

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

OMB Number: 3235-0049
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hours per response..... 4.07

Name of Investment Adviser:

Universal Financial Planning Consultants, Inc.

Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone number:
7751 Carondelet Avenue, Suite 708	St. Louis	MO	63105		314-721-5522

**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 in Part I of this Form, for the use of the 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:
Universal Financial Planning Consultants, Inc.

SEC File Number:
801- **68480**

Date:
09/09/2009

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 | 85 | % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | 5 | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 5 | % |
| <input type="checkbox"/> | (8) Provides a timing service | | % |
| <input checked="" type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | 5 | % |

(Percentage 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 |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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

- | | |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" 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:
Universal Financial Planning Consultants, Inc.

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801- **68480**

Date:
09/09/2009

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

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

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

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

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

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspaper 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 type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

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

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

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

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Applicant: Universal Financial Planning Consultants, Inc.	SEC File Number: 801- 68480	Date: 09/09/2009
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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
- year of birth
- formal education after high school
- business background for the preceding five years

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

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

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

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

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <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 checked="" 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: Universal Financial Planning Consultants, Inc.	SEC File Number: 801- 68480	Date: 09/09/2009
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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.

For Item 11A see Schedule F

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

For Item 11B see Schedule F

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Applicant:
Universal Financial Planning Consultants, Inc.

SEC File Number:
801- **68480**

Date:
09/09/2009

12. Investment or Brokerage Discretion.

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

- | | Yes | No |
|--|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients?

Yes No
☒ ☐

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

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

13. Additional Compensation.

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

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

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires repayment 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
☐ ☒

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
**Universal Financial Planning
Consultants, Inc.**

SEC File Number:
801- **68480**

Date:
9/9/2009

(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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request
Item of Form (identify)	Answer	
Item 1D	<p>Introduction</p> <p>Universal Financial Planning Consultants, Inc. (hereinafter "UFPCI" or the "Firm"), offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. The Firm's services and fee arrangements are described in the following pages.</p> <p>UFPCI is a corporation formed under the laws of the State of Missouri. This Schedule F narrative provides Clients with information regarding UFPCI and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory Client of UFPCI.</p> <p>Please contact A. Larry Lock Jr., President/Chief Compliance Office, if you have any questions about this Schedule F narrative. Additional information about UFPCI 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 UFPCI is 116386.</p> <p>Individuals associated with UFPCI will provide its investment advisory services. These individuals are appropriately licensed, qualified and authorized to provide advisory services on UFPCI's behalf. Such individuals are known as Investment Adviser Representatives (IARs).</p> <p>IARs with UFPCI are registered representatives of LPL Financial a licensed full service securities broker/dealer and investment adviser under federal and state securities laws, located in Boston, Massachusetts. LPL Financial is a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). Securities transactions for LPL's brokerage Clients are executed through LPL. UFPCI is not an affiliate of LPL Financial.</p> <p>World Class Advisory</p> <p>UFPCI provides investment advisory services to its clients on a discretionary basis. The advisory services include, among other things, providing advice regarding asset allocation and the selection of investments. Account management is guided by the stated objectives of the client. In addition, the Adviser considers the client's risk profile and financial status prior to making any recommendations.</p> <p>Management fees are paid quarterly in advance and are negotiable. Fees are due on the first day of the calendar quarter, and may be billed directly to the client or deducted from the advisory account.</p> <p>Fees are based on the account's asset value as of the last business day of the prior calendar quarter and are prorated for accounts opened during the quarter. Annualized fees are as follows:</p>	

**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
**Universal Financial Planning
Consultants, Inc.**SEC File Number:
801- 68480Date:
9/9/2009

(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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request				
Item of Form (identify)	Answer					
Item 1D (cont'd)	<p style="text-align: center;">Annualized Fees</p> <table border="0"><tr><td>Value of Assets Under Management</td><td>Maximum Fee Annually</td></tr><tr><td>\$15,000 +</td><td>3%</td></tr></table> <p>An advisory client will have a period of five (5) business days from the date of signing the investment management agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, either party may terminate the agreement with 30 days written notice.</p> <p>The account custodian may charge fees, which are in addition to and separate from the investment advisory service fee. Custodians may charge accounts for various transaction costs, retirement plan and administration fees. In addition, some mutual fund assets deposited in the account may have been subject to deferred sales charges and 12 (b)(1) fees and other mutual fund annual expenses as described in each fund's prospectus. Advisory clients should also note that fees for comparable services vary and lower fees for comparable services may be available from other sources.</p> <p>Pension Consulting Services</p> <p>UFPCI will provide pension-consulting services to employee benefit plans and their fiduciaries based upon an analysis of the needs of the plan. In general, these services may include an existing plan review, asset allocation advice, money management services, communication and education services where UFPCI will assist the plan sponsor or trustee in providing meaningful information regarding the retirement plan to its participants, investment performance monitoring, and/or ongoing consulting.</p> <p>The fees and fee-paying arrangements may vary depending on the services provided. The amount of the fee is negotiated on a case-by-case basis with the client, and is determined based upon a number of factors including, but not limited to, the amount of work involved and the complexity of the services requested. The final fee and fee paying arrangements will be clearly set forth in the advisory agreement signed by UFPCI and the client.</p> <p>All client accounts are regulated under the Employee Retirement Income Securities Act ("ERISA"). UFPCI will provide consulting services to the plan fiduciaries as described above. Typically, the named plan fiduciary must make the ultimate decision as to retaining the services of such investment advisers as UFPCI recommends. The plan fiduciary is free to seek independent advice about the appropriateness of any recommended services for the plan.</p> <p>If the disclosure brochure - Part II of the Form ADV - is not delivered to the Client within 48 hours prior to the Client entering into the pension consulting agreement, the Client may terminate the agreement within five business days of the date of acceptance without penalty. If the Client received the disclosure documents 48 hours in advance or if the five-day grace period has expired, either party may terminate the agreement upon written</p>		Value of Assets Under Management	Maximum Fee Annually	\$15,000 +	3%
Value of Assets Under Management	Maximum Fee Annually					
\$15,000 +	3%					

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
**Universal Financial Planning
Consultants, Inc.**

SEC File Number:
801- **68480**

Date:
9/9/2009

(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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request
Item of Form (identify)	Answer	
Item 1D (cont'd)	<p>notice to the other party. Bona fide pension consulting services provided prior to such cancellation and fees will be due and payable by the client. Fees paid in advance will be prorated to the date of termination, and any unearned fees will be returned to the client.</p> <p>Selection of Other Advisers</p> <p>UFPCI may refer its clients to various third-party advisers ("TPAs"), such as SEI Investments Management Corporation ("SIMC") or Neiman Capital Management, LLC ("NCM") for asset management services. All TPAs to whom UFPCI refers clients must be registered investment advisers with the Securities and Exchange Commission or with appropriate state authorities.</p> <p>After gathering information about the client's financial situation and objectives, an IAR of UFPCI will make recommendations regarding the suitability of a TPA or investment style based on, but not limited to, the client's financial needs, investment goals, tolerance for risk, and investment objectives. Upon selection of a TPA(s), UFPCI will monitor the performance of the TPA(s) to ensure their performance and investment style remains aligned with the investment goals and objectives of the client.</p> <p>UFPCI will share in the fee paid by the client to the TPA. Clients who are referred to TPAs will receive full disclosure, including services rendered and fee schedules, at the time of the referral by delivery of a copy of the relevant TPA's Form ADV Part II or equivalent disclosure document. In addition, if the investment program recommended to a client is a wrap fee program, the client will also receive the Schedule H or equivalent wrap fee brochure provided by the sponsor of the program. The Firm or the TPA will provide to each client all appropriate disclosure statements, including disclosure of solicitation fees paid to UFPCI and its IARs.</p> <p>Fees paid by the client to the TPA are established and payable in accordance with the Form ADV Part II or other equivalent disclosure document provided by each TPA to whom the client is referred and these fees may or may not be negotiable. Such compensation may differ depending upon the individual agreement UFPCI has with each TPA. As such, UFPCI or its IARs may have an incentive to recommend one TPA over another TPA with whom it has less favorable compensation arrangements or other advisory programs offered by TPAs with which it has no compensation arrangements.</p> <p>Clients may be required to sign an agreement directly with the TPA(s) selected. The client, the Firm or the TPA, in accordance with the provisions of those agreements, may terminate the advisory relationship. If the TPA is compensated in advance, the client will typically receive a pro rata refund of any prepaid advisory fees upon termination of an advisory agreement.</p>	

**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
**Universal Financial Planning
Consultants, Inc.**SEC File Number:
801- **68480**Date:
9/9/2009

(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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request
Item of Form (identify)	Answer	
Item 1D (cont'd)	<p><u>LPL Financial Sponsored Advisory Programs</u></p> <p>UFPCI may provide advisory services through certain programs sponsored by LPL Financial Corporation (LPL), a registered investment advisor and broker-dealer. Below is a brief description of each LPL advisory program available to UFPCI. For more information regarding the LPL programs, including more information on the advisory services and fees that apply, the types of investments available in the programs and the potential conflicts of interest presented by the programs please see the LPL Financial Form ADV Part II or the applicable program's Schedule H and the applicable client agreement.</p> <p><u>Advisory Services</u></p> <p>Optimum Market Portfolios Program (OMP)</p> <p>OMP offers clients the ability to participate in a professionally managed asset allocation program using Optimum Funds Class I shares. Under OMP, client will authorize LPL on a discretionary basis to purchase and sell Optimum Funds pursuant to investment objectives chosen by the client. UFPCI will assist the client in determining the suitability of OMP for the client and assist the client in setting an appropriate investment objective. UFPCI will be authorized by the client to select a mutual fund asset allocation portfolio designed by LPL consistent with the client's investment objective. LPL will have discretion to purchase and sell Optimum Funds pursuant to the portfolio selected for the client. LPL will also have authority to rebalance the account.</p> <p>A minimum account value of \$15,000 is required for OMP.</p> <p>Personal Wealth Portfolios Program (PWP)</p> <p>PWP offers clients an asset management account using asset allocation model portfolios designed by LPL. UFPCI will be authorized by client to select the asset allocation model portfolio based on client's investment objective. UFPCI will also be authorized by client to select third party money managers (PWP Advisors) or mutual funds within each asset class of the model portfolio. LPL will act as the overlay portfolio manager on all PWP accounts and will have discretion to purchase and sell mutual funds and equity and fixed income securities.</p> <p>A minimum account value of \$250,000 is required for PWP.</p> <p>Model Wealth Portfolios Program (MWP)</p> <p>MWP offers clients a professionally managed mutual fund asset allocation program. UFPCI will obtain the necessary financial data from the client, assist the client in determining the suitability of the MWP program and assist the client in setting an appropriate investment objective. UFPCI will initiate the steps necessary to open an MWP account and will be authorized by the client to select a model portfolio designed by LPL's Research Department consistent with the client's stated investment objective.</p>	

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
**Universal Financial Planning
Consultants, Inc.**

SEC File Number:
801- **68480**

Date:
9/9/2009

(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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request								
Item of Form (identify)	Answer									
Item 1D (cont'd)	<p>LPL's Research Department is responsible for selecting the mutual funds within a model portfolio and for making changes to the mutual funds selected.</p> <p>The client will authorize LPL to act on a discretionary basis to purchase and sell mutual funds (including in certain circumstances exchange traded funds) and to liquidate previously purchased securities. The client will also authorize LPL to effect rebalancing for MWP accounts.</p> <p>In the future, the MWP program may make available model portfolios designed by strategists other than LPL's Research Department. If such models are made available, UFPCI will be authorized by the client to choose among the available models designed by LPL and outside strategists.</p> <p>A minimum account value of \$100,000 is required for MWP.</p> <p>Manager Access Select Program Manager Access Select provides clients access to the investment advisory services of professional portfolio management firms for the individual management of client accounts. UFPCI will assist client in identifying a third party portfolio manager (Portfolio Manager) from a list of Portfolio Managers made available by LPL. The Portfolio Manager manages client's assets on a discretionary basis. UFPCI will provide initial and ongoing assistance regarding the Portfolio Manager selection process.</p> <p>A minimum account value of \$100,000 is required for Manager Access Select, however, in certain instances, the minimum account size may be lower or higher.</p> <p><u>Fees for LPL Advisory Programs</u> The account fee charged to the client for each LPL advisory program is negotiable, subject to the following maximum account fees:</p> <table> <tr> <td>Manager Access Select</td> <td>3.0%</td> </tr> <tr> <td>OMP</td> <td>2.5%</td> </tr> <tr> <td>PWP</td> <td>2.5%</td> </tr> <tr> <td>MWP</td> <td>2.5%</td> </tr> </table> <p>Account fees are payable quarterly in advance.</p> <p>LPL serves as program sponsor, investment advisor and broker-dealer for the LPL advisory programs. UFPCI and LPL may share in the account fee and other fees associated with program accounts. Associated persons of UFPCI may also be registered representatives of LPL (see Item 7.C).</p>		Manager Access Select	3.0%	OMP	2.5%	PWP	2.5%	MWP	2.5%
Manager Access Select	3.0%									
OMP	2.5%									
PWP	2.5%									
MWP	2.5%									

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Universal Financial Planning Consultants, Inc.	SEC File Number: 801- 68480	Date: 9/9/2009
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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: Universal Financial Planning Consultants, Inc.		IRS Empl. Ident. No.: Available Upon Request
Item of Form (identify)	Answer	
Item 1D (cont'd)	<p>Potential Conflicts of Interest Transactions in LPL advisory program accounts are generally effected through LPL as the executing broker-dealer.</p> <p>UFPCI receives compensation as a result of a client's participation in an LPL program. Depending on, among other things, the size of the account, changes in its value over time, the ability to negotiate fees or commissions, and the number of transactions, the amount of this compensation may be more or less than what UFPCI would receive if the client participated in other programs, whether through LPL or another sponsor, or paid separately for investment advice, brokerage and other services.</p> <p>Financial Planning and Consulting Services Financial planning services will typically involve providing a variety of services, principally advisory in nature, to clients regarding the management of their financial resources based upon an analysis of their individual needs. An IAR of UFPCI will first conduct a complimentary initial consultation. After the initial consultation, if the client decides to engage the Firm for financial planning services, the IAR of UFPCI will conduct follow up meetings as necessary, during which pertinent information about the client's financial circumstances and objectives is collected. Once such information has been reviewed and analyzed, a written financial plan - designed to achieve the client's stated financial goals to the other party. In the event the agreement is terminated, the client will incur charges for and objectives - will be produced and presented to the client. The primary objective of this process is to allow the Firm to assist the client in developing a strategy for the successful management of income, assets, and liabilities in meeting the client's financial goals and objectives.</p> <p>Financial plans are based on the client's financial situation at the time the plan is presented and are based on financial information disclosed by the client to the Firm. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. The Firm cannot offer any guarantees or promises that the client's financial goals and objectives will be met. As the client's financial situation, goals, objectives, or needs change, the client must notify the Firm promptly.</p> <p>In limited circumstances, some clients may only require advice on a single aspect of the management of their financial resources. For these clients, the Firm offers financial plans in a modular format and/or general consulting services that address only those specific areas of interest or concern.</p> <p>These services are provided on either a fixed fee or hourly fee basis in accordance with the following fee schedule:</p>	

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Item 1D (cont'd)	<ul style="list-style-type: none">Fixed Fees: Fixed fees range from \$250 to \$5,000, depending upon the scope and complexity of the financial planning services requested.Hourly Fees: Generally, the Firm charges an hourly rate ranging from \$75 to \$150 depending upon the scope and complexity of the contracted services. <p>When the scope of the financial planning services has been agreed upon, a determination will be made as to the applicable fee, and an estimate will be provided to the Client. The final fee, subject to negotiation, is directly dependent upon the facts and circumstances of the Client's financial situation and the complexity of the financial plan or services requested.</p> <p>Generally, the Firm will require that the Client pay the financial planning fee in advance of any services rendered. Under no circumstance will the Firm require payment more than six months in advance in excess of \$500.</p> <p>However, at the Firm's discretion, other fees and fee payment arrangements may be negotiated. The fees and terms of the financial planning services will be clearly set forth in the Client agreement executed between the Client and UFPCI. <i>In limited circumstances</i>, the cost/time could potentially exceed the initial estimate. In such cases, UFPCI will notify the Client and may request that the Client pay an additional fee.</p> <p>Clients may act on the Firm's recommendations by placing securities transactions with any brokerage firm the Client chooses. The Client is under no obligation to act on the Firm's financial planning recommendations. Moreover, if the Client elects to act on any of the recommendations, the Client is under no obligation to implement the financial plan through UFPCI.</p> <p>Either party may terminate the financial planning agreement within five days of the date of acceptance without penalty to the Client. After the five-day period, either party may terminate the financial planning agreement by providing written notice to the other party. The Client will incur a pro rata charge for advisory services rendered prior to such termination. In the event there are any prepaid unearned fees, the Firm will promptly refund a pro rata share to the Client.</p> <p>General Information on Advisory Services and Fees</p> <p>The fees charged are calculated as described above, and are not charged on 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 (15 U.S.C. §80b-5(a)(1)).</p> <p>UFPCI does not represent, warrant, or imply that the services or methods of analysis employed by the Firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.</p>	

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Item 1D (cont'd)	<p>Advice offered by UFPCI may involve investment in mutual funds. Clients are hereby advised that all fees paid to UFPCI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. UFPCI does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual funds, UFPCI, and others to fully understand the total amount of fees to be paid by the client.</p>	
Item 3L	<p>Types of Investments UFPCI reserves the right to advise clients on any other type of investment that it deems appropriate based on the client's stated goals and objectives. UFPCI may also provide advice on any type of investment held in a client's portfolio at the inception of the advisory relationship or on any investment on which the client requests advice.</p>	
Item 5	<p>Education and Business Standards At a minimum, IARs of UFPCI must meet all examination or experience requirements of the state(s) and/or jurisdiction(s) in which the individual provides advisory services.</p>	
Item 6	<p>Education and Business Background Albert L. Lock, Jr., CLU, ChFC Year of Birth: 1947 <u>Formal Education:</u> <ul style="list-style-type: none"> • American College, M.S., Financial Services, 1998. • Northwest Missouri State University, A.T., Insurance, 1975. <u>Business Background for the Previous Five Years:</u> <ul style="list-style-type: none"> • Universal Financial Planning Consultants, Inc., President, 01/1985 to Present. • Universal Financial Group, Inc., Partner, 01/1985 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 06/1985 to 09/2009. Richard A. Glenn, Jr. Year of Birth: 1954 <u>Formal Education:</u> <ul style="list-style-type: none"> • University of Missouri - Columbia, attended 09/1973 - 05/1976. <u>Business Background for the Previous Five Years:</u> <ul style="list-style-type: none"> • Universal Financial Planning Consultants, Inc., Advisor, 01/1985 to Present. • Universal Financial Group, Inc., Partner, 01/1985 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 10/1992 to 09/2009. </p>	

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Item 6 (cont'd)	<p>Daniel T. Elder, CPA Year of Birth: 1953 <u>Formal Education:</u> • University of Missouri - St. Louis, B.S.B.A., 1981 <u>Business Background for the Previous Five Years:</u> • Universal Financial Planning Consultants, Inc., Advisor, 12/1997 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 08/1998 to 09/2009. • Elder & Associates, P.C. Public Accounting, 1990 to Present. • General Dynamics Corporate Tax Staff, International Tax, State and Local Tax, 1984 to 1990. • Public Accounting Tax Staff, 1981 -1984.</p> <p>Brian C. Lock, CFP® Year of Birth: 1974 <u>Formal Education:</u> • University of Missouri - Columbia, B.S., Business, B.A., International Studies, 1996 • College for Financial Planning, Certified Financial Planner™, 2003 <u>Business Background for the Previous Five Years:</u> • Universal Financial Planning Consultants, Inc., Advisor, 01/1998 to Present. • Universal Financial Group, Inc., Advisor, 01/1998 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 10/1998 to 09/2009.</p> <p>James J. Flavin, CLU Year of Birth: 1940 <u>Formal Education:</u> • St. Louis University, B.S., Industrial Engineering, 1962. <u>Business Background for the Previous Five Years:</u> • Universal Financial Planning Consultants, Inc., Advisor, 01/2000 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 01/2000 to 09/2009.</p> <p>William B. Albair Year of Birth: 1950 <u>Formal Education:</u> • Center for Professional Development, Scottsdale, AZ, Graduate of Advanced Business Management and Finance Studies, 1991 - 1994. • University of Missouri - Kansas City Dental School, Masters in Oral Biology and Certificate in Periodontics, 1981 • University of Missouri - Kansas City Dental School, D.D.S., 1975. • University of Missouri - Columbia, B.S., Zoology, 1971.</p>	

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Item 6 (cont'd)	<p>William B. Albair (cont'd): <u>Business Background for the Previous Five Years:</u> <ul style="list-style-type: none"> • Universal Financial Planning Consultants, Inc., Advisor, 05/2005 to Present. • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 05/2005 to 09/2009. • Periodontics, Ltd., Chief Financial Officer, 1981 to 2005. </p> <p>Cathey Williamson Year of Birth: 1955 <u>Formal Education:</u> <ul style="list-style-type: none"> • University of Tennessee, Business, Attended 09/1973 to 05/1976. <u>Business Background for the Previous Five Years:</u> <ul style="list-style-type: none"> • Williamson Financial Management Group, CEO, 11/2005 to Present. • Universal Financial Planning Consultants, Inc., Advisor, 4/2009 to Present • LPL Financial, Registered Representative, 09/2009 to Present. • Mutual Service Corporation, Registered Representative, 02/2005 to 09/2009. • Edward Jones, Registered Representative, 06/1999 to 02/2005. </p>	
Item 7C & 8C(9)	<p>Other Business Activities/Other Financial Industry Activities or Affiliations Universal Financial Group, Inc. ("UFGI"), an affiliated firm of UFPCI is a licensed insurance agency whereby its agents can offer life and long-term care, among other insurance products, from a variety of product sponsors. IARs of UFPCI, who are licensed insurance agents, can effect transactions in insurance products for its clients and earn commissions for these activities. UFPCI expects that clients to whom it offers advisory services may also be clients for whom the Firm acts as an insurance agency. Clients are instructed that the fees paid to the Firm for advisory services are separate and distinct from the commissions earned by UFPCI or its agents for placing the client in insurance products. Clients to whom the Firm offers advisory services are informed that they are under no obligation to use it for insurance services and may use the insurance brokerage firm and agent of their choosing.</p> <p>IARs of UFPCI are separately licensed as registered representatives of LPL. In this capacity, associated persons are involved in the sale of securities of various types, including, but not limited to stocks, bonds, mutual funds, variable annuities, and limited partnerships. In addition, associated persons may also be involved in the sale of insurance products. As such, associated persons can effect transactions in insurance products for Clients and earn commissions for these activities.</p> <p>All compensation received by IARs of UFPCI for securities transactions through LPL will be separate, yet customary for effecting securities transactions, including 12b-1 fees for the sale of investment company products. IARs may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.</p>	

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Item 9B	<p>Participation or Interest in Client Transactions IARs of UFPCI, in their capacity as a registered representative and/or insurance agent, will effect securities transactions through LPL. If an advisory client implements recommendations made by the associated person by purchasing securities or other products through LPL, the associated person will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of investment company products.</p> <p>UFPCI's clients are advised that they have total freedom to implement recommendations through any broker/dealer of their choosing.</p> <p>At times, UFPCI and/or its associated persons may take positions in the same securities as clients, and in all such cases will seek to avoid conflicts with clients. In accordance with its fiduciary responsibilities to its clients, UFPCI and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting - e.g. mutual funds and direct obligations of the U.S. Government.</p> <p>Code of Ethics UFPCI or individuals associated with the Firm may buy or sell - for their personal account(s) - investment products identical to those recommended to Clients. It is the expressed policy of UFPCI that employees shall not have priority in any purchase or sale over clients' accounts. ⁽¹⁾⁽²⁾</p> <p>UFPCI has adopted a Code of Ethics, the full text of which is available to clients upon request. UFPC has several goals in adopting this Code. First, UFPC desires to comply with all applicable laws and regulations governing its practice, and the management of UFPCI has determined to set forth guidelines for professional standards, under which all associated persons of the Firm are to conduct themselves. UFPCI has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. In addition, UFPCI maintains and enforces written policies reasonably designed to prevent the misuse of material nonpublic information by the Firm or any person associated with the Firm.</p> <p>Footnotes: ⁽¹⁾ This investment policy has been established recognizing that some securities being considered for purchase and/or sale on behalf of UFPCI's Clients trade in sufficiently broad markets to permit transactions by Clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with UFPCI's records in the manner set forth above.</p>	

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Item 10	<p>(2) The foregoing does not apply to certain types of securities, such as obligations of the U.S. Government, and shares in open-end mutual funds. Open-end mutual funds are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds by Advisory Representatives are not likely to have an impact on the prices of the fund shares in which Clients invest.</p> <p>Privacy Policies Protecting client privacy is very important to UFPCI. The Firm views protecting its customers' private information as a top priority and, pursuant to the requirements of the federal Gramm-Leach-Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.</p> <p>UFPCI does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, UFPCI may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.</p> <p>UFPCI restricts internal access to nonpublic personal information about the client to those associated persons of the Firm who need access to that information in order to provide services to the client. As emphasized above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.</p> <p>Conditions for Managing Accounts Investments in the World Class Advisory Account require a minimum account size of \$15,000.</p> <p><u>LPL OMP:</u> this program generally has a minimum account size of \$15,000. <u>LPL PWP:</u> this program generally has a minimum account size of \$250,000. <u>LPL MWP:</u> this program generally has a minimum account size of \$100,000. <u>LPL Manager Access Select:</u> this program has a minimum account size of \$100,000, however, in certain instances; the minimum account size may be lower or higher.</p>	
Item 11A & 11B	<p>Review of Accounts/Reports to Clients IARs of UFPC will monitor the respective client accounts managed by them on a regular basis to ensure the advisory services provided to the client are consistent with the client's investment needs and objectives. UFPCI will offer clients a formal account review on an annual basis or more often upon request from the client. Triggering factors that may stimulate a review include, but are not limited to, significant market corrections, large deposits or withdrawals from an account and the client's request for an additional review.</p>	

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Item 11A & B (cont'd)	<p>For World Class Advisory accounts, clients will receive quarterly portfolio reports from the custodian, LPL.</p> <p><u>LPL OMP Program:</u> In addition to the quarterly portfolio reports described in the applicable program Schedule H or the Form ADV Part II of LPL, LPL will transmit to clients: (1) trade confirmations unless the trade is the result of a systematic purchase, systematic redemption or systematic exchange; and (2) account statements, showing all transactions in cash and securities and all deposits and withdrawals of principal and income during the preceding calendar month.</p> <p><u>LPL Manager Access Select, Model Wealth Portfolios and Personal Wealth Portfolios Programs:</u> In addition to the quarterly portfolio reports described in the applicable program Schedule H or the Form ADV Part II of LPL, LPL will transmit to clients account statements showing all transactions in cash and securities and all deposits and withdrawals of principal and income during the preceding calendar month.</p>	
Item 12A	<p>Investment or Brokerage Discretion For World Class Advisory accounts, Clients may grant UFPCI authorization to manage client's account on a discretionary basis. Discretionary authorization provides UFPCI the ability to determine the securities to be purchased and sold and when such securities are purchased and sold. Client will grant such authority to UFPCI by execution of the client agreement. Where UFPCI enters into non-discretionary arrangements with clients, UFPCI will obtain client approval prior to the execution of any trade.</p>	
Item 12B	<p>Suggestion of Broker UFPCI will recommend that a client in need of brokerage and custodial services utilize LPL. IARs of UFPCI are also registered as representatives of LPL, a broker/dealer and FINRA member firm. LPL is required to supervise the securities trading activities of its representatives.</p> <p>Additionally, IARs who are registered representatives of LPL are subject to NASD Conduct Rule 3040, which may restrict such registered individuals from conducting securities transactions away from LPL, unless LPL provides the representative with written authorization. Therefore, clients are advised that IARs may be limited to conducting securities transactions through LPL and its clearing firm.</p>	
Item 13A	<p>Additional Compensation In addition, from time to time, IARs of the Firm may receive 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of client funds into investment companies through their separate capacities as registered representatives</p>	

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Item 13B	<p>of LPL. IARs will also sell insurance products and will receive income for the sale of such products.</p> <p>As part of their fiduciary duty, the Firm, and its associated persons endeavor at all times to put the interest of the client first, clients should be aware that receipt of additional compensation itself creates a potential conflict of interest.</p> <p>Compensation for Client Referrals Non-employee (outside) consultants, individuals and/or entities, who are directly responsible for bringing a Client to UFPCI, may receive compensation from UFPCI. Such arrangements will comply with the requirements set forth in Rule 206(4)-3 of the Investment Advisers Act of 1940, including the requirement that the relationship between the solicitor and the investment adviser be disclosed to the Client at the time of the solicitation or referral. Under these arrangements, the Client does not pay higher fees than UFPCI's normal/typical advisory fees.</p> <p>Miscellaneous <i>Proxy Voting</i> The Firm will not vote proxies on behalf of advisory clients' accounts. Although, on rare occasions and only at the client's request, the Firm may offer clients advice regarding corporate actions and the exercise of proxy voting rights.</p> <p><i>Class Action Lawsuits</i> From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. The Firm has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the Firm has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct or negligence by corporate management of issuers whose securities are held by clients.</p> <p>Where the Firm receives written or electronic notice of a class action lawsuit, settlement or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms and other materials, to the client. Electronic mail is acceptable where appropriate, and the client has authorized contact in this manner.</p>	