

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

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Name of Investment Adviser: <b>Jackson, Lester George</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
<b>444 North Northwest Hwy #195</b>	<b>Park Ridge</b>	<b>IL</b>	<b>60068</b>	<b>( 847) 825-7770</b>

**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.**

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

Applicant:

**Jackson, Lester George**

SEC File Number:

**801-61039**

Date:

**2/18/10****1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service.

(See instruction below.)

Applicant:

- |                                     |     |   |     |
|-------------------------------------|-----|---|-----|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services . . . . .  | 75% |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services . . . . .  | %   |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above . . . . .  | 0%  |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription . . . . .   | %   |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above . . . . .   | %   |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . . | %   |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .   | 0%  |
| <input type="checkbox"/>            | (8) | Provides a timing service . . . . .   | %   |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above . . . . .   | 25% |

(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 the applicant call any of the services it checked above financial planning or some similar term? . . . . .Yes ☒ No ☐**C.** Applicant offers investment advisory services for: (check all that apply):

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees      |
| <input checked="" type="checkbox"/> (2) Hourly charges                          | <input checked="" type="checkbox"/> (5) Commissions |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees)       | <input checked="" type="checkbox"/> (6) Other       |

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of Clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations         |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)                                  |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |   |

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Applicant:

**Jackson, Lester George**

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801- **61039**

Date:

**9/3/02****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 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 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 type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input type="checkbox"/> G. Investment company securities                  | <input 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 checked="" 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) <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 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 checked="" type="checkbox"/> Other (explain on Schedule F)  |
| (4) <input type="checkbox"/> Short sales   |  |

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Applicant:

**Jackson, Lester George**

SEC File Number:

**801-61039**

Date:

**2/15/08****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.)

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Applicant:

**Jackson, Lester George**

SEC File Number:

801- **61039**

Date:

**2/15/08****9. Participation or Interest in Client Transactions.**

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

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

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

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? . . . . .

Yes



No



(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**See response on Schedule F.**

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

**See response on Schedule F.**

Applicant:

Jackson, Lester George

SEC File Number:

801-61039

Date:

2/15/08

**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

☒ ☐

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

Yes No

☒ ☐

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

Yes No

☐ ☒

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

Yes No

☒ ☐

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

Yes No

☒ ☐

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

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

☒ ☐

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

Yes No

☒ ☐

(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

☐ ☒

**Schedule F of  
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:  
Jackson, Lester George

SEC File Number:

801-61039

Date:  
4/27/10

(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: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2, Item 1D	<p style="text-align: center;"><b><u>FINANCIAL PLANNING SERVICES</u></b></p> <p><b>Financial Planning</b></p> <p>Mr. Jackson offers general financial planning advice to clients. Advice may come in the form of a written financial plan or oral consultations. Financial planning topics may include, but are not limited to, investment review, retirement planning and projections, life insurance needs, estate planning and college planning. Financial planning advice will be based on information provided by clients to Mr. Jackson. The completeness and accuracy of information provided by clients is important in order for Mr. Jackson to provide accurate financial planning advice.</p> <p>Prior to receiving financial planning advice, a financial planning agreement will be completed by Mr. Jackson and the client detailing the services provided and the fee charged. The fee for financial planning services is \$150 per hour payable upon presentation of the written plan or completion of the oral consultation. The amount of time spent on a client's financial review and subsequent advice will vary based on factors such as the facts and circumstances of the client, the anticipated complexity of the client's situation, the client's assets, competition, etc.</p> <p><b>Portfolio Analysis</b></p> <p>Mr. Jackson also offers a portfolio analysis service in which he will review the client's asset allocation within the client's pre-established portfolio and provide the client with either a written or oral portfolio analysis. Mr. Jackson may meet with the client on several occasions as necessary depending on, but not limited to, the complexity of the client's situation and the size of the client's portfolio. The analysis will be based on information provided by the client to Mr. Jackson and will include but not be limited to such topics as risk tolerance, financial goals and market conditions. The fee for portfolio analysis services is \$150 per hour payable upon presentation of the written or oral analysis.</p> <p>Clients are free to follow or ignore any of Mr. Jackson's advice and are also free to consider any broker/dealer, insurance agent or investment advisor to implement his recommendations. Mr. Jackson is a registered representative of Securities America, Inc. (SAI), a registered broker/dealer and member of FINRA/SIPC. When placing securities and/or insurance transactions through SAI in his capacity as a registered representative he may earn sales commissions. These commissions are separate from fees charged for advisory services.</p> <p><b>Termination</b></p> <p>Financial planning and portfolio analysis services may be terminated by either party at any time without penalty upon written notice. Such termination shall not, however, affect liabilities or obligations incurred or arising from transactions initiated under this agreement prior to such termination, including the provisions regarding arbitration, which shall survive any expiration or termination of this agreement. Clients terminating financial planning or portfolio analysis services within five business days of signing the agreement will not be charged fees and expenses incurred by Mr. Jackson. Fees and expenses incurred by Mr. Jackson after the initial five days may be charged to clients at Mr. Jackson's discretion.</p>

**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:  
Jackson, Lester GeorgeSEC File Number:  
801-61039Date:  
4/27/10

(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: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2, Item 1D (Continued)	<p><b>Portfolio Design Analysis</b></p> <p>When Mr. Jackson provides advisory and financial planning services to clients, he may use the Portfolio Design Analysis services of Securities America Advisors, Inc. (SAA), a registered investment advisor. When doing so, SAA will charge Mr. Jackson a fee. A complete description of SAA's Portfolio Design Analysis services and related fees and charges are described in SAA's ADV Part II/Disclosure Brochure, which will be given to all clients prior to or at the time an account is established.</p> <p style="text-align: center;"><u><b>FINANCIAL ADVISORS PROGRAM AND LIFEGUIDE PROGRAM</b></u></p> <p>Mr. Jackson provides investment management services, which includes giving continuous advice to a client based on the individual needs of the client through SAA's Financial Advisors Program (FAP) and/or Lifeguide Program (LifeGuide). SAA is an SEC registered investment advisor. SAA's FAP and/or LifeGuide are wrap-fee programs providing investment advisory services and execution of client transactions for which the specified fee (or fees) is not based directly upon transactions in a client's account. Under FAP and LifeGuide, Mr. Jackson will assist the client in the establishment of an FAP or LifeGuide Account (the Account) with SAA. All brokerage transactions in the Account will be processed by SAI, an affiliated broker/dealer of SAA. The brokerage transactions will then be cleared through National Financial Services, LLC (NFS) pursuant to a clearing arrangement established by SAI with NFS. SAA has also entered into agreements with various insurance companies that allow for the management and valuation of client variable annuity accounts within SAA's FAP and/or LifeGuide. The custody of all funds and securities will be maintained by NFS, insurance companies or other custodians. At no time will SAA, SAI, or Mr. Jackson act as custodian of the Account or have direct access to the client's funds and/or securities.</p> <p>The annual management fees charged by Mr. Jackson for this service will be negotiated with each client, with 1.25% being the maximum management fee that may be charged to clients. SAA retains up to 20 basis points (0.20%) of the annual management fee for FAP Accounts, and up to 15% of the annual management fee for LifeGuide Accounts.</p> <p>A complete description of FAP and related fees and charges are described in SAA's Financial Advisors Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time an FAP Account is established. A complete description of LifeGuide and related fees and charges are described in SAA's LifeGuide Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a LifeGuide Account is established.</p> <p style="text-align: center;"><u><b>MANAGED OPPORTUNITIES PROGRAM</b></u></p> <p>Mr. Jackson has established a relationship with SAA, a registered investment advisor, to participate in the Managed Opportunities Program (Managed Opportunities). Managed Opportunities is a wrap-fee program developed by SAA that provides clients with the opportunity to establish mutual fund portfolios, separate account portfolios and unified managed account portfolios developed by third party money managers that are registered as investment advisors (collectively referred to as sub-advisors). Mr. Jackson Representatives act as referral parties when referring clients into the mutual fund portfolios, separate account portfolios and unified managed account portfolios options in Managed Opportunities. One sub-advisor is Brecek &amp; Young Advisors, Inc., an affiliated subsidiary of SAA. All other sub-advisors in this program are not affiliates of SAA or Mr. Jackson.</p>

**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:  
Jackson, Lester GeorgeSEC File Number:  
801-61039Date:  
4/27/10

(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: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2, Item 1D (Continued)	<p>In addition, SAA's Managed Opportunities is provided with administrative, web site, transaction order entry services and other services by Oberon Financial Technology, Inc (Oberon), a registered investment advisor and other sub-advisors. In addition, Managed Opportunities offers advisor directed portfolios through which Mr. Jackson will work with and advise clients in the selection of investments constituting a portion of Managed Opportunities.</p> <p>Client portfolios may be managed by SAA or other sub-advisors that SAA has established relationships with. The client will grant SAA and the sub-advisors limited discretionary authority with respect to the purchase and sale of securities in mutual fund portfolios, separate account portfolios and unified managed account portfolios and will grant Mr. Jackson discretionary authority with respect to the initial Managed Opportunities master account and advisor directed portfolios.</p> <p>Mr. Jackson will solicit the services of SAA through Managed Opportunities. The Mr. Jackson will not refer a client to SAA unless SAA and the sub-advisors are registered or are exempt from registration as investment advisors in the client's state of residence. Clients will grant SAA the discretionary authority to select one or more sub-advisors to provide administrative, web site, performance reporting, transaction order entry and other services to SAA and clients. SAA currently has a relationship with Oberon, a registered investment advisor, to provide these services. Clients establishing Managed Opportunities accounts will receive Oberon's Disclosure Brochure in addition to SAA and Mr. Jackson's Disclosure Brochures.</p> <p>Mr. Jackson will be available to meet with clients on a continuous basis. Clients should be aware that Mr. Jackson will be paid solicitor/referral fees by SAA for recommending mutual fund portfolios, separate account portfolios and unified managed account portfolios to clients. SAA will also share fees with the sub-advisors. The amount of compensation Mr. Jackson receives for recommending one Managed Opportunities portfolio over another portfolio may vary. Therefore, a potential conflict of interest may exist because these circumstances may result in Mr. Jackson having a financial incentive to recommend one portfolio over another. However, portfolios will be selected and recommended to clients based on each individual client's needs, goals and objectives.</p> <p>A complete description of Managed Opportunities and related fees and charges are described in SAA's Managed Opportunities Schedule H Disclosure Brochure which will be given to all clients prior to or at the time a Managed Opportunities Account is established.</p> <p style="text-align: center;"><b><u>RETIREMENT OPPORTUNITIES PROGRAM</u></b></p> <p>Mr. Jackson offers Investment Advisory Services, defined as giving advice to employee benefit plans subject to the <i>Employee Retirement Income Security Act of 1974</i>, as amended, and that are qualified under Section 401(a) of the <i>Internal Revenue Code of 1986</i>, as amended (the Plans). These services are provided through SAA. Retirement Opportunities, a program that SAA developed to provide qualified retirement plans with investment advisory services. SAA is an SEC registered investment advisor. SAA or Mr. Jackson, and their representatives will not act as the Plan custodians. Custody of all assets, funds and securities will be maintained by qualified independent custodians. The current Retirement Opportunities custodian used by Mr. Jackson is Reliance Trust Company.</p> <p>The Plan Sponsor authorizes and engages Mr. Jackson to provide to the Plan the investment advisory services as described herein. With respect to investment advisory services, Mr. Jackson</p>

**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:  
Jackson, Lester GeorgeSEC File Number:  
801-61039Date:  
4/27/10

(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: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 2, Item 1D (Continued)	<p>and its representatives shall:</p> <ul style="list-style-type: none"><li>• (a) Recommend Model Portfolios to the Plan Sponsor for inclusion as investment options available to participants under the Plan; (b) Maintain the Model Portfolios including the investing, rebalancing of assets, changing of the asset allocations or changing the underlying Model Portfolios.</li><li>• Recommend, maintain and periodically update the list of mutual funds to the Plan Sponsor for inclusion as investment options available to plan participants.</li><li>• Provide other investment advisory services to the Plan as agreed to by Mr. Jackson and the Plan Sponsor.</li></ul> <p>The Plan Sponsor expressly retains the right to vote all proxies which are solicited for securities held by the Plan. SAA, SAA Reps, Advisors and their Representatives are expressly precluded from the voting of proxies solicited by the issuers of securities held by the Plan. However Mr. Jackson will assist the Plan by answering questions the Plan may have regarding proxy and voting procedures.</p> <p>A Service Provider (SP) will provide various administrative services to the Plan, including among other things, facilitating plan participant investment decisions such as the selection and modification of their investment elections.</p> <p>The Investment Advisory Fees charged will be negotiated with each Plan. The maximum Investment Advisory Fees that may be charged to a Plan for recommending and maintaining model portfolios and mutual fund lists is 1%. SAA retains up to 20 basis points (0.2%) of the Investment Advisory Fees and Mr. Jackson is paid the balance of the Investment Advisory Fees.</p> <p style="text-align: center;"><b><u>INDEPENDENT MANAGED ASSETS PROGRAM</u></b></p> <p>Mr. Jackson may establish agreements with third party money managers offering a wide range of advisory services including asset allocation, market timing and portfolio management. Mr. Jackson may select the services of money managers in SAA's Independent Managed Assets Program (IMAP). Mr. Jackson will solicit the services of the recommended third party money managers. A client may select a recommended money manager based upon the client's needs. Mr. Jackson will be available to meet with the client as needed. Clients should be aware that sub-advisor fees paid to Mr. Jackson differ among recommended money manager programs. There may be conflicts of interest which could affect the independent judgment of Mr. Jackson in the recommendation of one money manager program over another. Mr. Jackson will use his best efforts to ensure the appropriate third party manager is selected to fit the objectives of the Client. Disclosure as to the sub-advisor fee will be made prior to use of any third party manager. Mr. Jackson will be compensated by a sub-advisor fee paid to Mr. Jackson by the recommended money manager. When Mr. Jackson uses an SAA IMAP money manager, SAA will receive a portion of the sub-advisor fee, a marketing override or an administrative fee for providing administrative and marketing services.</p> <p style="text-align: center;"><b><u>SEI ASSET MANAGEMENT PROGRAM</u></b></p> <p>The SEI Program is an institutional mutual funds asset allocation program that Mr. Jackson uses in</p>

**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:  
Jackson, Lester GeorgeSEC File Number:  
801-61039Date:  
4/27/10

(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: Lester George Jackson		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Part II, Page 2, Item 1D (Continued)	<p>the management of the client account assets. Mr. Jackson assists Clients in the establishment of a SEI Program Account (the Account) at SEI Trust Company (SEI). All Account transactions will be processed and cleared through SEI. The SEI Program uses mutual fund asset allocation portfolios developed by SEI Investments. The portfolios consist of the SEI Family of Institutional Mutual Funds (Mutual Funds); however, Mr. Jackson may add mutual funds from other fund families. Mr. Jackson provides SEI with the mutual funds and asset allocation policy (Asset Allocation Policy) that the client selects for the Account. Mr. Jackson directs SEI to reallocate the Client's investments in accordance with the client's Asset Allocation Policy. In addition, Mr. Jackson directs SEI to rebalance the investments within the Account at least quarterly, so that the market value of the shares of each mutual fund held in the Account is the same percentage of the total market value of the Account as required by the Client's Asset Allocation Policy. SEI maintains custody of all SEI Program Client Account assets.</p> <p>SEI Program Management Fees are payable quarterly, in arrears based upon assets under management at the end of the quarter. Management Fees are automatically deducted from the the client's account. Management Fees are paid to Mr. Jackson. Up to 5% of the Management Fees may be paid to SAA, a registered investment advisor, for marketing and administrative services SAA provides to Mr. Jackson. Client may terminate the SEI Program account at any time and receive a full pro-rata refund of any unearned fees. Fees will depend upon size and nature of the account.</p> <p>The SEI Program Fee Schedule will not exceed 1.25% of assets under management.</p> <p>SEI Trust Company may charge a separate Custodial fee for the custody services it provides the the client's Account. Mutual Funds held in the Account pay their own advisory fees and other expenses, which are explained in each Mutual Fund's Prospectus. These fees and expenses are separate charges from the Account Management Fees.</p>	
Part II, Page 3, Item 4A(5), 4B(8) and 4(C)7	Model mutual fund asset allocation portfolio programs, provided by a number of institutional investment managers and strategists, may be used when managing client assets.	
Part II, Page 4, Item 6	<b>Lester G. Jackson</b> (Born 11/16/1957). Mr. Jackson attended McGill University in Montreal, Quebec, Canada where he graduated with a Commerce Degree in Finance in 1980. In 1988, Mr. Jackson graduated with a Master's Degree in Finance from DePaul University in Chicago, Illinois. Les Jackson has been a registered investment advisor since January 1989. He has been a registered representative with Securities America, Inc. since September 1992. He is also President of Net Worth Management, Inc., a holding company, which does not provide services to the public. In 1989 Mr. Jackson earned the professional designation of Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> ).	
Part II, Page 5, Item 9B	As a registered representative, Mr. Jackson may sell securities to any client for commissions. This could present a potential conflict of interest since Mr. Jackson could receive fees and commissions if the client chooses to implement recommendations of Mr. Jackson in his separate capacity as a registered representative. Clients are free to select any broker/dealer they wish to implement recommendations.	
Part II, Page 5, Item 9E	Mr. Jackson and his associated persons may buy or sell securities or have an interest or position in a security for their personal account, which they also recommend to clients. Mr. Jackson is and shall continue to be in compliance with <i>The Insider Trading and Securities Fraud Enforcement Act of 1988</i> . As these situations may represent a potential conflict of interest, it is a policy of Mr. Jackson	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:  
Jackson, Lester George

SEC File Number:  
801-61039

Date:  
4/27/10

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

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Item of Form (identify)	Answer
Part II, Page 5, Item 9E (continued)	<p>that no associated persons shall prefer his/her own interest to that of the advisory client. No person employed by Mr. Jackson may purchase or sell any security prior to a transaction or transactions being implemented for an advisory account. Associated persons shall not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of his/her employment unless the information is also available to the investing public upon reasonable inquiry. Mr. Jackson maintains a list of all securities holdings for itself and all associated persons, which is reviewed on a regular basis by Mr. Jackson. This log is available for client review upon request.</p> <p>According to the <i>Investment Advisers Act of 1940</i>, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of the clients. Mr. Jackson and his associated persons have a fiduciary duty to all clients. Mr. Jackson has established a Code of Ethics which all associated persons must read and then execute an acknowledgement agreeing that they understand and agree to comply with Mr. Jackson's Code of Ethics. Mr. Jackson and his associated persons' fiduciary duty to clients is considered the core underlying principle for the Code of Ethics and represents the expected basis for all associated persons dealings with clients. Mr. Jackson has the responsibility to make sure that the interests of clients are placed ahead of his/his associated persons' own investment interests. All associated persons will conduct business in an honest, ethical and fair manner. All associated persons will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All associated persons have a responsibility to avoid circumstances that might negatively affect or appear to affect the associated persons' duty of complete loyalty to their clients. This section is only intended to provide current clients and potential clients with a description of Mr. Jackson's Code of Ethics. If current clients or potential clients wish to review Mr. Jackson's Code of Ethics in its entirety a copy may be requested and will be provided promptly.</p>
Part II, Page 5, Item 10	<p>SAA's recommended minimum investment amount for establishing and maintaining an FAP Account is \$25,000. The recommended minimum investment amount for establishing and maintaining a LifeGuide Account is \$50,000. Exceptions may be granted to this minimum upon request.</p> <p>The minimum investment required in the SEI Program is \$100,000. Exceptions may be granted to this minimum upon request.</p> <p>As a general rule, SAA requires a minimum of \$50,000 to establish and maintain Managed Opportunities mutual fund portfolios, \$100,000 for separate account portfolios, \$250,000 for unified managed account portfolios and \$50,000 for advisor directed portfolios. All minimums are negotiable at the discretion of the Mr. Jackson and SAA.</p> <p>As a general rule, the minimum Plan size that will be accepted into the Retirement Opportunities is \$1,000,000. Smaller Plans may be accepted on an exception basis. Exceptions may be granted to this minimum upon request.</p>
Part II, Page 6, Item 11A	<p>Mr. Jackson reviews the investment management accounts. Specific performance reports are prepared on a quarterly basis. In the case of SEI and any other third party money manager, performance reports are issued by the provider and reviewed by Mr. Jackson.</p>

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**Schedule F of  
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Date:  
4/27/10

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 6, Item 11A (continued)	<p>SP will furnish to Plan Sponsor consolidated performance reports of the Model Portfolios in the Plan on at least a quarterly basis. Fund values and other information are obtained from third parties. SP, SAA and Advisor do not guarantee the accuracy of information from third parties. Plan reports are reviewed as needed by Mr. Jackson.</p> <p>Performance reports are reviewed on a quarterly basis for asset allocation, positioning and performance relative to a client's objective. In addition statements are reviewed monthly. If it conforms to the client's schedule, reviews will be performed on annual basis. Further reviews may be conducted if a client requests such a review. Examples may be due to market activity or a change in the client's objectives. In the case of financial planning accounts, a review of a client's situation will be performed when Mr. Jackson is asked to conduct a review or recommends that a review be performed. The review will focus on the areas of financial planning the client wishes to cover such as retirement, estate or insurance planning. Reviews will be on an as needed basis.</p> <p>SAA reviews the performance information in Managed Opportunities accounts to determine its accuracy. Performance information provided by SAA is believed to be accurate but cannot be guaranteed. Fund and other securities values and other information are obtained from third parties. Managed Opportunities accounts are reviewed as needed by SAA supervisors, SAI principals and Mr. Jackson's representatives. Triggering factors for reviews may include material market, economic or political events, changes in clients' personal or financial situations or performance of the accounts in general.</p>
Part II, Page 6, Item 11B	<p>Statements will be supplied by investment companies and custodians. Based upon agreements with clients additional reports may be supplies. For example, for investment management client, a quarterly portfolio position and allocation report is supplied.</p> <p>Clients participating in FAP and/or LifeGuide Programs may receive quarterly, monthly or on-demand reports showing the investment performance of their accounts from SAA or Mr. Jackson. Investors participating in the SEI Program will receive monthly account statements, transaction ledgers and quarterly reports showing the investment performance of their accounts from SEI.</p> <p>Clients participating in Managed Opportunities will be able to view daily and quarterly performance reports on a web site prepared on behalf of SAA by Oberon which will describe the performance, holdings and other activity in clients' Managed Opportunities accounts. During any month in which there is activity in Managed Opportunities accounts, clients will receive monthly statements from the account custodian or clearing firm showing the activity in clients' accounts as well as positions held in the accounts at month end. Clients will also receive a confirmation of each purchase and sale transaction that occurs within Managed Opportunities accounts, unless clients provide SAA with written authorization to suppress confirm delivery. If there is no activity in the account, clients will receive statements no less than quarterly from the account custodian or clearing firm.</p> <p>SP will furnish to Plan Sponsor consolidated performance reports of the Model Portfolios in the Plan on at least a quarterly basis. Fund values and other information are obtained from third parties. SP, SAA and Advisor do not guarantee the accuracy of information from third parties. Plan reports are reviewed as needed by Mr. Jackson.</p>

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**Schedule F of  
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:  
Jackson, Lester GeorgeSEC File Number:  
801-61039Date:  
4/27/10

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 6, Item 12A (1), (2) & (4)	<p>Upon receiving written authorization from the client, Mr. Jackson may manage client's assets in FAP, LifeGuide, Retirement Opportunities, SEI and Managed Opportunities advisor directed portfolios on a limited discretionary basis. When he does, he limits his discretionary authority by prohibiting himself from withdrawing funds and/or securities from client accounts. Discretionary trading authority in SEI Program accounts is also limited to no-load mutual funds.</p> <p>When managing assets through Retirement Opportunities, the Plan Sponsor authorizes and engages Mr. Jackson to provide to the Plan the investment advisory services as described herein. With respect to investment advisory services, Mr. Jackson will recommend Model Portfolios to the Plan Sponsor for inclusion as investment options available to participants under the Plan, and maintain the Model Portfolios including the investing, rebalancing of assets, changing of the asset allocations or changing the underlying Model Portfolios. In addition, Mr. Jackson will recommend, maintain and periodically update the list of mutual funds to the Plan Sponsor for inclusion as investment options available to the plan participants. Use of discretionary authority does not give Mr. Jackson authority to withdrawing funds and/or securities from the Plan assets other than for advisory fees it is due.</p>
Part II, Page 6, Item 12B	<p>Mr. Jackson is a registered representative of SAI, a full service broker/dealer and member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative he may earn sales commissions.</p> <p>Clients wishing to implement the advice of Mr. Jackson are free to select any broker they wish and are so informed. If the clients wish to have Mr. Jackson implement the advice in his capacity as registered representatives, his broker/dealer, SAI, will be used. SAI has a wide range of approved securities products for which SAI performs due diligence in selecting. Mr. Jackson is required to adhere to these products when implementing securities transactions through SAI. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer.</p>
Part II, Page 6, Item 13A	<p>Mr. Jackson has established relationships with other investment advisors through which he will act as a solicitor referring clients to the other investment advisors management programs. When acting in this solicitor/referral capacity, Mr. Jackson will receive a portion of the fee paid to the other investment advisors by the client.</p> <p>Mr. Jackson does not have a related person that is an investment advisor; however, Mr. Jackson may have relationships with nonaffiliated investment advisors.</p> <p>Mr. Jackson may refer clients to SAA, a registered investment advisor firm, through Managed Opportunities. SAA will work with Oberon, a registered investment advisor, and other sub-advisors when managing client assets. Mr. Jackson will not refer clients to SAA unless SAA, Oberon, and other sub-advisors are registered or exempt from registration as investment advisors in each client's state of residence. SAA will pay Mr. Jackson a portion of client fees for referrals. In addition, SAA will share fees with Oberon and other sub-advisors.</p> <p>Mr. Jackson has established relationships with other investment advisors through which Mr. Jackson will act as a solicitor referring clients to the other investment advisors management programs. When acting in this solicitor/referral capacity, Mr. Jackson will receive a portion of the fee paid to the other investment advisors by the client.</p>

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

Applicant:  
Jackson, Lester George

SEC File Number:  
801-61039

Date:  
4/27/10

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
Part II, Page 6, Item 13B	<p>Mr. Jackson or SAA may invest a portion of client's assets in mutual funds or exchange traded funds and charges an investment management fee on client's assets invested in these securities. Therefore, clients may pay two levels of advisory fees for the management of their assets, one directly to Mr. Jackson or SAA and one indirectly to the managers of the mutual funds or exchange traded funds held in their portfolios.</p> <p>Mr. Jackson may use the services of SAA, a registered investment advisory firm, through its Retirement Opportunities Program when managing assets and when doing so, SAA will receive a portion of the fees.</p> <p>Mr. Jackson sells securities products in his separate capacity as a registered representative. He may also sell insurance products in his separate capacity as an independently licensed insurance agent. He earns sales commissions when selling securities and insurance products. These commissions are separate from fees charged for advisory services. Some of the advice offered by Mr. Jackson may involve investments in mutual fund products. Load and no-load mutual funds may pay annual distribution charges sometimes referred to as 12(b)-1 fees. Mr. Jackson may receive a portion of these 12(b)-1 fees from some investment companies in his separate capacity as a registered representative. Clients should be aware that these 12(b)-1 fees come from fund assets, and thus, indirectly from client's assets. Receipt of these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no or lower fees, therefore creating a potential conflict of interest.</p> <p>Mr. Jackson from time to time may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.</p> <p>Mr. Jackson may use tax accountants to assist in financial plans and client reviews. If a tax review is required on a client's financial situation, client's tax accountant may be used for the review and compensated for his hourly rate of service for the review. This in no way will raise the fee Mr. Jackson charges the client for his investment advisory services but will assist the advisor in providing a better overall financial plan and strategy.</p> <p>Mr. Jackson may recommend use of individuals or firms in need of accounting or legal services. Mr. Jackson does not receive compensation from these referrals.</p> <p>Mr. Jackson may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. Mr. Jackson is aware of the special considerations promulgated under Section 206(4)-3 of the <i>Investment Advisers Act of 1940</i>. As such, appropriate disclosure shall be made, all written instruments will be maintained by Mr. Jackson and all applicable Federal and/or State Laws will be observed.</p> <p style="text-align: center;"><u><b>OTHER BUSINESS AND FINANCIAL INDUSTRY ACTIVITIES &amp; AFFILIATIONS</b></u></p>

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Applicant:  
Jackson, Lester George

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
	<p>Mr. Jackson is engaged in professions other than giving investment advice. He is licensed to sell securities and insurance products to clients. When choosing to sell securities and insurance products to clients, commissions may be earned. Approximately 20% of his workweek is spent on securities, 5% on insurance and 10% on administrative activities.</p> <p>Mr. Jackson may use the services of SAA, a registered investment advisory firm, through its Financial Advisors Program, LifeGuide Program or Retirement Opportunities Program when managing assets and when doing so, SAA will receive a portion of the fees.</p> <p>Mr. Jackson may use the advisory, administrative and marketing services of SAA and SEI Investments, registered investment advisors, when managing client assets in the SEI Asset Management Program. When doing so, SAA will receive a portion of the fees charged to the client. Mr. Jackson may refer clients to SAA, a registered investment advisory firm, through its Managed Opportunities Program. SAA will work with Oberon, a registered investment advisory firm, and other sub-advisors when managing client assets. Mr. Jackson will not refer clients to SAA unless SAA, Oberon and other sub-advisors are registered or exempt from registration as investment advisors in each client's state of residence. SAA will pay Mr. Jackson a portion of client fees for referrals. In addition, SAA will share fees with Oberon and other sub-advisors.</p> <p>Mr. Jackson may select and monitor third party money managers to manage client assets, including money managers in SAA's IMAP. When soliciting for money managers, Mr. Jackson will receive portion of the fees paid to the money manager. SAA may also receive a portion of the fee, or a marketing override for fees paid to IMAP approved money managers.</p> <p>Mr. Jackson shares space in the offices of Professional Financial Consultants, Inc. and Medical Financial Advisors, Inc. and pays for rent, postage and other office charges.</p> <p>Mr. Jackson may use the Portfolio Design Analysis services of SAA, an SEC registered investment advisor. When doing so SAA charges Mr. Jackson a fee. SAA is noticed filed in the client's state of residence.</p> <p style="text-align: center;"><b><u>PROXY VOTING</u></b></p> <p>Mr. Jackson will not perform proxy voting services on a client's behalf. All proxy voting materials will be sent directly to clients. Clients are instructed to read through the information provided with the proxy voting materials and to make a determination based on the information provided. However, upon client request, Mr. Jackson may provide advice or interpretations based upon his understanding of issues presented in the voting materials. Clients will be solely responsible for all proxy voting decisions.</p> <p style="text-align: center;"><b><u>CUSTOMER PRIVACY POLICY</u></b></p> <p>Mr. Jackson is committed to safeguarding the confidential information of his clients. He holds all personal information provided to him in the strictest confidence. Mr. Jackson is also a registered representative of SAI, a registered broker/dealer that is not affiliated with Mr. Jackson. Mr. Jackson may also have relationships with other nonaffiliated investment advisors, such as SAA an affiliate of SAI, insurance companies, trust companies, custodians and other financial institution entities. Except as required or permitted by law, Mr. Jackson does not share confidential information about his clients with nonaffiliated third parties. In the unlikely event there were to be a change in this</p>

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Date:  
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
	<p>fundamental policy that would permit additional disclosures of clients' confidential information, Mr. Jackson will provide written notice to his clients, and they will be given an opportunity to direct him as to whether such disclosure is permissible.</p> <p style="text-align: center;"><b>AN IMPORTANT NOTICE CONCERNING CLIENTS' PRIVACY</b></p> <p><u>CUSTOMER INFORMATION COLLECTED.</u> Mr. Jackson collects and develops personal information about clients, some of which is nonpublic personal information (Customer Information). The essential purpose for collecting Customer Information is to provide and service the financial products and services clients obtain from Mr. Jackson. The categories of Customer Information collected depend upon the scope of the engagement and are generally described below. As an investment adviser, Mr. Jackson collects and develops Customer Information about his clients in order to provide investment advisory services. Customer Information he collects includes:</p> <ul style="list-style-type: none"><li>● Information received from clients on financial inventories through consultation with Mr. Jackson. This Customer Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account and other records concerning clients' financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.</li><li>● Information developed as part of financial plans, analyses or investment advisory services.</li><li>● Information concerning investment advisory account transactions, such as wrap account transactions.</li><li>● Information about client financial products and services transactions with Mr. Jackson.</li></ul> <p><u>DATA SECURITY.</u> Access to Customer Information is restricted to any investment advisor representatives or employees who need the information to perform their job responsibilities. Mr. Jackson maintains agreements, as well as physical, electronic and procedural securities measures that comply with federal regulations to safeguard Customer Information concerning his clients.</p> <p><u>USE AND DISCLOSURE OF CUSTOMER INFORMATION TO PROVIDE CUSTOMER SERVICE FOR CLIENT ACCOUNTS.</u> To administer, manage and service client accounts, process transactions and provide related services for client accounts, it is necessary to provide access to Customer Information to employees and to nonaffiliated companies such as SAI, SAA, other investment advisers, other broker-dealers, trust companies, custodians and insurance companies. Mr. Jackson may also provide Customer Information to nonaffiliated persons as permitted by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas.</p> <p><u>FORMER CLIENTS.</u> When clients close an account with Mr. Jackson he will continue to operate in accordance with the principles stated in the Notice.</p> <p><u>REQUIREMENTS OF FEDERAL LAW.</u> In November of 1999, Congress enacted the <i>Gramm-Leach-Bliley Act</i> (GLBA). The GLBA requires certain financial institutions, including broker/dealers and investment advisers, to protect the privacy of Customer Information. To the extent a financial institution discloses Customer Information to nonaffiliated third parties other than as permitted or required by law, clients must be given the opportunity and means to opt out (or prevent) such disclosure. Please note that Mr. Jackson does not disclose Customer Information to</p>

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Lester George Jackson	IRS Empl. Ident. No.:
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	nonaffiliated third parties except as permitted or required by law (e. g., disclosures to service client accounts or to respond to subpoenas).

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