

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

Name of Investment Adviser: <b>Woodstock Financial Group, Inc.</b>					
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
117 Towne Lake Parkway, Suite 200	Woodstock	GA	30188	(770)	516-6996

**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 government 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.**

**Part II - Page 2****Woodstock Financial Group, Inc.**

801-65881

03/25/2009

<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 type="checkbox"/> D.	Pension and profit sharing plans		

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Applicant:

**Woodstock Financial Group, Inc.**

SEC File Number:

801-65881

Date:

**03/25/2009****3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity Securities                   | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities         |  |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on:                          |
| <input checked="" type="checkbox"/> (3) foreign issues                     | <input checked="" type="checkbox"/> (1) securities                         |
|  | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants                            |  |
| <input checked="" type="checkbox"/> C. Corporate debt securities           | <input type="checkbox"/> J. Futures contracts on:                          |
| (other than commercial paper)  | <input type="checkbox"/> (1) tangibles                                     |
|  | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> D. Commercial paper                    |  |
| <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 type="checkbox"/> (1) real estate                                   |
|  | <input type="checkbox"/> (2) oil and gas interests                         |
| <input type="checkbox"/> G. Investment company securities                  | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input checked="" type="checkbox"/> (1) variable life insurance            | <input checked="" type="checkbox"/> L. Other (explain on Schedule F)       |
| <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 checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

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

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F)   |

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

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

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**03/25/2009****5. Education and Business Standards.**

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

Yes



No



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

**6. Education and Business Background.**

For:

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

On Schedule F, give the:

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

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

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

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

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

- ☒ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker-dealer   | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? . . . . .

Yes



No



(If yes, describe on Schedule F the partnerships and what they invest in.)

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

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Applicant:

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Date:

**03/25/2009****9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 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.

IARs are continuously monitoring client assets managed and supervised by an IAR on an ongoing basis taking into account changes or shifts in the economy, changes to the management and structures of companies and entities in which the client assets are invested, and market shifts and corrections. The IAR will meet or correspond with clients no less than annually or as agreed upon by client and IAR. IARs are advised they should be continuously reviewing monitoring client assets unless the terms and conditions of any financial planning services do not require such frequency of review. In addition, the Compliance Department will periodically review accounts for which investment management and supervisory services are provided for activity and suitability.

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

Clients will be provided account statements from the custodian no less than quarterly reflecting their transactions, balances, and fees for advisory services.

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Applicant:

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

B. Does applicant or a related person suggest brokers to clients? .....	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
---	---	-----------------------------

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 product, 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 <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes <input type="checkbox"/>            | No <input checked="" 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; 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 <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
|--|------------------------------|--|

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Woodstock Financial Group, Inc.	801-65881	03/25/2009

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>										
Item of Form (identify)	Answer											
Item 1. D.	<p>Woodstock Financial Group, Inc. ("WFG") is a registered broker/dealer with the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities and Exchange Commission under the Securities Exchange Act of 1940. WFG is also an advisory firm registered with the SEC under the Advisors Act of 1940.</p> <p>Among the numerous products and services offered by the firm, WFG offers a number of advisory products and services for the benefit of clients. WFG offers the following programs for advisory clients:</p> <p><b>MANAGED ACCOUNT PROGRAM</b></p> <p><i>Program Profile</i></p> <p>WFG's Managed Account Program is a fee-based program, whereby WFG and its Investment Advisory Representatives ("IARs") provide portfolio management and supervisory services for clients. Services are based on the client's investment objectives, risk tolerance, and liquidity needs.</p> <p>As part of this program, WFG and IARs will perform the following services:</p> <ul style="list-style-type: none"> <li>• Assess the client's investment needs, objectives, risk tolerance, and liquidity concerns;</li> <li>• Develop a customized strategy to meet the objectives, risk tolerance, and liquidity concerns of the client.</li> <li>• Implement the strategy through transactions, either through purchases or liquidations of existing investments.</li> <li>• Provide ongoing review and management of the client's accounts after initiation of the relationship with the client</li> </ul> <p><i>Discretion &amp; Custody</i></p> <p>WFG and its IARs manage the assets of clients on a discretionary basis, thereby allowing the firm and the IARs to determine what securities and investments are to be bought and sold and the amount of the securities and investments to be bought and sold. More so, WFG has discretion on the selection of the custodian to house the assets. At the current time, all assets are maintained with Fidelity Investments' Fidelity Institutional Wealth Management division or through Woodstock Financial Group, Inc. as broker and Southwest Securities, Inc. as custodian for the client assets. At the request of client and upon agreement by WFG and IAR, client may select another custodian.</p> <p><i>Fees</i></p> <p>Clients will be charged annual investment advisory fees in connection with Managed Account Program in accordance to the below schedule or as an alternative, the client and IAR may negotiate a flat fee not to exceed 2.70% that will be applied to the portfolio regardless of asset size.</p> <table border="1"> <thead> <tr> <th>Portfolio Size</th><th>Annual Fee</th></tr> </thead> <tbody> <tr> <td>\$0 to \$249,999</td><td>2.70%</td></tr> <tr> <td>\$250,000 to \$499,999</td><td>2.20%</td></tr> <tr> <td>\$500,000 to \$999,999</td><td>1.70%</td></tr> <tr> <td>\$1,000,000 and above</td><td>1.20%</td></tr> </tbody> </table>		Portfolio Size	Annual Fee	\$0 to \$249,999	2.70%	\$250,000 to \$499,999	2.20%	\$500,000 to \$999,999	1.70%	\$1,000,000 and above	1.20%
Portfolio Size	Annual Fee											
\$0 to \$249,999	2.70%											
\$250,000 to \$499,999	2.20%											
\$500,000 to \$999,999	1.70%											
\$1,000,000 and above	1.20%											

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>Woodstock Financial Group, Inc.</b>	<b>801-65881</b>	<b>03/25/2009</b>

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
Item of Form (identify)	Answer	
Item 1 D (continued)	<p>In addition to the fee schedule, the client may incur additional charges, which vary dependent upon the custodian of the assets.</p> <p>For accounts held through Fidelity Investments, the client incur commission and transactional charges for various investments bought or sold, such as equities, options, fixed income, exchange traded funds, and other securities. The only exception is mutual funds, where WFG seeks to purchase mutual funds not possessing a load; however, in some instances, WFG will need to purchase a mutual fund with a load since a comparable mutual fund without a load is not available in meeting the client's objectives, risk tolerance, and strategy. For mutual fund positions, the client may incur administrative, management, and 12b-1 fees imposed by the mutual fund. The client may incur additional custodial charges such as account maintenance fees, safekeeping fees, and fees for transfers for charges.</p> <p>For accounts held through Southwest Securities with WFG as the broker/dealer, the client will not incur commission and transactional charges for various investments bought or sold, with the exception of fees assessed by the SEC for transactions which are generally less than \$5 per transaction. For mutual fund positions, the client may incur administrative, management, and 12b-1 fees imposed by the mutual fund. The client may incur additional custodial charges such as account maintenance fees, safekeeping fees, and fees for transfers of monies or securities.</p> <p>All fees are payable in advance on a quarterly basis .The initial fee will be based on the value of assets at the inception of client's program account(s) and then quarterly thereafter based upon the value of the client's account at the last business day of the preceding calendar quarter. Should the initial or a subsequent contribution of assets take place during a quarter, the fee for such contribution will be prorated for the remainder of the quarter and be due within a reasonable period upon request. Partial withdrawal of assets during a quarter by a client will not result a refund of previously paid advisory fees for that quarter.</p> <p>Generally, fees will be deducted directly from the client's account upon authorization granted by the client to WFG in the advisory agreement. A portion of the advisory fee will be paid to client's IAR. The fee schedule is negotiable between the client and the IAR.</p> <p>Clients may terminate participation in the Managed Account Program at any time by written notice to WFG. The effective date of such termination shall be the last day of the calendar quarter in which the termination notice was received.</p> <p><i>Client Disclosures</i></p> <p>In managing the accounts of the client, WFG and IAR believe it is important for clients to be apprised on potential conflicts of interest as well as additional disclosures that may be pertinent in the client in determining whether the program is suitable and desirable.</p> <ul style="list-style-type: none"> <li>• Clients are advised that transactions in the client's accounts, including any reallocations and rebalancing, may trigger a taxable event for the client, unless the account is deemed a qualified retirement account (i.e. IRA).</li> <li>• Clients may deposit assets on which a commission was previously paid, including mutual funds on which a sales charge was paid, to a fee based account. Clients are advised that if such transactions were made through WFG or IAR, commissions may have been previously received and WFG and IAR will receive an advisory fee</li> </ul>	



**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Woodstock Financial Group, Inc.	801-65881	03/25/2009

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
Item of Form (identify)	Answer
Item 1 D (continued)	<p>as stated below in addition to any previously received commissions.</p> <ul style="list-style-type: none"> <li>• Clients are advised that a managed account program may be more costly to the client than if the client obtained execution and investment advisory services separately. Additionally, client is advised that a managed account as compared with a traditional commission based account may be more costly to the client, particularly during periods when trading activity is lower. Therefore, client may find that the account results in a higher annual cost for transactions. During periods when trading activity is heavier, such as when the account is first opened, managed accounts may result in lower costs.</li> <li>• When a client buys a mutual fund for accounts held at Fidelity Investments with a 12b-1 fee, WFG will earn all or a portion of the 12b-1 fee. For this reason, WFG and its IARs will always first seek the class of a mutual fund that carries no 12b-1 fee so as to benefit the client as much as possible. However, if a mutual fund that appropriately fits a client need does not offer a class of share with no 12b-1 fee, the IAR will recommend the class of share that does carry the fee.</li> <li>• The amount of compensation the IAR receives in connection with the program will vary based on the aggregate amount of the fee and the IARs payout percentage as previously negotiated between WFG and IAR. Generally, IARs with a higher aggregate production receive a percentage of fees greater than an IAR with lower overall aggregate production. Payout ratios are based on fees earned through this advisory program as well as brokerage and insurance commissions earned through their role as a registered representative.</li> </ul> <p><b>FINANCIAL PLANNING AND CONSULTING SERVICES</b></p> <p><i>Program Profile</i></p> <p>WFG offers financial planning services to clients who seek advice and direction on various aspects of planning. Such advice may include, but is not limited to, analysis of financial plans, retirement planning, budget analysis, estate planning, college planning, and cash flow analysis. The extent and nature of the financial planning is tailored to the desires and needs sought by the client. Services may include a written plan, analysis or recommendations or may involve consultation(s).</p> <p>Financial plans are based on the client's financial situation at the time and are based on financial information disclosed by the client to WFG. 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. However, past performance is in no way an indication of future performance. WFG cannot offer any guarantees or promises that client's financial goals and objectives will be met. Further, client must continue to review any plan and update the plan based upon changes in the client's financial situation, goals, or objectives or changes in the economy.</p> <p>It is noted that the levels and services offered may vary among IARs of WFG based on their knowledge and experience. It is further noted that advice and solutions offered by IARs may vary due to this and client-specific circumstances.</p> <p><i>Fees</i></p> <p>Fees for financial planning services are negotiated between the client and the IAR. As such, clients may pay higher or lower fees than another client serviced by another IAR for similar services or serviced by an IAR with more or less experience. The fee will be due and payable to WFG either upon completion of the services or in quarterly installments in</p>

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

Applicant:	SEC File Number:	Date:
<b>Woodstock Financial Group, Inc.</b>	<b>801-65881</b>	<b>03/25/2009</b>

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
Item of Form (identify)	Answer	
	<p>advance of each calendar quarter. Fees will be in the form of a fixed fee or hourly fee that is negotiable between the client and IAR. Hourly fees do not exceed \$250/hour.</p> <p>Client is advised that fees for financial planning are strictly for financial planning services. Therefore, client may pay fees and/or commissions for additional services obtained such as asset management or products purchased such as securities or insurance.</p> <p>Upon presentation of the planning services, services will be deemed completed and the advisory agreement terminated.</p> <p>Client may terminate the agreement with WFG and receive a full refund of any pre-paid advisory fees for planning services at any time up to presentation of the financial plan to client. Any prepaid quarterly installment will be refunded based on a prorated portion of the fee from the date of termination to the end of the calendar quarter.</p> <p><b>THIRD PARTY MANAGEMENT PROGRAMS</b></p> <p><i>Program Profile</i></p> <p>WFG may use the services of a third party manager to offer asset management services to clients. Prior to entering into a relationship with the third party manager, WFG conducted due diligence with respect to the services and business of the third party managers and how such services may assist clients of WFG and its IARs. Each of these third party managers were selected based on their price competitiveness, services, track record, and other determining factors.</p> <p>WFG has relationships with the following managers:</p> <ul style="list-style-type: none"> <li>▪ Morningstar Management Portfolios</li> <li>▪ Brinker Capital</li> <li>▪ ITS Asset Management</li> <li>▪ Hanlon Investment Management</li> <li>▪ First Trust Portfolios</li> <li>▪ Lockwood</li> <li>▪ Managers offered through the Fidelity Investments and Southwest Securities platforms</li> </ul> <p><i>Fees</i></p> <p>Client will be charged an advisory fee that will be in accordance with the third party manager's fee schedule plus an additional fee which will be paid to WFG for advisory services. Fees for such third party managers as offered through WFG are not negotiable; however, the portion of the fee for WFG is negotiable. The third party manager is responsible for billing clients and providing WFG its portion of the aggregate fees for the program. For additional information concerning fees, you should consult with your IAR and program literature provided by the IAR and third party manager.</p> <p><i>Client Disclosures</i></p> <ul style="list-style-type: none"> <li>• Clients are advised that transactions in the client's accounts, including any reallocations and rebalancing, may trigger a taxable event for the client, unless the account is deemed a qualified retirement account (i.e. IRA).</li> <li>• WFG does not take custody of client assets. WFG will not directly conduct any securities transactions on behalf of the client or participate directly in the selection</li> </ul>	

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

Applicant:	SEC File Number:	Date:
<b>Woodstock Financial Group, Inc.</b>	<b>801-65881</b>	<b>03/25/2009</b>

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
Item of Form (identify)	Answer	
	<p>of the securities to be purchased or sold for the client. Investment decisions are made by the third party manager in accordance with the agreement between client and manager.</p> <ul style="list-style-type: none"> <li>• Performance presentations offered through by these third party managers may not be calculated or presented in a uniform basis.</li> <li>• Clients are advised that fees for such programs may be higher or lower than if client directly obtained the services of the third party manager or if client obtained advisory services separately. Additionally, client may have account maintenance fees and transaction costs. Clients should read the third party manager's disclosure brochure for additional disclosure of its managed program and fee structure.</li> <li>• The amount of compensation the IAR receives in connection with the program will vary based on the aggregate amount of the fee and the IARs payout percentage as previously negotiated between WFG and IAR. Generally, IARs with a higher aggregate production receive a percentage of fees greater than an IAR with lower overall aggregate production. Payout ratios are based on fees earned through this advisory program as well as brokerage and insurance commissions earned through their role as a registered representative.</li> </ul> <p>*****</p> <p><b>WARRANTEES/REPRESENTATIONS</b></p> <ul style="list-style-type: none"> <li>• WFG does not represent, warrantee or imply that the services or methods of analysis used by WFG can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. No guarantees can be offered that client's goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by WFG will provide a better return than other investment strategies.</li> <li>• Client is advised that the investment recommendations and advice offered by WFG are not legal advice or accounting advice. Client should coordinate and discuss the impact of financial advice with their attorney and/or accountant. Client is advised that it is necessary to inform WFG promptly with respect to any changes in the client's financial situation and investment goals and objectives. Failure to notify WFG of any such changes could result in investment recommendations not meeting the needs of the client</li> <li>• Varied fluctuations in the price of investments are a normal characteristic of securities markets due to a variety of influences. Managed account programs should be considered a long-term investment and thus long-term performance and performance consistency are the major goals.</li> </ul> <p><b>PROXY VOTING</b></p> <p>WFG does not vote clients' securities on behalf of clients. Clients retain the fully authority to vote all security proxies.</p> <p><b>PRIVACY NOTICE</b></p> <p>WFG gathers various nonpublic information from clients in order to provide advisory products and services. WFG does not share nonpublic information with nonaffiliated third parties except as permitted by law. Clients will be provided with a copy of WFG's privacy policy upon establishment of a client relationship with WFG and annually thereafter as long as client remains an active client.</p>	

Applicant:	SEC File Number:	Date:
<b>Woodstock Financial Group, Inc.</b>	801- <b>65881</b>	<b>03/25/2009</b>

1.	Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
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Item of Form (identify)	Answer
Item 3 L	<p><b>Types of Investments (Other)</b> WFG and its IARs offer advice on Unit Investment Trusts. Advisory fees are charged in accordance to fees discussed in the preceding section.</p>
Item 4 B (8)	<p><b>Methods of Analysis, Sources of Information, and Investment Strategies</b> IARs may utilize educational seminars, product sponsor presentations, and various sales literature provided by product sponsors in analyzing various products and offerings that may be offered to clients. This is in addition to financial newspapers and magazines, research materials prepared by others, corporate rating services, company press releases, and annual reports, prospectuses, and filings with the SEC.</p>
Item 5	<p><b>Education and Business Standards</b> IARs are required to successfully pass the Series 65 or 66 licensing requirements or obtain a professional designation that is recognized by various states in which they conduct business that is permitted by state law from exempting the IARs from having to complete the Series 65 or 66 license.</p>
Item 6	<p><b>Education and Business Background</b>  William J. Raiké III. Date of Birth: 9/15/1958  <b>Education:</b>  No Formal Post High-School Education  Securities Examinations: Series 4, 7, 24, 55, 63, 65    <b>Business Background:</b>  Woodstock Financial Group President/CCO 03/1995 to Present    Melissa Whitley Date of Birth: 9/10/1976  <b>Education:</b>  No Formal Post High-School Education  Securities Examinations: Series 27    <b>Business Background:</b>  Woodstock Financial Group, Inc. CFO/FINOP 07/2003 to Present  Woodstock Financial Group, Inc. Accounting Ops/  Back-Up FINOP 03/1995 to 07/2003    Dale Welty Date of Birth: 09/26/1967  <b>Education:</b>  B.S. Environmental Policy., University of West Florida, 2000  Securities Examinations: Series 7, 24, 31, 66    <b>Business Background:</b>  Woodstock Financial Group Managing Advisory Principal 08/2003 to Present  T.O.P. Concrete Sales Manager 12/2002 to 07/2003  American Express Advisors Advisor 09/2001 to 11/2002    Anthony Branca Date of Birth: 8/16/60  <b>Education:</b>  University of South Florida, 2 years  Securities Examinations: 7,63,66,24,53 </p>

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Woodstock Financial Group, Inc.	801-65881	03/25/2009

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>						
Item of Form (identify)	Answer							
	<p><b>Business Background:</b></p> <table border="0"> <tr> <td>Woodstock Financial Group</td><td>COO/CCO</td><td>10/2008 to Present</td></tr> <tr> <td>The Investment Center</td><td>Branch Manager</td><td>12/2003 to 09/2008</td></tr> </table>		Woodstock Financial Group	COO/CCO	10/2008 to Present	The Investment Center	Branch Manager	12/2003 to 09/2008
Woodstock Financial Group	COO/CCO	10/2008 to Present						
The Investment Center	Branch Manager	12/2003 to 09/2008						
Item 7 (A-C)	<p><b>Other Business Activities</b></p> <p>Woodstock Financial Group, Inc. ("WFG") is primarily engaged in the activity of a broker/dealer. The vast majority of WFG's time, approximately 90%, is spent on broker/dealer activities. In the capacity of a broker/dealer WFG offers various investment products to the public through registered representatives, who may also serve as IARs. As compensation for such activities, WFG is paid commissions. WFG offers investment products such stocks, bonds, CD's, annuities, options, variable annuities and life contracts, private placements, &amp; mutual funds.</p> <p>WFG has individuals associated with its broker/dealer in the capacity as registered representatives. WFG registered representatives offer the securities products available through WFG to clients. Clients are under no obligation to purchase or sell securities through WFG; however, if they choose to implement the recommendations offered by WFG registered representatives through WFG for financial planning activities, commissions may be earned in addition to any fees paid for advisory services. Commissions may be higher or lower at WFG than at other broker/dealers. Registered representatives associated with WFG may have a conflict of interest in having clients purchase securities related products through WFG in that the higher their production with WFG the greater potential for obtaining a higher payout on commissions earned or lower expense costs for conducting securities business through WFG. It is noted that at the current time, WFG registered representatives do not serve as the broker for advisory assets held at Fidelity Investments and do for assets held through Southwest Securities; however, in the case of advisory assets held through Southwest Securities, the registered representative does not earn a commission on these transactions.</p> <p>WFG and its associated persons may enter into agreements with various insurance companies to offer insurance products to clients. Such products may include, but not be limited to, life, health, fixed annuity, disability, and variable annuity products. WFG and its associated person may receive commissions for the sale of insurance products. Commission payout schedules may be higher or lower than those commission payout schedules negotiated by other insurance agents with the same insurance companies. Additionally, WFG and associated persons may receive benefits such as trips and bonuses for their sales in certain insurance products with various insurance carriers.</p>							
Item 9 B, E	<p><b>Participation or Interest in Client Transactions</b></p> <p>As stated above, WFG is a registered broker/dealer offering various investment products to the public through registered representatives. As compensation for such activities, WFG is paid commissions. WFG offers investment products such as stocks, bonds, CD's, annuities, options, variable annuities and life contracts, private placements, &amp; mutual funds.</p> <p>On occasion, WFG and IAR may serve as the brokerage firm and broker, respectively, for transactions involving clients receiving advisory services. The conflict of interest that arises occurs by WFG and IAR acting as the brokerage firm and broker, respectively, at the same time as it acts as the IAR since WFG typically earns a commission on each trade and</p>							

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Woodstock Financial Group, Inc.	801-65881	03/25/2009

(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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
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	<p>the IAR may be inclined to over-trade the account in order to earn commissions. To eliminate or mitigate that conflict, WFG has a strict policy that no IAR may earn any portion of any commission generated from clients in the Managed Account program. This policy will prevent an IAR from over-trading for commission purposes. Further, WFG does not buy or sell securities for its own account</p> <p>IARs may recommend securities and investment products to advisory clients that are also purchased by the IAR. To address potential conflicts of interest, WFG has adopted policies preventing IARs from trading ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. All IAR's are instructed that if they are to buy or sell a security for themselves that they are also buying or selling for clients, they are to enter their clients orders first and their personal order last. All trading in the personal accounts of IAR's is reviewed by the Compliance Department personnel of WFG. Records of all securities bought or sold by IARs will be maintained. WFG does not buy or sell securities for its own account.</p> <p><b>CODE OF ETHICS</b></p> <p>WFG has a fiduciary duty to clients to act in the best interest of the client and always place the client's interests first and foremost. WFG takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as WFG's policies and procedures. Further, WFG strives to handle clients' non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides clients with WFG's Privacy Policy. As such, WFG maintains a code of ethics for its IARs, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, procedures for certain transactions, code violations reporting requirements, and safeguarding material non-public information. Further, WFG's Code establishes WFG's expectation for business conduct. A copy of our Code will be provided to any client or prospect upon request.</p>
Item 12A (1-4)	<p><b>Investment or Brokerage Discretion</b></p> <p>Through the Managed Account Program, WFG may have investment discretion and the authority to determine the securities to be bought or sold and the amount of securities to be bought or sold. Such authorization is granted through an appropriate agreement, contract, or other document required to be executed by the client. Any such investment discretion will be limited to the amount of securities to be bought or sold, the timing of the transaction, and the actual securities to be bought or sold.</p> <p>For client accounts that are carried through Southwest Securities, WFG is the broker. As such, WFG does have control over the commission rates to be paid. However, the client does not pay for such commissions for these assets held at Southwest Securities. For all client accounts that are held with Fidelity Investments or another financial institution, WFG does not have the authority or discretion to determine commission rates as these are set by that custodian.</p>
12B	<p><b>Investment or Brokerage Discretion</b></p> <p>In the Managed Account Program, WFG assists the client with generally establishing investment accounts with the custodian. The factors that we used in recommending Fidelity Investments were the low commission rates, technology, customer service, and access to an abundance of products and services that Fidelity provides to its customers. Clients may pay commissions higher than those obtainable from other brokers in return for</p>

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
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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: <b>Woodstock Financial Group, Inc.</b>	IRS Empl. Ident. No.: <b>58-216-1804</b>
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	<p>these services.</p> <p>In other instances, the firm may recommend the use of its brokerage firm, for which assets will be custodied at Southwest Securities. The main factors in selecting WFG as the brokerage firm and Southwest Securities as the custodian is efficiency, accommodation, and value for the client.</p>
13A	<p><b>Additional Compensation</b></p> <p>WFG, as a broker-dealer, has entered into a revenue sharing arrangement with Fidelity Investments whereby Fidelity Investments will share a portion of the commission revenue and 12b-1 fee revenue generated with WFG. When a client account is carried by Southwest Securities, and WFG acts as the broker, WFG will not earn commissions in connection with securities trades. When a client buys an investment company security with a 12b-1 fee, WFG will earn all or a portion of the 12b-1 fee. For this reason, WFG and the IAR will always first seek the class of a mutual fund that carries no 12b-1 fee so as to benefit the client as much as possible. However, if a mutual fund that appropriately fits a client need does not offer a class of share with no 12b-1 fee, the IAR will recommend the class of share that does carry the fee or another mutual fund based on its perceived quality.</p> <p>Southwest Securities and Fidelity Investments make available to WFG other products and services that benefit WFG but may not benefit its clients' accounts. Some of these other products and services assist WFG in managing and administering clients' accounts. These include software and other technology that provide access to client account data, such as trade confirmation and account statements; facilitate trade execution and allocation of aggregated trade orders for multiple client accounts; provide research, pricing information and other marked data; facilitate payment of WFG's fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of WFG's accounts, including accounts not maintained at Southwest Securities and Fidelity Investments. Southwest Securities and Fidelity Investments also make available to WFG other services intended to help WFG manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Southwest Securities and Fidelity may make available, arrange and/or pay for these types of services rendered to WFG by independent third parties. Southwest Securities and Fidelity may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to WFG. While as a fiduciary, WFG endeavors to act in its clients' best interests, and WFG's recommendation that clients maintain their assets in accounts at Southwest Securities and Fidelity Investments may be based in part on the benefit to WFG of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Southwest Securities and Fidelity Investments which may create a potential conflict of interest.</p> <p>Additionally, WFG may receive benefits such as financial assistance from various other product sponsors with which it has relationships and its advisory representatives offer clients products and services. Such financial assistance may be used to benefit all clients and not only those clients utilizing the products and services. Further, financial assistance may be used to provide educational opportunities for its representatives.</p>

