

Uniform Application for Investment Adviser Registration

OMB APPROVAL	
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Name of Investment Adviser: <b>SAR SERVICES, INC.</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code Telephone Number
<b>208 Westfall Road</b>	<b>Rochester</b>	<b>NY</b>	<b>14620-4679</b>	<b>(585 ) 473-3750</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 governmental authority.

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

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

<b>1.</b>	<p><b>A. Advisory Services and Fees.</b> (check the applicable boxes)</p> <p><b>Applicant:</b></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 5%;"><input type="checkbox"/></td> <td style="width: 5%;">(1)</td> <td style="width: 70%;">Provides investment supervisory services . . . . .</td> <td style="width: 10%; text-align: right;">_____</td> <td style="width: 10%; text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(2)</td> <td>Manages investment advisory accounts not involving investment supervisory services . . . . .</td> <td style="text-align: right;"><b>70</b></td> <td style="text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(3)</td> <td>Furnishes investment advice through consultations not included in either service described above . . . . .</td> <td style="text-align: right;"><b>10</b></td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(4)</td> <td>Issues periodicals about securities by subscription . . . . .</td> <td style="text-align: right;">_____</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(5)</td> <td>Issues special reports about securities not included in any service described above . . . . .</td> <td style="text-align: right;">_____</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(6)</td> <td>Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . .</td> <td style="text-align: right;">_____</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(7)</td> <td>On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .</td> <td style="text-align: right;"><b>10</b></td> <td style="text-align: right;">%</td> </tr> <tr> <td><input type="checkbox"/></td> <td>(8)</td> <td>Provides a timing service . . . . .</td> <td style="text-align: right;">_____</td> <td style="text-align: right;">%</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>(9)</td> <td>Furnishes advice about securities in any manner not described above . . . . .</td> <td style="text-align: right;"><b>10</b></td> <td style="text-align: right;">%</td> </tr> </table> <p style="text-align: center;">(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.)</p>	<input type="checkbox"/>	(1)	Provides investment supervisory services . . . . .	_____	%	<input checked="" type="checkbox"/>	(2)	Manages investment advisory accounts not involving investment supervisory services . . . . .	<b>70</b>	%	<input checked="" type="checkbox"/>	(3)	Furnishes investment advice through consultations not included in either service described above . . . . .	<b>10</b>	%	<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 . . . . .	<b>10</b>	%	<input type="checkbox"/>	(8)	Provides a timing service . . . . .	_____	%	<input checked="" type="checkbox"/>	(9)	Furnishes advice about securities in any manner not described above . . . . .	<b>10</b>	%	<p>For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)</p>
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<p><b>B.</b> Does applicant call any of the services it checked above financial planning or some similar term? . . . . .</p>				<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>																																											
<p><b>C.</b> Applicant offers investment advisory services for: (check all that apply)</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> (1) A percentage of assets under management  <input checked="" type="checkbox"/> (2) Hourly charges  <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> (4) Subscription fees  <input checked="" type="checkbox"/> (5) Commissions  <input type="checkbox"/> (6) Other </td> </tr> </table>					<input checked="" type="checkbox"/> (1) A percentage of assets under management <input checked="" type="checkbox"/> (2) Hourly charges <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input type="checkbox"/> (4) Subscription fees <input checked="" type="checkbox"/> (5) Commissions <input type="checkbox"/> (6) Other																																									
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<p><b>D.</b> For each checked box in A above, describe on Schedule F:</p> <ul style="list-style-type: none"> <li>● the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee</li> <li>● applicant's basic fee schedule, how fees are charged and whether its fees are negotiable</li> <li>● 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</li> </ul>																																															

  

<b>2.</b>	<p><b>Types of Clients</b> — Applicant generally provides investment advice to: (check those that apply)</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> <b>A.</b> Individuals   <input type="checkbox"/> <b>B.</b> Banks or thrift institutions   <input type="checkbox"/> <b>C.</b> Investment companies   <input checked="" type="checkbox"/> <b>D.</b> Pension and profit sharing plans </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> <b>E.</b> Trusts, estates, or charitable organizations   <input type="checkbox"/> <b>F.</b> Corporations or business entities other than those listed above   <input type="checkbox"/> <b>G.</b> Other (describe on Schedule F) </td> </tr> </table>	<input checked="" type="checkbox"/> <b>A.</b> Individuals  <input type="checkbox"/> <b>B.</b> Banks or thrift institutions  <input type="checkbox"/> <b>C.</b> Investment companies  <input checked="" type="checkbox"/> <b>D.</b> Pension and profit sharing plans	<input type="checkbox"/> <b>E.</b> Trusts, estates, or charitable organizations  <input type="checkbox"/> <b>F.</b> Corporations or business entities other than those listed above  <input type="checkbox"/> <b>G.</b> Other (describe on Schedule F)
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**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

Applicant: <b>SAR SERVICES, INC.</b>	SEC File Number: <b>60858</b> 801-	Date: <b>05/31/2009</b>
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<b>3. Types of Investments.</b> Applicant offers advice on the following: (check those that apply)	
<div><div>A. Equity securities</div><div><div><input type="checkbox"/> (1) exchange-listed securities</div><div><input type="checkbox"/> (2) securities traded over-the-counter</div><div><input type="checkbox"/> (3) foreign issuers</div></div><div><div>B. Warrants</div></div><div><div>C. Corporate debt securities (other than commercial paper)</div></div><div><div>D. Commercial paper</div></div><div><div>E. Certificates of deposit</div></div><div><div>F. Municipal securities</div></div><div><div>G. Investment company securities:</div><div><div><input checked="" type="checkbox"/> (1) variable life insurance</div><div><input checked="" type="checkbox"/> (2) variable annuities</div><div><input checked="" type="checkbox"/> (3) mutual fund shares</div></div></div></div>	<div><div>H. United States government securities</div></div> <div><div>I. Options contracts on:</div><div><div><input type="checkbox"/> (1) securities</div><div><input type="checkbox"/> (2) commodities</div></div></div> <div><div>J. Futures contracts on:</div><div><div><input type="checkbox"/> (1) tangibles</div><div><input type="checkbox"/> (2) intangibles</div></div></div> <div><div>K. Interests in partnerships investing in:</div><div><div><input type="checkbox"/> (1) real estate</div><div><input type="checkbox"/> (2) oil and gas interests</div><div><input type="checkbox"/> (3) other (explain on Schedule F)</div></div></div> <div><div>L. Other (explain on Schedule F)</div></div>

<b>4. Methods of Analysis, Sources of Information, and Investment Strategies.</b>	
A. Applicant's security analysis methods include: (check those that apply)	
<div><div>(1) <input type="checkbox"/> Charting</div><div><div>(2) <input checked="" type="checkbox"/> Fundamental</div></div><div><div>(3) <input type="checkbox"/> Technical</div></div></div>	<div><div>(4) <input type="checkbox"/> Cyclical</div></div> <div><div>(5) <input type="checkbox"/> Other (explain on Schedule F)</div></div>

B. The main sources of information applicant uses include: (check those that apply)	
<div><div>(1) <input checked="" type="checkbox"/> Financial newspapers and magazines</div><div><div>(2) <input type="checkbox"/> Inspections of corporate activities</div></div><div><div>(3) <input checked="" type="checkbox"/> Research materials prepared by others</div></div><div><div>(4) <input checked="" type="checkbox"/> Corporate rating services</div></div></div>	<div><div>(5) <input type="checkbox"/> Timing services</div></div> <div><div>(6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission</div></div> <div><div>(7) <input checked="" type="checkbox"/> Company press releases</div></div> <div><div>(8) <input type="checkbox"/> Other (explain on Schedule F)</div></div>

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)	
<div><div>(1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year)</div><div><div>(2) <input type="checkbox"/> Short term purchases (securities sold within a year)</div></div><div><div>(3) <input type="checkbox"/> Trading (securities sold within 30 days)</div></div><div><div>(4) <input type="checkbox"/> Short sales</div></div></div>	<div><div>(5) <input type="checkbox"/> Margin transactions</div></div> <div><div>(6) <input type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies</div></div> <div><div>(7) <input type="checkbox"/> Other (explain on Schedule F)</div></div>

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

**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 checked="" 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.)

**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.

All accounts are reviewed semi-annually or as per separate service agreement, by the applicant's president. Each review is based on the client's Investment Profile and the Investment Policy Statement.

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

Regular reports are prepared per service agreement and are provided by Third Party, Group Annuity Provider, Mutual Fund Company or other related investment parties. Regular reports usually include transaction history for a specific period of time. This may include but not limited to beginning balance, income, expenses, gains and losses and any distributions.

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

**12. Investment or Brokerage Discretion.**

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

- |  | Yes                                 | No                                  |
|--|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? .....               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) amount of the securities to be bought or sold? ..... | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? .....                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

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

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

(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: SAR SERVICES, INC.		IRS Empl. Ident. No.: 16-1570561
Item of Form (identify)	Answer	
Item 1	<p>For purposes of the following discussion, unless otherwise specified, the term "Investment" includes mutual funds, exchange trades funds, annuities, insurance or other investment products having unit values determined on a daily basis. "Adviser" is the applicant.</p> <p><b>1. A. Advisory Services and Fees</b></p> <ul style="list-style-type: none"><li>• <b>Applicant</b> - provides investment analysis based on current market conditions. Applicant provides investment suitability questionnaire and investment policy statement and recommends investments appropriate to comply with the IPS and or investment suitability questionnaire. The Advisor (applicant) does not publish or issue reports on a subscription or fee basis.</li><li>• The annual fee ranges from 1/2 of 1% to 2 1/2%, depending on the size, type and complexity of a client's account. The fee will be paid quarterly, at the beginning of each quarter based on the total assets as of the last day of the prior quarter. An hourly rate can be charged up to \$150 upon written agreement between the advisor and client. Fixed or flat fees are usually associated with special one time consulting projects and are billed after the consultations. Fees are negotiable based on facts and circumstances. Actual fees are incorporated in a client service agreement.</li><li>• When compensation is payable in advance a client may be entitled to a refund based on the number of days left in the quarter. A client may terminate its relationship with the applicant upon 30 days written notice. The Advisor's service agreement does not have or stipulate an expiration date.</li></ul> <p>They may also refer clients to other money managers. When this occurs, the other money managers pay the applicant a portion of the fees generated by the referred clients - clients do not directly pay for this service. The applicant may also charge for financial planning seminars. Clients may terminate an advisory contract &amp; receive a refund if received in writing by the applicant 10 days after originally signing the advisory contract.</p>	
Item 5	<p><b>Education and Business Standards:</b></p> <p>Any person making an investment decision on behalf of applicant is required to have a college or university degree and significant experience in the investment advisory business and or hold investment credentials in an approved and recognized financial organization.</p>	
Item 6	<p><b><u>Education and Business Background</u></b></p> <p><b>Roger Main Ramsay;</b> Year of birth - 1948 Formal Education after High School</p> <ul style="list-style-type: none"><li>• 1971 - BS Graduate from Rochester Institute of Technology in Professional Photography.</li><li>• 1978 - NASD Series 1</li><li>• 1978 - Life, Health &amp; Accident Insurance</li><li>• 1980 - American College BYN, Myer, PA - Chartered Life Underwriter (CLU)</li><li>• 1986 - American Society of Pension Professionals and Actuaries (ASPPA), Washington, DC Qualified Pension Administrators (QPA)</li><li>• 1990 - American College BYN, Myer, PA - Chartered Financial Consultant (ChFC)</li><li>• 1998 - NASD Series 6 &amp; 63</li><li>• 2000 - American Socitey of Pension Professionals and Actuaries (ASPPA), Washington, DC- Qualified 401(k) Administrator (QKA)</li></ul>	

(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: SAR SERVICES, INC.		IRS Empl. Ident. No.: 16-1570561
Item of Form (identify)	Answer	
Part II, No.7 (A), (B)& (C)	<ul style="list-style-type: none"><li>2003 - NASD Series 26 - Registered Principal License</li></ul> <p>Mr. Ramsay founded SAR Services, Inc. in 1998. He is the sole-owner and president.</p> <p><b>Other Business Activities</b> 1980 to Present - Roger Ramsay is the founder and president of Compensation Planning Corporation of Rochester, Inc. (CPC). CPC is a third party provider of consulting and administrative services to ERISA Qualified Plans. CPC, also sells services and products common to the industry. The revenue is derived from sources including fixed, flat and variable fees, as well as, commissions, revenue sharing, and sub -TA fees. CPC acts as a management organization for SAR and it's solicitors. CPC sub-contracts to SAR, certain services to Qualified Plan Sponsors and their employees including, investment selection and management, communication and educational services, as part of it's advisory agreement, or under separate contract where SAR is not the advisor or broker of record. Mr. Ramsay is the sole-shareholder, who is responsible for new product development, management and customer relations. His time is divided equally between his duties and responsibilities for both CPC and SAR Services.</p>	
Part II, No.8-C	<p>Roger Ramsay, as noted above is a pension consultant. He is the owner and has duties and responsibilities for both CPC, a third party provider and SAR Services, Inc. For the specific arrangements, please see Part II, No.7 (C).</p>	
Part II, No.9-B	<p>SAR Services, Inc. is an Office of Supervisory Jurisdiction (OSJ) of Cadaret, Grant &amp; Co., Inc., a broker/dealer. Roger Ramsay is a Registered Representative of Cadaret, Grant. On rare occasions he may effect security transactions for clients through Cadaret, Grant and receive a commission for those transactions. These occasions may include, the sale of insurance products, orphaned accounts, and college savings products, where the product can not be purchased through an advisory platform. Any fees accessed by Mr. Ramsay's valued client's would be off-set by commissions received, as stated in the service agreement. There are no conflicts of interest, as Mr. Ramsay only sells a commissionable product when it is not available through an advisory platform.</p>	
Part II, No.9-E:	<p>It is the responsibility of all supervisory personnel and employees to ensure that the Company conducts its business with the highest level of ethical standards and in keeping with its fiduciary duties to its clients. All employees of the applicant will treat each client and their account as if it were their own.</p> <p>A copy of our Code of Ethics will be supplied to any client upon request.</p>	
Part II, No.12-B	<p>Clients wishing to implement the applicant's advice are free to select any broker they wish and are so informed. Clients should be aware that if they direct SAR or its representatives to use a particular broker/dealer it may limit SAR or its representatives the ability to achieve best execution, negotiate commissions with other brokers on behalf of its clients, or limit the clients participation in block trading. Those wishing for the applicant to implement the advice would have the applicant's president &amp; related persons broker/dealer recommended to them. When choosing a broker/dealer to recommend the applicant researches a variety of factors including but not limited to policies, procedures, contracts, fees, reporting capabilities, services available, investment options, reputation, name recognition, and service.</p>	



(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: SAR SERVICES, INC.		IRS Empl. Ident. No.: 16-1570561
Item of Form (identify)	Answer	
Part II, No.13-A	Representatives of the applicant may, from time to time, receive commission from products in which they have placed clients funds, when the product is not available on an advisory platform.	