

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

Applicant:	SEC File Number:	Date:
Linda S. Lubitz, CFP, PA (dba The Lubitz Financial Group)	801- 56677	4/15/2010

Item of Form (identify)	Answer
Part II, #1 D Advisory Services and Fees	<p>Linda S. Lubitz, CFP, PA (dba The Lubitz Financial Group), referred to as "LFG" intends to offer the following investment advisory services to clients.</p> <p><b>FINANCIAL PLANNING</b></p> <p>Linda S. Lubitz, CFP, PA (dba The Lubitz Financial Group), ("LFG"), provides financial planning. In developing a financial plan tailored to meet the client's needs, the following areas may be evaluated: current living expenses, retirement planning, investment portfolio, estate planning, tax planning, education planning, and applicable business considerations.</p> <p>During our meetings with the client, information on the above areas is gathered using an Investor Questionnaire. The clients' investment philosophy, risk tolerances, goals and objectives are then identified and approved by the client.</p> <p>Generally, in keeping with the scope of the planning engagement, LFG provides a written plan for the client which reviews their current situation and recommends action consistent with the clients' financial and personal goals. The plan may include a cash flow analysis, provisions for education for dependents, a review of estate planning, generic and/or specific recommendations on the investment of funds, a summary and actions guide. No legal or accounting advice is given. The financial planning written report is a service separate from recommendation of investments. Clients may use the services of LFG for the written report and/or ongoing fee-based investment management.</p> <p>The fee charged to the client is based upon the complexity of the financial plan. Comprehensive financial plans cost \$5,000.00 or more and can be negotiated. The client is billed 50% of the fee at contract signing; the balance is due at delivery of the final plan. Targeted date of completion is within 12 months. Generally, other consulting services and reviews are billed at \$350 per hour. The financial planning contract may be terminated by a client, without penalty, at any time within five (5) business days after entering into the agreement. Fees paid by a client in such a situation will be refunded in full. Thereafter, either party may terminate a contract upon written notice to the other party, and a partial refund will be made to compensate LFG for any time expended on the client's behalf.</p> <p>In addition to the investment supervisory services described below, LFG may furnish investment advice on specific investments to be made by the client. The fee charged is on an hourly basis at the rate of \$350 per hour, plus out-of-pocket expenses when appropriate.</p> <p>Also, subject to the scope of the engagement, LFG may offer clients advice on real estate, tax planning, general business operation, small business capital formation, and charitable gift planning. The hourly billing rate is \$250 per hour. Expert witness testimony is billed at \$400 per hour plus out of pocket expenses.</p> <p>Implementation of the recommendations is at the clients' discretion.</p>

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

Part II, #1 D Advisory Services and Fees (con't)	<p><b>INVESTMENT MANAGEMENT</b></p> <p>Generally, fees are paid quarterly in advance based on the gross value of the account assets as of the last business day for the previous quarter. Some clients may pay fees quarterly in arrears due to Advisory Contracts signed in prior years. In the event that the quarterly fees are paid in advance, the initial advisory fee is pro-rated for the remainder of the quarter and is based on the approximate initial assets under management referenced in the contract on the fee schedule and as of the inception date. The client may be required to pay separate fees to custodians in accordance to their disclosed specific guidelines.</p> <p>LFG's Asset Under Management Fee Schedule, Annual Fee:</p> <table> <tr> <td>First \$150,000 - \$1,000,000</td><td>1.0%</td></tr> <tr> <td>Next \$1,000,000</td><td>.7%</td></tr> <tr> <td>Next \$1,000,000</td><td>.5%</td></tr> <tr> <td>Over \$3,000,000</td><td>Negotiated</td></tr> </table> <p>The minimum annual fee is \$10,000 and is negotiable.</p> <p>Assets are generally held in custodial accounts at Charles Schwab and Company, Inc., National Advisors Trust Company, Fidelity Investments, TIAA-Cref, American Funds, or a similar company. Some custodians may charge monthly/quarterly custodial fees as disclosed in their account applications. Any charges assessed by the custodians are paid directly by the clients of LFG. LFG may credit these fees back to the client under specific circumstances.</p> <p>The fee range is influenced by numerous factors including: the composition of the account, the nature of the account, the existence of related accounts the source of the account, the complexity of the account and when the account was opened. A \$1,000,000 minimum balance is normally required to establish an investment management account relationship, but is negotiable. Any charges assessed by the custodian of the account will be passed to clients of LFG. The mutual funds, ETFs or other securities recommended by LFG also have annual expenses which are disclosed in the fund's prospectus. As a standard practice, LFG does not recommend nor does it receive any 12b-1 fees charged by the mutual fund companies. Clients whose assets are invested in mutual funds, ETFs, or other funds are paying fees; an investment advisory fee to LFG, the specific fund expense fee ratio, and any 12b-1 fees charged by the investment fund company.</p> <p>The investment advisory contract may be terminated by a client or LFG upon written notice at the beginning of any billing period for which a payment is due. If the contract is cancelled during the quarter, any unearned fees will be returned prorated and returned to the client. For fees billed at the end of a quarter, if the contract is terminated during the quarter, fees will be prorated for the number of days the account was active during the quarter.</p>	First \$150,000 - \$1,000,000	1.0%	Next \$1,000,000	.7%	Next \$1,000,000	.5%	Over \$3,000,000	Negotiated
First \$150,000 - \$1,000,000	1.0%								
Next \$1,000,000	.7%								
Next \$1,000,000	.5%								
Over \$3,000,000	Negotiated								
Part II, #1 D Advisory Services and Fees (con't)	<p><b>INVESTMENT MANAGEMENT</b></p> <p>To assist certain clients, LFG has entered into an Investment Management agreement with Advisor Partners, LLC (AP). AP has agreed to act as a sub-advisor, and as such will provide certain investment management services. AP will manage and invest clients' assets in accordance with the investment strategy selected by the investor and LFG. That strategy may include seeking to manage the tax impact of clients' investments through an individually managed US equity portfolio account in order to meet an investor's long-term goals of managing tax liability and controlling risk.</p> <p>Advisor Partners, LLC Fee Schedule is as follows: 0.60% for the first \$500,000; plus</p>								

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	<p>0.40% for assets between \$500,001 - \$2,000,000; plus 0.30% for assets between \$2,000,001 - \$10,000,000; plus 0.20% for assets between \$10,000,001 and above. LFG will charge their normal fee in addition to the AP fee.</p> <p>LFG shares and complements investment research and resources with the Investment Management Committee at Mosaic Financial Partners, an independent investment advisory firm in California. LFG advisors will monitor, review and implement investment recommendations.</p> <p>LFG may recommend and invest in non-liquid and not publicly traded companies. Rigorous due diligence will be performed by the Investment Management Committee before such recommendations are made. These investment recommendations may not be suited for every client and will only be suggested to clients that qualify as accredited investors as required by the investment company and that meet a specific financial and risk profile. Under these circumstances, LFG will act as the advisor and will use a custodian like Fidelity Investments, Charles Schwab &amp; Co, or similar company to custody the investment and comply with the required financial reporting and disclosures.</p> <p>LFG will not vote proxies in clients' portfolios or advise clients on the voting of proxies.</p>
Part II, #4A (5) Security Analysis	Suitable categories of investments are selected in accordance with the clients' attitudes about risk and their need for capital appreciation or income production. Within each category, individual investments whose characteristics are most consistent with the particular objectives for which the category was chosen are selected. Risk factors of the different investments are considered, particularly in light of the clients' willingness to assume risk.
Part II, #4B (8) Sources of Information	LFG uses commercially available services, specifically financial publications dealing with economics, securities and taxation. Company prepared material and research releases prepared by others are also utilized. Other registered investment advisors may also be employed to provide additional expertise in unique situations.
Part II, #4C (7) Investment Strategy	By nature, financial planning is long-term oriented. However, the short term influences which impact a client's financial situation are not ignored. Recommendations are designed to satisfy a hierarchy of needs, the first of which is the client's need for short-term cash flow and liquidity. To meet this requirement a level of short-term reserve funds is recommended and appropriate investment vehicles are suggested. The second series of recommendations are geared to long-term considerations. Investments are selected which appear attractive for long-term growth or income potential.
Part II, #5, Education and Business Standards	Advisors must be financial planning and securities professionals. Advisors generally possess a BA, BS, or MBA degree. In addition, they are credentialed either as Certified Financial Planners or enrolled in a course designed to achieve that designation, and must adhere to the code of ethics of the Certified Financial Planner Board of Standards, Inc. Advisors providing investment advice will also be required to be properly licensed and registered in the appropriate jurisdiction where such individuals are conducting investment advisory business.
Part II, #6, Educational Background	<p>Linda S. Lubitz, CFP® Born: 1950</p> <p>Professional Designations: CFP (Certified Financial Planner), 1990</p> <p>Education:</p>

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	<p>Agnes Scott College, Atlanta, GA University of Miami, Coral Gables, FL University of South Florida, Tampa, FL Florida International University, BA Economics, 1974 College for Financial Planning, CFP, 1990 Admitted to the Registry of Financial Planning Practitioners, 1991</p> <p>Business Background: 1/2004 – Present Co-Partner, BLIPS Partners, LLC 1/2004 – Present Co-Partner, BLIPS LLC 1/2003 – Present Manager, Mosaic Financial Partners 7/99 – Present President, The Lubitz Financial Group 1/97 – Present President, Linda S. Lubitz, CFP, PA 3/93 – 7/99 Partner, Woolf, Lubitz and Foldes (formerly Woolf and Lubitz), Miami, FL 12/97 – 12/06 Registered Representative and Principal, Valmark Securities, Inc. 11/95 – 12/97 Registered Representative, MIMLIC Securities Corp. 4/93 – 11/95 Registered Representative, Sun America Securities</p> <p>Tessie Yuste, MBA, CFP®, CRPC® Born: 1959 Professional Designations: CFP® (Certified Financial Planner), 2009 CRPC® (Chartered Retirement Planning Counselor, 2007 Education: Florida International University, Financial Planning Certification, 2006 University of Miami, Master of Business Administration, 1987 University of Miami, B.S. Electrical Engineering, 1982</p> <p>Business Background: 2007 – Present Client Advisor, The Lubitz Financial Group 2006 Financial Planner Associate, EBIS, Inc 1988 – 2002 VP Strategic Planning &amp; Marketing/Director Finance, Nortel Networks 1982 – 1988 Network Planning Engineer/Forecasting Engineer, BellSouth Telecom</p>
Part II, #7, C Other Business Activities	<p>The Lubitz Financial Group provides various services. The time allotted to each activity is a function of the demand. Typically, LFG's time is dedicated approximately as follows:</p> <p>50% Investment Management services 40% Financial Planning services 10% General financial consulting to businesses</p> <p>Linda S. Boone, as an individual, not as The Lubitz Financial Group, will receive royalties from the sale of her book <u>Creating An Investment Policy Statement</u>. Linda S. Boone, as an individual, not as The Lubitz Financial Group, has entered into a general partnership with her husband, Norman M. Boone and BLIPS Partners, LLC,, whose purpose is to develop and produce software and books respectively about investment policy statements.</p> <p>Linda S. Boone is a shareholder in National Advisors Holdings, Inc., (NAH), that has formed a federally chartered trust company, National Advisors Trust Company (NATC). She owns less than 5% of NAH. The Office of Thrift Supervision regulates NAH and</p>

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	<p>NATC. The trust company provides a low cost alternative to traditional trust service providers. LFG refers certain clients to NATC for custody and trust services</p> <p>Linda S. Boone, as an individual, holds a management position in her husband's company, Mosaic Financial Partners, an investment advisory firm in San Francisco, California..</p>
Part II, #9, E Participation or Interest in Client Transactions	<p>LFG and Associated Personnel may invest in the same securities that are recommended to clients. The securities recommended to clients are all publicly available in which LFG has no control nor can secure any advantage through a simultaneous purchase with the client.</p> <p>The Lubitz Financial Group (LFG) and its employees recognize their fiduciary obligation to each client and must adhere to the firm's Code of Ethics. This means that LFG and its employees shall act in the client's best interest at all times, and the client's interest shall always be placed ahead of LFG's interest. Investment opportunities must be offered first to clients before LFG or its employees may act on them.</p> <p>The Code of Ethics sets out ideals for ethical conduct premised on the fundamental principles of openness, integrity, honesty and trust and defines provisions on a wide range of topics that may include general ethical principles, personal securities trading, reporting of ethical violations, receipt and giving of gifts, and supervisory procedures. LFG places the highest value on ethical conduct. Employees should live up not only to the letter of the Code, but also to the ideals of LFG.</p> <p>Employees of the firm shall comply with all applicable federal and state securities laws. The Code is designed to guard against violations of securities laws and to protect the reputation of LFG.</p> <p>Employees are held personally accountable for learning, endorsing, promoting and applying this Code to their own conduct and work.</p> <p>A copy of the Lubitz Financial Group Code of Ethics is available to clients at no additional cost.</p> <p>LFG generally recommends implementation of financial plans using LFG as the investment advisor.</p> <p>If a client has more than \$1,000,000 in assets for investment management, they will be offered the services of The Lubitz Financial Group on a fee basis.</p> <p>LFG generally charges a minimum annual fee of \$10,000 for accounts under management. However, the minimum fee may be negotiable based on the range of services being provided and the complexity of the client's circumstances.</p>
Part II, #10 Conditions	
Part II, #12A(1), (2) Investment or Brokerage Discretion	<p>Clients are free to effect securities transactions with any broker-dealer of their choice. LFG may recommend the investment in securities which involve no sales commission paid to LFG. In such cases, LFG may encourage the client to open an investment account which will be used to facilitate trading and reporting to the LFG. In order to perform appropriate transactions of this nature, LFG may from time to time establish non-binding relationships with one or more services, such as, but not limited to, Charles Schwab and Co., Inc., National Advisors Trust, Advisor Partners, LLC, or Fidelity Investments. Ultimately, it is the client's decision to determine the actual selection of the broker/dealer.</p>
Part II, #12 B Investment or Brokerage Discretion	

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	<p>Clients are free to effect insurance transactions with any insurance company or agent of their choice. LFG does not sell any insurance products nor does its owner hold an insurance license.</p> <p>Generally, LFG has contractual discretion over a client's account to make buys or sells. There is no ability to direct money from an account other than to the client or for payment of investment management fees to LFG.</p> <p>Those clients preferring to invest in non-commissionable securities will generally be directed to an independent company, which may include but not necessarily be limited to Charles Schwab &amp; Co., Inc., National Advisors Trust, Advisor Partners, LLC, or Fidelity Investments. LFG has evaluated these firms and believes that they will provide LFG clients with a blend of execution services, commission costs and professionalism that will assist LFG in obtaining best execution for transactions. While LFG has a reasonable belief that these firms are able to obtain best execution and competitive prices, LFG will not be independently seeking best execution price capability through other broker dealers. LFG reserves the right to decline acceptance of any client account that directs the use of a broker dealer other than one of these firms, if LFG believes that this would adversely affect LFG's duty to obtain best execution or for any other reason. LFG may use discretion in selecting other broker dealers or outside custodians when special circumstances dictate, e.g. to obtain a broader listing of fixed income securities available for purchase. Charges at such independent companies are generally at rates equal to or below what standard brokerage houses might charge for similar services.</p> <p>Occasionally, a client asset allocation may require fixed income instruments. LFG may recommend the client to a financial brokerage firm that offers fixed income instruments. As a standard practice, LFG does not receive any compensation for such referrals.</p> <p>In circumstances where the services of LFG do not meet the needs of its clients, other advisors or brokers may be recommended.</p> <p>For contractual management accounts, clients will receive a quarterly fee notification, calculated as a percentage of assets under management. Generally, this fee is deducted from the appropriate account as agreed by the client and LFG. On rare occasions, the client may choose to pay such fees by check. In addition, custodial account maintenance fees and transaction charges arising from each client account will be passed on to and paid by the client.</p>
Part II, #13 A Additional Compensation	<p>LFG may receive a discount of certain software products through its relationship with Schwab. All clients receive the benefit of the software.</p> <p>Pursuant to Section 28(e) of the Securities Exchange Act of 1934, LFG will have soft dollar arrangement whereby LFG has the limited discretionary authority to select certain broker dealers who may charge commissions in excess of the lowest available commission in recognition of the value of research products or services provided by the broker dealer to LFG. The products or services arranged or provided by the broker dealer in return for directing brokerage commission to the broker dealer may be used in making investment decision for the clients' account but may or may not be used in connection with accounts that have paid commission to the broker providing the service. With LFG's fiduciary duty to obtain the best execution of securities transactions, LFG will make a good faith</p>

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	<p>determination that the amount of commission allocated to the broker is reasonable in relation to the value of the brokerage and research services provided by the broker. Research products and services may include access to a proprietary research system, access to third party providers of pricing and performance information, and software applications.</p> <p>LFG maintains an affiliation with Charles Schwab Institutional, National Advisors Trust, and Fidelity Investments. While there is no direct linkage between the investment advice given and affiliation with these organizations, economic benefits are received which would not be received if LFG did not give investment advice to clients and also use the services of these organizations. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements, access to a trading desk serving institutional service participants exclusively, ability to have investment management fees deducted directly from client accounts, access to an electronic communications network for client order entry and account information, receipt of compliance publications, and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors. The benefits received from these organizations may or may not depend upon the amount of transactions directed to, or amount of assets custodied by the organization. LFG may also take advantage of certain group discounts on publications and investment research that is available through the institutional service units. Webcasts are also made available, which cover practice management issues, compliance, and marketing updates.</p>

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