

**CAPITAL ASSET ADVISORY
SERVICES LLC
WEALTHMARK PROGRAM
ACCOUNTS**

WealthMark Program Brochure

Sponsored by:
Capital Asset Advisory Services, LLC
15744 South Peacock Road
Haslett, MI 48840
(517) 339-7662

This brochure provides clients with information about Capital Asset Advisory Services, LLC (“CAAS”) and the Capital Asset Advisory Services, LLC’s WealthMark Program (the “Program”). You should consider the information in this brochure carefully before becoming a Program client. Please note that this information has not been approved or verified by any governmental authority.

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Program Description

CAAS' Program has been designed to connect CAAS' clients with professional in-house money managers and investment vehicles suitable for their financial circumstances and investment objectives. In addition, Program clients will receive additional services such as a written comprehensive lifetime financial plan updated annually and basic income tax preparation.

Capital Asset Advisory Services, LLC Plan

At the beginning of each client relationship, CAAS prepares a plan ("Plan") for the client. The Plan may include CAAS' recommendations regarding one or more of the following: investment portfolio analysis, design and performance reports, cash flow projections, retirement planning, education funding, estate planning, tax planning, employee benefits review, risk management and insurance. In connection with the Plan or after it is complete, clients may request that CAAS assist them to implement their Plans using the Program.

Capital Asset Advisory Services, LLC Services

CAAS' WealthMark Program Accounts. CAAS' WealthMark Assets will be managed by CAAS on a discretionary basis. CAAS will review the WealthMark Assets on a regular and continuous basis and make recommendations as CAAS deems appropriate. CAAS typically recommends mutual funds that are appropriate given the client's financial circumstances and investment goals for the WealthMark Program Accounts, but may also recommend other securities or money management programs from time to time. CAAS selects mutual funds for inclusion in its recommended list of funds based on style, past performance, experience and track records of fund managers, and risk ratings as established by independent rating services. CAAS' recommendations of other securities will be based on the client's particular needs, and CAAS' independent review of the appropriateness of the securities to assist the client to meet those needs.

Because the WealthMark Program Accounts will be managed on a discretionary basis, CAAS will not implement any recommendation without the client's prior approval. CAAS will act as the client's agent to implement such recommendation in accordance with the client's instructions. The client agrees to review trade confirmations received from the client's custodian and notify CAAS immediately of any errors.

WealthMark Accounts accounts are classified as either (1) actively managed accounts or (2) tactical allocation accounts. They are defined as follows:

- 1) Actively managed accounts are reviewed daily by the Portfolio Manager and are actively traded based on target allocations and investment strategies set with the client. WealthMark Accounts allow for continuous professional money management by our in-house experienced staff.
- 2) Tactical allocation accounts use an active management portfolio strategy that rebalances the percentage of assets held in various categories in order to take advantage of market pricing anomalies or strong market sectors using advisor guide buying signals from momentum. The client could be fully invested in both actively managed and tactical allocation accounts based on the Investment Policy Counsel's decision.

Brokerage and Custody of Program Accounts

CAAS will direct transactions for WealthMark Program Accounts to such broker-dealers as they may select, unless the client gives specific directions otherwise. In directing or recommending brokerage, CAAS seeks “best execution” for client accounts, which is a combination of a number of judgmental factors including price, execution quality and client needs. Recognizing the value of these judgmental factors, brokers selected or recommended may charge commissions that are higher than the lowest commissions that might otherwise be available.

CAAS has a relationship with TD Ameritrade Institutional, a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade "), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade will provide custody and execution services in accordance with the terms set forth in your agreement. CAAS reasonably believes that in the case of managed accounts, TD Ameritrade, Inc.’s blend of execution services, commission and transaction costs as well as professionalism allows CAAS to seek best execution and competitive prices.

Program Fees

The annual Program Fees payable to CAAS is as follows:

Client Assets Under Management	Fee (as a percentage of assets) (Minimum Amount Required: \$100,000)
Any Amount	2.25%

What services are covered by the Program Fees? The Program Fees pay for CAAS’ advisory services to clients under the Program, administrative expenses of the Program, custody charges for clients custodied at TD Ameritrade, Inc. and brokerage services for Program accounts to the extent trades are conducted through TD Ameritrade.

What services are not covered by the Program Fees? The Program Fees do not cover brokerage to the extent trades are conducted through brokers or dealers other than TD Ameritrade and custody charges if clients are custodied anywhere other than TD Ameritrade. Finally, the Program Fees do not include expenses of mutual funds that may be included in the client’s portfolio.

How are fees charged? Program fees are charged quarterly in advance. If management begins after the start of a quarter, Program Fees will be prorated accordingly. If a client terminates its agreement with CAAS, then any balance due to either party shall be settled in a reasonable time frame.

Is there a minimum fee and are fees negotiable? Program accounts are not subject to a minimum annual fee but clients are required to invest a minimum amount of \$100,000 in the Program. In some instances fees and minimums may be negotiable, at the discretion of CAAS.

Additional Information about Program Fees. CAAS generally does not offer the services provided under the Program separately. However, clients may be able to purchase services similar to those offered under the Program from other service providers either separately or as part of a similar wrap fee program. These services or programs may cost more or less than the Program, depending on the fees charged by such other service providers.

About Capital Asset Advisory Services, LLC and its Affiliations

Key Personnel

Anthony Mazzali

Year of Birth: 1969

Formal Education After High School:

- University of Minnesota, B. S. – Political Science, 1991
- *Business Background for the Previous Five Years:*
- INVEST Financial Corporation, Registered Representative, 02/09 to Present.
- Capital Asset Advisory Services, LLC, Managing Member, 05/99 to Present.
- Royal Alliance Associates, Inc., Registered Representative, 10/01 to 02/09.
- Wealth Advisory Asset Management LLC, Principal and Investment Advisory Representative, 7/06 to 11/07
- Mazzali & Associates, Owner, 03/99 to 12/99.

Mark Parker

Year of Birth: 1962

Formal Education After High School:

- NONE

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 12/08 to Present
- Capital Asset Advisory Services, LLC, Partner, 05/99 to Present.
- Royal Alliance Associates, Inc., Registered Representative, 10/01 to 12/08.
- Wealth Advisory Asset Management LLC, Investment Advisory Representative, 7/06 to 11/07
- Vestax Securities, Inc. Registered Representative, 12/97 to 10/01.

Jonathan Cohen

Year of Birth: 1963

Formal Education After High School:

- Ohio State University, B.A., Food & Technology, 1985
- Central Michigan University, M.S., Administration, 1994

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 01/09 to Present
- Capital Asset Advisory Services, LLC, Partner, 05/99 to Present
- Royal Alliance Associates, Inc., Registered Representative, 10/01 to 01/09
- Wealth Advisory Asset Management LLC, Portfolio Manager & Investment Advisory Representative, 7/06 to 11/07
- Cambridge Securities, Inc., Registered Representative, 07/99 to 11/99.

Jeffrey Casey

Year of Birth: 1976

Formal Education After High School:

- Michigan State University, B.A., Finance, 1998

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 01/09 to Present
- Capital Asset Advisory Services, LLC, Partner, 05/99 to Present
- Royal Alliance Associates, Inc., Registered Representative, 10/01 to 01/09
- Wealth Advisory Asset Management LLC, Investment Advisory Representative, 7/06 to 11/07
- Vestax Securities, Inc., Registered Representative, 03/00 to 10/01
- Hantz Financial Services, Registered Representative, 07/98 to 03/00

Mark Redfield

Year of Birth: 1964

Formal Education After High School:

- Grand Valley State University, B.A., Finance, Emphasis in Investments and Securities, 1986

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 02/09 to Present
- Capital Asset Advisory Services LLC, Investment Advisory Representative, 12/06 to Present
- Royal Alliance Associates, Inc., Registered Representative, 12/06 to 02/09
- Redfield and Irish Financial Group, Principal, 01/90 to Present
- Redfield and Irish Properties, Principal, 01/98 to Present
- Wealth Advisory Asset Management LLC, Investment Advisory Representative, 2/07 to 11/07
- National Planning Corporation, Registered Representative, 01/00 to 11/06

Brent Rhoads

Year of Birth: 1958

Formal Education After High School:

- Oakland University, Business Management Classes, 1981 - 1982

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 12/08 to Present
- Capital Asset Advisory Services LLC, Investment Advisory Representative, 7/06 to Present
- Royal Alliance Associates, Inc., Registered Representative, 12/05 to 12/08
- American General Securities Inc., Registered Representative, 10/02 to 12/05

Kenneth P. Evangelista

Year of Birth: 1972

Formal Education After High School:

- Eastern Michigan University 1995

Business Background for the Previous Five Years:

- INVEST Financial Corporation, Registered Representative, 04/09 to Present
- Executive Financial Planning, Chief Compliance Officer, 6/07 to Present
- Capital Asset Advisory Services, Chief Compliance Officer, 6/07-present
- AIG Royal Alliance, OSJ Principal/Business Manager, 12/05 – 04/09
- Wealth Advisory Group, Chief Compliance Officer, 7/06 to 11/07
- Wachovia Securities/Prudential Securities, Branch Manager/Orlando Florida, 2000 to 2005
- American Express Financial Advisors, Financial Advisor/Associate District Manager, 1996 to 2000

Jonathan Cohen manages all WealthMark Program Assets as further described in Schedule F of Form ADV. He conducts daily reviews of all client accounts.

Education and Business Standards

All individuals that give investment advice on behalf of CAAS must have earned a college degree and/or have substantive investment-related experience or a related professional designation, such as a Certified Financial Planner™ practitioner. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.

Other Financial Industry Activities or Affiliations

CAAS offers financial and retirement planning services. These services are offered to clients with or without investment advice. CAAS spends approximately 10% of its time providing financial and retirement planning services without investment advice.

As stated previously in Item 1D, Investment Adviser Representatives of CAAS are registered representatives of IFC, a securities broker-dealer, member FINRA, SIPC and an investment adviser registered with the Securities and Exchange Commission. In addition, the Investment Adviser Representatives of CAAS are also licensed insurance agents. CAAS or its Investment Adviser Representatives may receive compensation for their/its activities as registered representatives or insurance agents. Approximately 90% of the time of CAAS or its Investment Adviser Representatives is spent in connection with these activities.

As registered representatives of IFC, associated persons of CAAS may recommend securities or insurance products offered by IFC, and receive normal commissions if products are purchased through them. Thus, a conflict of interest exists between the interests of the associated persons and those of the advisory clients. The clients are under no obligation to purchase products recommended by these associated persons or to purchase through either IFC or its IARs. Also, certain Investment Advisory Representatives of CAAS may be associated with Executive Wealth Management, LLC dba Executive Financial Planning, an SEC registered investment adviser.

The owners of CAAS are also the owners and officers of Capital Asset Insurance Services, Inc., (“CAIS”), a licensed insurance agency in the State of Michigan. Through CAIS, licensed agents can offer insurance products from a variety of product sponsors. IARs of CAAS, who are also licensed insurance agents, can effect transactions in insurance products and earn the standard and customary commissions for these activities. Clients of CAAS may also be clients of CAIS. Clients are instructed that they may use the insurance agency and agent of their choosing and that they are under no obligation to use the services of CAIS or of any of its insurance agents for insurance services. Moreover, the fees charged by CAAS for advisory services are separate and distinct from any commissions earned by CAIS or its insurance agents for the sale and servicing of insurance products.

Additional Compensation

IARs will sell insurance products, including, but not limited to, life, health, disability and long term care products, and will receive additional compensation, in the form of commissions, 12(b)-1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for clients. As previously noted, when commissions or fees are received by CAAS or its Investment Adviser Representatives in connection with the advice given to advisory clients, CAAS may, but is not obligated to, reduce its fee proportionate to the amount of the commission or fee earned by CAAS or its Investment Adviser Representatives. However, clients should note that they are under no obligation to purchase any investment products through CAAS or Investment Adviser Representatives of CAAS.

While CAAS, and its associated persons, endeavor at all times to put the interest of the clients first as part of their fiduciary duty, clients should be aware that receipt of additional compensation in itself creates a potential conflict of interest.

As disclosed under Item 12.B. above, CAAS participates in TD Ameritrade’s Institutional customer program and CAAS may require clients to maintain accounts with TD Ameritrade/recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between CAAS’s participation in the program and the investment advice it gives to its clients, although CAAS 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: duplicate client statements and confirmations; research related products and tools; consulting services ; access to a trading desk serving advisor participants; access to block trading which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts; the ability to have advisory fees deducted directly from client accounts; 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 CAAS by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by CAAS's related persons and may also pay or reimburse expenses including travel, lodging, meals and entertainment expenses for CAAS's personnel to attend conferences or meetings relating to the program or to TD Ameritrade's advisor custody and brokerage services generally. Some of the products and services made available by TD Ameritrade through the program may benefit CAAS but may not benefit its client accounts. These products or services may assist CAAS in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help CAAS manage and further develop its business enterprise. The benefits received by CAAS or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by CAAS or its related persons in and of itself creates a potential conflict of interest and may indirectly influence CAAS's choice/recommendation of TD Ameritrade for custody and brokerage services.

CAAS also receives from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisors participating in the program. Specifically, the Additional Services include payment of \$2,500 annually for Morningstar Advisor Workstation and \$22,500 annually for Back Office Support Services (Boss). TD Ameritrade provides the Additional Services to CAAS in its sole discretion and at its own expense, and CAAS does not pay any fees to TD Ameritrade for the Additional Services. CAAS and TD Ameritrade have entered into a separate agreement ("Additional Services Addendum") to govern the terms of the provision of the Additional Services.

CAAS's receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to CAAS, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, CAAS's client accounts maintained with TD Ameritrade. TD Ameritrade has the right to terminate the Additional Services Addendum with CAAS, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional Services from TD Ameritrade, CAAS may have an incentive to recommend to its clients that the assets under management by CAAS be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. CAAS's receipt of Additional Services does not diminish its duty to act in the best interests of its clients, including to seek best execution of trades for client accounts.

It should be noted that some of the aforementioned Additional Services may be utilized by EFP, another registered investment adviser, which shares some of the same management as CAAS.