

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

Applicant:  
**Strategic Asset Management, Inc.**

SEC File Number:  
801- 17936

Date:  
03/01/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Strategic Asset Management, Inc.</b>	IRS Empl. Ident. No.: <b>31-103149</b>
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Item of Form (identify)	Answer						
<b>Part II 1 A - D</b>	<p>Strategic Asset Management, Inc. offers clients investment supervisory services, which are tailored to their individual circumstance. We employ an asset allocation strategy using stock, bond and money market mutual funds. To meet their personal risk and return goals, the client may choose our stock and bond mutual fund risk management model, a buy and hold program, or they may opt for a combination of the two. In market risk management, our goal is to prevent large losses in both stock and bond mutual funds. We achieve this by moving to the safety of a money market fund during a major market decline. With the buy and hold approach, the client accepts and desires to participate fully in all fluctuations of the stock and bond market.</p> <p>The firm reviews client's assets and makes recommendations based upon the client's individual needs and objectives. The client consults with Strategic Asset Management, Inc. to choose the investment strategy(ies) Strategic Asset Management, Inc. is to employ. Most strategies primarily involve investing in mutual funds. The basic fee schedule is as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Assets under Supervision (Risk Management)</td> <td style="width: 25%;">Bonds 1.00%</td> <td style="width: 25%;">Stocks 2.00%</td> </tr> <tr> <td>Assets under Supervision (Buy and Hold)</td> <td colspan="2">1.00%</td> </tr> </table> <p>Fees vary from client to client and are open to discussion. In addition to Strategic Asset Management, Inc.'s management fees, mutual funds charge for their annual operating expenses, which includes their management fees. Fees are billed quarterly in advance. Quarterly fees are calculated by applying the annual fee schedule to the value of the assets that are supervised by Strategic Asset Management, Inc. at the end of each calendar quarter. Fees for new accounts are pro-rated to the end of the initial quarter. Should a client terminate the relationship by closing all accounts, unearned fees will be refunded.</p> <p>Strategic Asset Management, Inc. receives 12b-1 fees from the sale of The Flex Fund's mutual funds and commissions related to the sale of insurance products.</p>	Assets under Supervision (Risk Management)	Bonds 1.00%	Stocks 2.00%	Assets under Supervision (Buy and Hold)	1.00%	
Assets under Supervision (Risk Management)	Bonds 1.00%	Stocks 2.00%					
Assets under Supervision (Buy and Hold)	1.00%						
<b>Part II 5</b>	<p>Individuals providing investment advice must have a bachelor's degree from an accredited college or university.</p>						
<b>Part II 6</b>	<p>Flower, James Sefton      Date of Birth: October 14, 1956</p> <p>Education            1975-1979      The Ohio State University, Columbus, OH (BS; Business Administration, Finance)            1981-1985      Certified Financial Planner, College for Financial Planning, Denver, CO            1989      Qualified Retirement Plans, College for Financial Planning Advanced Studies, Denver, CO</p> <p>Business Background            Present      Strategic Asset Management, Inc., Columbus, Ohio, President, Treasurer, Asst. Secretary            1982-1997      Hamilton, Flower &amp; Kell, Inc., Columbus, Ohio, Vice-President, Secretary</p> <p>Kell, Richard Dornton      Date of Birth: September 19, 1939</p> <p>Education            1954-1957      University of Illinois, Champaign, IL (BS; Business Administration, Finance)            Successful completion of introduction to financial planning, risk management, investments, tax planning and management examinations, College for Financial Planning, Denver, CO</p> <p>Business Background            Present      Strategic Asset Management, Inc., Columbus, Ohio, Vice-President, Secretary            1987-1997      Hamilton, Flower &amp; Kell, Inc., Columbus, Ohio, Vice-President, Assistant Secretary</p>						

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

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03/01/2010

(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>Strategic Asset Management, Inc.</b>		IRS Empl. Ident. No.: <b>31-103149</b>
Item of Form (identify)	Answer	
Part II 7 B	<p>Other products/services of Strategic Asset Management, Inc. Officers are licensed to sell immediate, fixed and/or variable annuities. The amount of time spent on these items varies upon client demand, but is generally negligible compared to Strategic Asset Management, Inc's primary purpose of investment management.</p> <p>Although Strategic Asset Management, Inc.'s primary custodian is Charles Schwab (see Part II, 12B for further explanation), the firm does have relationships with other companies. There are accounts having either AXA Equitable or Transamerica as custodian. James S. Flower and Richard D. Kell are registered representatives and insurance agents and have third party authorization to place trades in said accounts. James S. Flower and Richard D. Kell are also licensed to sell insurance products (such as annuities) with several different insurance companies.</p>	
Part II 8 B	<p>Strategic Asset Management, Inc.'s principals are affiliated with and registered representatives of Triad Advisors, Inc.</p>	
Part II 9	<p>Strategic Asset Management, Inc. may recommend to investment advisory clients, or prospective investment advisory clients, the purchase of mutual funds in which the officer or representatives of the firm personally invest. Due to the nature of mutual funds, Strategic Asset Management, Inc. does not believe any conflict of interest exists. Our code of ethics is available upon request.</p>	
Part II 12 A (1) (2)	<p>In most circumstances, Strategic Asset Management, Inc. has investment discretion over the accounts it supervises. Therefore, it usually issues investment instructions to the custodian of its clients' accounts without prior consultation with the clients. Investment instructions given by Strategic Asset Management, Inc. are consistent with the general goals and objectives of the investment strategy(ies) that is selected by the client. However, Strategic Asset Management, Inc. will accommodate a client's individual instructions with regard to their supervision of a client's account. Authority is limited to investments that meet the objectives of each investment strategy and only to those assets in client's accounts for which Strategic Asset Management, Inc. is an advisor.</p>	
Part II 12 B	<p>The broker-dealer that Strategic Asset Management, Inc. has established a relationship with (for brokerage accounts) is Charles Schwab &amp; Co., Inc., an independent and unaffiliated broker-dealer. Charles Schwab provides Strategic Asset Management, Inc. and our clients with services designed specifically for investment advisors and their clientele. Schwab Institutional provides [Advisor] with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent advisors at no charge to them so long as a total of at least \$10 million of the advisor's clients' account assets are maintained at Schwab Institutional. The specific design encompasses what we feel to be the best selection of no-load mutual funds and exchange traded funds, the most efficient reporting of client transactions, administrative services, information and resource services and ease of electronic trading.</p> <p>The primary (but not exclusive) services to which Strategic Asset Management, Inc. subscribes are the capabilities to:</p> <ul style="list-style-type: none"><li>**direct Charles Schwab &amp; Co., Inc. electronically to purchase and sell mutual funds in clients' accounts</li><li>**select from an immense variety of no-load mutual funds and exchange traded funds</li><li>**produce Schwab forms and applications</li><li>**status reports</li><li>**download daily account transactions for all clients' accounts</li><li>**download daily closing prices of all security positions held in clients' accounts</li></ul> <p>Strategic Asset Management, Inc. receives no products or research material. Charles Schwab is a discount broker and, as such, their commissions are comparable with overall industry standards.</p> <p>The only time that Triad Advisors, Inc. is utilized is when the determination is made that a variable annuity is an appropriate investment vehicle for the client.</p>	
Part II 13	<p>Strategic Asset Management, Inc. and its principals have insurance licenses with various companies for the purpose of offering immediate, fixed and/or variable annuities to clients. In the event a client opts to purchase an annuity using Strategic Asset Management, Inc. or one of its principals as agent, Strategic Asset Management, Inc. will</p>	

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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:

**Strategic Asset Management, Inc.**

IRS Empl. Ident. No.:

**31-103149**

Item of Form (identify)	Answer
Part II 13 B	<p>receive a commission from the insurance company. The principals are registered representatives of the aforementioned broker/dealer Triad Advisors, Inc. and receive commission payments on any variable annuities utilized.</p> <p>Strategic Asset Management, Inc. has a Solicitor's Agreement with individuals not associated with our firm, whereby Strategic Asset Management, Inc. agrees to pay the solicitor a percentage of the fees received from a client referred by the solicitor. Fees paid by the clients to Strategic Asset Management, Inc. are not increased as a result of being referred by a Solicitor.</p>

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