

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

OMB Number: 3235-0049  
Expires: February 28, 2011  
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Hours per response... 4.07

Name of Investment Adviser:

Savant Investment Advisers, Inc.

Address: (Number and Street)

1135 West 175<sup>th</sup> Street

(City)

Homewood

(State)

IL

(Zip Code)

60430

Area Code: Telephone Number:

(708) 799-7477

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

**FORM ADV****Part II - Page 2**

Applicant:

Savant Investment Advisers, Inc.

SEC File Number:

801-

Date:

05/18/2009

**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:**

- |   |     |   |     |
|---|-----|---|-----|
| X | (1) | Provides investment supervisory services . . . . .  | 75% |
|   | (2) | Manages investment advisory accounts not involving investment supervisory services . . . . .  | %   |
|   | (3) | Furnishes investment advice through consultations not included in either service described above . . . . .  | %   |
|   | (4) | Issues periodicals about securities by subscription . . . . .   | %   |
|   | (5) | Issues special reports about securities not included in any service described above . . . . .   | %   |
|   | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . . | %   |
| X | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .   | 25% |
|   | (8) | Provides a timing service . . . . .   | %   |
|   | (9) | Furnishes advice about securities in any manner not described above . . . . .   | %   |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- |    |   |     |    |
|----|---|-----|----|
| B. | Does applicant call any of the services it checked above financial planning or some similar term? . . . . . | Yes | No |
|    |   | X   |    |

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

- |   |     |  |     |                   |             |
|---|-----|--|-----|-------------------|-------------|
| X | (1) | A percentage of assets under management      | (4) | Subscription fees |             |
| X | (2) | Hourly charges                               | X   | (5)               | Commissions |
|   | (3) | Fixed fees (not including subscription fees) | (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)

- |   |    |                                  |   |    |   |
|---|----|----------------------------------|---|----|---|
| X | A. | Individuals                      | X | E. | Trusts, estates, or charitable organizations                    |
|   | B. | Banks or thrift institutions     | X | F. | Corporations or business entities other than those listed above |
|   | C. | Investment companies             |   | G. | Other (describe on Schedule F)                                  |
|   | 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:

Savant Investment Advisers, Inc.

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**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

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

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

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

- |   |  |
|---|--|
| (1) <input type="checkbox"/> Charting               | (4) <input type="checkbox"/> Cyclical                      |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input 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 newspapers and magazines    | (5) Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) Annual reports, prospectuses, filings with the<br>Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) Company press releases   |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) 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<br>(securities held at least a year) | (5) Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) Option writing, including covered options, uncovered<br>options or spreading strategies |
| (3) Trading (securities sold within 30 days)   | (7) Other (explain on Schedule F)   |
| (4) 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:

Savant Investment Advisers, Inc.

SEC File Number:

801-

Date:

05/18/2009

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? . . . . .

Yes No  
X

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- |                 |  |
|-----------------|--|
| • name          | • formal education after high school               |
| • year of birth | • business background for the preceding five years |

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

- X A. Applicant is actively engaged in a business other than giving investment advice.
- X 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:
- |   |   |
|---|---|
| X (1) broker-dealer   | (7) accounting firm                                       |
| (2) investment company  | (8) law firm  |
| (3) other investment adviser  | X (9) insurance company or agency                         |
| (4) financial planning firm   | (10) pension consultant                                   |
| (5) commodity pool operator, commodity trading adviser or futures commission merchant | (11) real estate broker or dealer                         |
| (6) banking or thrift institution   | (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  
☐ X

(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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**Part II - Page 5**

Applicant:

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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
- X

(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.

This applicant primarily provides broad based financial planning services for its clients. Matters subject to review include all financial matters, with emphasis on investment performance, tax situation and all previous recommendations. The number of accounts handled by an account manager should not total more than 50. His relationship with the client typically begins with a written engagement agreement to prepare a written financial plan. After delivery of the plan, the client, at his option, may engage the subsequent services of the applicant to review and update the written financial plan at any interval that the client selects. This will be the subject of a separate agreement with the client. This, in any particular case, may be done as frequently as quarterly or monthly if the client wishes but not less frequently than annually. The review requested will be done under the supervision of Edward Harold Savant. The review will encompass all factors contained in the original plan, factors added by implementation of the original plan, changes in the client's circumstances and goals and, if applicable, factors added by changes in the tax laws.

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

A client may engage the applicant for review and updating of the original plan. This review and update will be supplied at intervals chosen by the client and will comprise the report regularly furnished to clients. This report may or may not contain investment advice depending upon the assets of the particular client and the investment needs of the client. Clients being served under investment advisory management agreement receive quarterly updates which may contain investment advice.

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

Applicant:

Savant Investment Advisers, Inc.

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801-

Date:

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**12. Investment or Brokerage Discretion.**

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

(1) securities to be bought or sold? . . . . .

Yes No

☐ X

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

Yes No

☐ X

(3) broker or dealer to be used ? . . . . .

Yes No

☐ X

(4) commission rates paid? . . . . .

Yes No

☐ X

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

Yes No

X ☐

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

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

**13. Additional Compensation.**

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

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? . . . . .

Yes No

X ☐

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

Yes No

☐ X

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

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

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? . . . . .

Yes No

☐ X

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Savant Investment Advisers, Inc.	801-	05/18/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Savant Investment Advisers, Inc.		IRS Empl. Ident.No.:												
Item of Form (identify)	Answer													
1.D.	<p>Applicant devotes approximately 75% of its time and effort to providing investment supervisory services, and approximately 25% of its time and effort to the provision of advice to clients on non-securities-related matters. A written, comprehensive financial plan will be developed and presented to the client. There are three differing fee approaches. The first is an hourly fee approach of \$175 per hour. Fees are based on our estimates as to the time necessary for completion of a written financial plan from data gathering through presentation and explanation of the complete plan. This fee is arrived at by estimating the time involved and multiplying by the then currently effective hourly rate. This is quoted as a firm fee. If the plan is so complex that a time cannot be estimated, then the fee will be based on actual time and, therefore, the total fee will be unknown upon completion of the plan. This is a contingent fee (based on time involved), and will be quoted on estimated basis only. Half of the fee is payable when our services are engaged using our agreement. The balance of the fee is due upon completion and presentation of the written financial plan. The agreement can be canceled within five business days of its execution and there will be a full refund of any collected fees. After five business days, the agreement could be cancelled, however, a penalty based on time already spent developing the plan, would be assessed against fees already received. The penalty could be larger than the fees collected, resulting in a balance due that would be less than the total fee quoted. An alternative is based on a percentage of assets under management, based on the following fee schedule:</p> <table border="0"> <thead> <tr> <th>PORTFOLIO VALUE</th> <th>ADVISORY FEE</th> </tr> </thead> <tbody> <tr> <td>From \$0-\$249,999</td> <td>2.00%</td> </tr> <tr> <td>From \$250,000-\$499,999</td> <td>1.75%</td> </tr> <tr> <td>From \$500,000-\$999,999</td> <td>1.25%</td> </tr> <tr> <td>From \$1,000,000-\$1,999,999</td> <td>1.00%</td> </tr> <tr> <td>Over \$2,000,000</td> <td>.75%</td> </tr> </tbody> </table> <p>These fees are negotiable.</p> <p>In addition to the aforementioned investment advisory products and services, the advisor also offers its clients the VISION20/20 program.</p> <p>The program provides a comprehensive investment management of client assets through the provision of web-based asset allocation tools, as well as executing, clearing and custodial services. With respect to its asset allocation services, the program utilizes Ibbotson Associates to provide clients access to risk tolerance and assessment, efficient frontier profiling, fund profiling and performance data, as well as portfolio optimization and re-balancing tools.</p> <p>The program may be offered by the advisor on a, (1) discretionary trading basis, or (2) Discretion limited to maintenance of the initial agreed upon asset allocation.</p> <p>In an account with discretionary trading, the independent advisory representative may purchase or sell load-waved, no-load mutual funds and other equity and debt securities for accounts not included in the initial asset allocation, without obtaining specific client appropriate for each transaction.</p> <p>In an account with discretion limited to maintenance of the initial agreed upon asset</p>		PORTFOLIO VALUE	ADVISORY FEE	From \$0-\$249,999	2.00%	From \$250,000-\$499,999	1.75%	From \$500,000-\$999,999	1.25%	From \$1,000,000-\$1,999,999	1.00%	Over \$2,000,000	.75%
PORTFOLIO VALUE	ADVISORY FEE													
From \$0-\$249,999	2.00%													
From \$250,000-\$499,999	1.75%													
From \$500,000-\$999,999	1.25%													
From \$1,000,000-\$1,999,999	1.00%													
Over \$2,000,000	.75%													

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:	SEC File Number:	Date:
Savant Investment Advisers, Inc.	801-	05/18/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Savant Investment Advisers, Inc.		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
	<p>allocation, the independent advisory representative will only purchase or sell securities which have been approved by clients in advance. The independent advisory representative will initiate an initial asset allocation with the clients' prior review and approval. However, the independent advisory representative may be balancing the account to maintain the initial agreed-upon asset allocation, without prior client consent.</p> <p>The program is sponsored by Royal Alliance Associates, Inc. As program sponsor, Royal Alliance has created a program brochure, which will be distributed to the advisor's clients prior to or concurrent with their engagement in the program. Clients should read it thoroughly before investing.</p> <p>The program is offered as a wrap account, which bundles advisory and administrative fees, as well as transaction charges, into one asset-based fee. Alternatively, the transaction charges can be unbundled from the advisory and administrative fees in the non-wrap account option.</p> <p>Clients opting for either the wrap or non-wrap account option may be charged a maximum of up to 2.50%. However, non-wrap accounts are also billed separate transaction charges.</p> <p>A complete schedule of program fees is set forth in the program brochure created by Royal Alliance and provided by the advisor to its clients prior to or concurrent with their engagement in the program.</p> <p>In all cases, the client will first be allowed to help complete a comprehensive questionnaire. Applicant will provide the following services based upon the information provided by the client:</p> <p>A. A review of the client's current financial position, taking into account his stated financial goals and objectives.</p> <p>B. A financial plan consisting of a written evaluation and analysis of the information provided by the client and recommendations for a personalized financial program which may include one or more of the following: current resources, income planning, current and deferred employee benefits, investments, estate planning, tax planning, corporate feasibility and/or planning, budget and cash flow analysis, charitable giving implications and insurance requirements.</p>	
3. L.	Investments in precious metals, coins, gems, stamps, could conceivably take the form of securities.	
5.	Associated persons will have completed the equivalent of a college education and have acquired or be in the process of acquiring a professional designation such as certified financial planner, certified senior advisor, chartered life underwriter, or chartered financial consultant. Additionally, associated persons will accumulate a minimum of 30 hours of continuing education units every two years.	
6.	<p>Edward H Savant Year of Birth: 1943 Formal Education after High School: Loyola University 1961-1962</p>	

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:	SEC File Number:	Date:
Savant Investment Advisers, Inc.	801-	05/18/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Savant Investment Advisers, Inc.		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
	<p>University of Detroit 1962-1963  Loyola School of Medicine 1963-1965  University of Chicago 1977-1979 MBA  Business background five years:  Royal Alliance Associates, Inc. - Registered principal - March 2002 to present  PIM Financial Services, Inc. - Registered principal - May/84 to March/02  Southern Solutions, Inc. - President, 6/00 to present  Savant Medical Supply, Inc. (Manager Part-time) 12/1979 to present  Savant and Associates Inc. - President, 12/84 to present  Savant Investment Advisers, Inc. - President, 7/83 to present.</p>	
7.A.	Applicant's president and sole shareholder is involved in sales and advisory functions.	
7.B.	Approximately 25% of his total professional time is attributable to the sales function, with	
7.C.	the other 75% being attributable to the advisory function. Mr. Savant teaches small	
9.B.	business management and successful money management strategies.	
8.C. (1)	Applicant's associated persons are registered representatives of Royal Alliance Associates, Inc., New York, New York. All clients are always advised that they shall have total freedom to affect securities transactions with any broker/dealer of their choice.	
8.C. (9)	Mr. Savant sells insurance products for such companies as USG, First Penn Pacific, CNA, Transamerica, United American, Golden Rule, American Equity Investment, among others.	
9.B.	<p>Royal Alliance Associates, Inc. is a subsidiary of SunAmerica/AIG Advisory Services, Diversified Financial Services Company, engaged in the design and sale of specialized investment products.</p> <p>Edward Harold Savant is a related person of the applicant and is a registered securities principal with Royal Alliance Associates, Inc. a subsidiary of SunAmerica Company/ AIG advisory services. Clients of the applicant may choose to implement investment recommendations through Edward Harold Savant and Royal Alliance Associates, Inc.</p>	
9.D.	The applicant, or persons associated with the applicant, might invest in such things as tax	
9.E.	shelters. The applicant, or persons associated with the applicant, might render advice regarding such tax shelters. If so, the applicant will make an advanced disclosure. Any persons associated with the applicant will also be required to make an advanced disclosure.	
10.	Per our investment advisory agreement, our minimum dollar value for advisory accounts is \$50,000. For preparing a financial plan, there is no minimum.	
12.B.	<p>Applicant's associated persons are registered representatives of Royal Alliance Associates, Inc. In the event that a client freely chooses to implement the advice through such registered representatives, the broker/dealer would be Royal Alliance Associates, Inc.</p> <p>Pursuant to SEC Release Number IA-1092, the following statement is also made by the applicant:</p> <p>1. Associated persons of the advisor are also associated with various life insurance companies.</p>	

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:	SEC File Number:	Date:
Savant Investment Advisers, Inc.	801-	05/18/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Savant Investment Advisers, Inc.		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
13.A.	<p>2. Clients are under no obligation to have applicant or its associated persons implement any suggestions made in a written financial plan.</p> <p>3. If asked to implement the suggestions of the financial plan, applicant intends to implement such financial planning in whole or in part, through products offered by Royal Alliance Associates, Inc. and the life insurance companies as listed herein.</p> <p>4. To the extent that applicant or its associated persons do implement, they will be acting as agents for the broker/dealer at or the insurance company.</p> <p>5. Although the applicant's associated persons are registered representatives of Royal Alliance Associates, Inc., these advisory services provided herein are basically beyond the scope of employment with the broker/dealer and these services are independent from such employment with the broker/dealer.</p> <p>6. If insurance or securities products are sold, commissions would be received by the associated person of the applicant.</p> <p>7. Clients should have total freedom to execute securities and/or insurance transactions with any company of their choice.</p> <p>8. It is likely that applicant and/or its associated persons, if asked to implement, will recommend or use only the financial products offered by the broker/dealer as stated above, and that the financial plan could be limited by such products.</p> <p>Applicants associated persons, as representative of Royal Alliance Associates, Inc. could be eligible to receive incentive awards such as Royal Alliance Associates, Inc. and various agencies representing insurance companies may offer. It is hereby disclosed that the receipt or potential to receive non-cash incentives may effect judgment in selecting products sold to clients.</p>	

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