI does not have the discretion to choose the broker dealer or the commission rates to be paid, clients must direct the use of a particular broker dealer. SFSI requests that clients direct SFSI to place all trades through Schwab. SFSI has evaluated Schwab and believes that Schwab will provide SFSI clients with a blend of execution services, commission costs and professionalism that will assist SFSI in obtaining best execution for transactions. While SFSI has a reasonable belief that Schwab is able to</p>

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	<p>obtain best execution and competitive prices, SFSI will not be independently seeking best execution price capability through other broker dealers. SFSI reserves the right to decline acceptance of any client account that directs the use of a broker dealer other than Schwab, if SFSI believes that this would adversely affect SFSI's duty to obtain best execution.</p> <p>In directing the use of Schwab, it should be understood that SFSI will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.</p> <p>As SFSI primarily recommends open-end investment company shares on a no-load basis, typical trading issues such as blocking trades, volume discounts, price negotiation and commissions do not apply to these transactions.</p> <p>PORTFOLIO MANAGEMENT</p> <p>As SFSI does not have the discretion to choose the broker-dealer or the commission rates to be paid, clients must direct the use of a particular broker- dealer. SFSI requests that Blue Chip Portfolio Management clients direct SFSI to place all trades through Charles Schwab Institutional. SFSI has evaluated Charles Schwab Institutional for this service and believes that Charles Schwab Institutional will provide SFSI clients with a blend of execution services that will assist SFSI in obtaining best execution for transactions. While SFSI has a reasonable belief that Charles Schwab Institutional are able to obtain best execution and competitive prices, SFSI will not be independently seeking best execution price capability through other broker dealers. SFSI reserves the right to decline acceptance of any client account that directs the use of a broker dealer other than Charles Schwab Institutional, if SFSI believes that this would adversely affect SFSI's duty to obtain best execution. Charles Schwab Institutional has offered reduced fees to clients who utilize electronic confirm delivery in lieu of paper confirms and where SFSI trades are delivered electronically.</p> <p>In directing the use of Charles Schwab Institutional, it should be understood that SFSI will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.</p> <p>For Portfolio Management accounts, SFSI will block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple clients accounts so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading allows SFSI to execute equity trades in a more timely, equitable</p>	

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	<p>manner and may reduce overall commission charges to clients.</p> <p>MONEY MANAGER SEARCH AND MONITORING</p> <p>Clients should refer to the disclosure document(s) of recommended advisers for information on the brokerage recommendations for those entities.</p> <p>PENSION CONSULTING</p> <p>Pension consulting clients will be required to select their own broker -ealers and insurance companies for the implementation of recommendations. SFSI recommend any one of several brokers. SFSI clients must independently evaluate these brokers before opening an account.</p> <p>The factors considered by SFSI when making this recommendation are the broker's ability to provide professional services, SFSI's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. SFSI's pension consulting clients may use any broker or dealer of their choice.</p> <p>ADDITIONAL COMPENSATION</p> <p>SFSI and/or its principal executive officers may, from time to time, receive incentive awards for the recommendation/introduction of investment products. The receipt of this compensation may affect SFSI's judgment in recommending products to its clients.</p> <p>While these individuals endeavor at all times to put the interest of the clients first as part of SFSI's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.</p> <p>SFSI encourages Investment Supervisory Service clients to establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/NYSE, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides SFSI with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor's clients' account assets are maintained at Schwab Institutional. Schwab Institutional's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly</p>

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	<p>higher minimum initial investment. Schwab Institutional also makes available to SFSI other products and services that benefit SFSI but may not benefit its clients' accounts. Some of these other products and services assist SFSI in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of SFSI's fees from its clients' accounts, and assist with back-office support, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of SFSI's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide SFSI with other services intended to help SFSI manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing.</p> <p>The availability to SFSI of the foregoing products and services is not contingent upon SFSI committing to Schwab Institutional any specific amount of business (assets in custody or trading).</p> <p>SFSI may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. SFSI is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940. As such, appropriate disclosure shall be made, all written instruments will be maintained by SFSI and all applicable Federal and/or State laws will be observed.</p> <p>CODE OF ETHICS</p> <p>The Adviser has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Adviser and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, receipt and giving of gifts, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code of Ethics to any client or prospective client upon request.</p>

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