

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: First Financial Advisors, Inc.				
Address: (Number and Street) 2746 West 137 th Terrace	(City) Leawood	(State) KS	(Zip Code) 66224-4204	Area Code: Telephone Number: 913-338-1030

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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FORM ADV**Part II - Page 2**

Applicant:

First Financial Advisors, Inc.

SEC File Number:

801- 63971

Date:

January 20, 2010

Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

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 | 100% |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | % |
| <input type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | % |
| <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 type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | % |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | % |

(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 type="checkbox"/> | (2) | Hourly charges | <input type="checkbox"/> | (5) | Commissions |
| <input type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input 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 checked="" type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| | C. | Investment companies | <input type="checkbox"/> | G. | Other (describe on Schedule F) |
| <input type="checkbox"/> | D. | Pension and profit sharing plans | | | |

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

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3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity Securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| | <input type="checkbox"/> (1) tangibles |
| <input type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (1) real estate |
| | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

- A. Applicant's security analysis methods include: (check those that apply)
- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input 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 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
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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Applicant:

First Financial Advisors, Inc.

SEC File Number:

801-63971

Date:

January 20, 2010

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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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.

First Financial Advisor, Inc. reviews the client's general financial situation initially upon engagement. The assets under management are reviewed quarterly thereafter. More frequent reviews are conducted as and if needed and upon request. On a continuing basis, First Financial Advisors, Inc. keeps appraised of investments in which client's assets are placed. J. Victor Bodney, president of First Financial Advisors, Inc. reviews all accounts.

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

Clients receive written quarterly and annual reports that set forth the assets under management, account performance, capital gains, dividends, income, management fees and other relevant information. If requested and based upon the agreement entered into with the client, First Financial Advisors, Inc. provides more frequent written reports. Clients also receive monthly account statements, confirmations and other pertinent information from the custodian for their accounts.

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Applicant: First Financial Advisors, Inc.	SEC File Number: 801- 63971	Date: January 20, 2010
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|-------------------------------------|-------------------------------------|
| | 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 checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input checked="" type="checkbox"/> | <input 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 ☒

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: First Financial Advisors, Inc.	SEC File Number: 801- 63971	Date: January 20, 2010
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(Do not use this Schedule as a continuation 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: First Financial Advisors, Inc.	IRS Empl. Ident. No. 48-1156365
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Item of Form (identify)	Answer
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Items 1.D

Background

First Financial Advisors, Inc. ("First Financial") is a fee-based financial consulting and investment management firm located in Leawood, Kansas. It is a registered investment adviser registered with the Securities and Exchange Commission pursuant to the Investment Advisers Act of 1940 and registered with the States of Kansas and Missouri.

A copy of this disclosure document shall be provided to each client prior to, or contemporaneously with, the execution of any advisory agreement executed by any client and First Financial. Any client who has not received a copy of Advisor's written disclosure statement at least forty-eight (48) hours prior to executing any written Investment Management Agreement (Agreement) shall have five (5) business days subsequent to executing the agreement to terminate First Financial's services and to receive a full refund of all monies already paid without penalty and to receive any monies due without penalty.

Prior to engaging First Financial to provide investment advisory services, the client will be required to enter into a written Agreement with First Financial. A separate custodial agreement may also be required. The Agreement sets forth the terms and conditions of the engagement, and describes the scope of the services to be provided and the fees for such services.

In performing its services, First Financial shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. If requested by the client, First Financial may recommend and/or engage the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional.

Investment Management and Supervision Services

First Financial offers discretionary investment management and investment supervisory services for a fee based on a percentage of assets under management. These services include investment analysis, allocation of investments, quarterly portfolio statements and ongoing monitoring services for the portfolio.

Portfolio composition will be determined based on each client's needs, portfolio restrictions, if any, and financial goals and risk tolerances. First Financial will work with the client to obtain necessary information regarding the client's financial condition, investment objectives, liquidity requirements, risk tolerance, time horizons, and any restrictions on investing. This enables First Financial to determine the portfolio best suited for the client's investment objective and needs. Once the client's investment portfolio has been designed and investments have been allocated, First Financial provides ongoing portfolio review and management services. This approach requires First Financial to review the client's portfolio at least quarterly.

First Financial will rebalance the portfolio, as it deems appropriate, to meet the client's financial objectives. First Financial trades these portfolios and rebalances them on a discretionary basis. While client's assets will be held by a qualified custodian, First Financial is viewed as having custody of client assets under the Investment Advisers Act of 1940, or similar State Statutes and rules, simply because First Financial is authorized to deduct advisory fees from the client's account. Clients are advised and are expected to understand that First Financial's past performance is not a guarantee of future results and that certain market and economic risks exist that may adversely affect an account's performance that could result in capital losses in that client's account.

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: First Financial Advisors, Inc.	SEC File Number: 801- 63971	Date: January 20, 2010
(Do not use this Schedule as a continuation 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: First Financial Advisors, Inc.		IRS Empl. Ident. No. 48-1156365	
Item of Form (identify)	Answer		

First Financial will establish and maintain all client information initially provided by the client. First Financial's initial account value is \$50,000; however, it may accept accounts for less than the minimum.

Investment Management Fees and Compensation

First Financial's fee includes compensation for the advisory and consulting services provided by First Financial, trade entry and other account-related services. There are no redemption/exit fees or transaction fees charged by First Financial. However, the custodian may charge custodial fees, transaction fees, redemption fees or commissions. These fees are independent of First Financial's fees and should be disclosed by the custodian.

In addition, all fees paid to First Financial for investment advisory services are separate from any fees and expenses charged to shareholders of mutual fund shares or mutual fund companies. A complete explanation of the expenses charged by the mutual fund is contained in each fund's prospectus.

The fees for accounts are based on an annual percentage of assets under management. The fees are applied to the account asset value on a pro-rated basis, billed quarterly in arrears. The initial fee will be based upon the date the account is accepted for management by execution of the investment advisory contract by First Financial or when the assets are transferred through the last day of the current calendar quarter. Thereafter, the fee will be based on the market value of the account on the last day of the previous calendar quarter and will cover the period from the first day of the calendar quarter through the last day of the calendar quarter. The market value will be determined as reported by the Custodian. Fees are assessed on all assets under management, including securities, cash and money market balances.

Fees may vary based on the size of the account, complexity of the portfolio, extent of activity in the account or other reasons agreed upon by First Financial and the client. Fees will generally follow the schedule of assets under management outlined below.

<u>Assets Under Management</u>	<u>Annual Fee</u>
\$50,000 - \$100,000	1.00%
\$100,001 - \$500,000	0.75%
\$500,001 and greater	0.50%

Client authorizes the Custodian to deduct from Client's Account and pay to First Financial on the submission of a bill the management fee for each three-month period. First Financial will send to Client a quarterly statement showing the amount of the management fee due, the Account value on which the fee is based and how the fee was calculated. Client is responsible for verifying fee computations since custodians are not typically asked to perform this task. The custodian will send Client a quarterly statement showing all amounts paid from the Account including all management fees paid by Custodian to First Financial.

Either First Financial or the client, upon written notice from the terminating party or the other party, may terminate the client agreement. Any fees due First Financial will be prorated and deducted from the account. Upon termination, the client is responsible for monitoring the securities in his or her account, and First Financial as investment adviser will have no further obligation to act or advise with respect to those assets.

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: First Financial Advisors, Inc.	SEC File Number: 801- 63971	Date: January 20, 2010
(Do not use this Schedule as a continuation 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: First Financial Advisors, Inc.		IRS Empl. Ident. No. 48-1156365	
Item of Form (identify)	Answer		

Item 5 **Education and Business Standards**

First Financial requires that any individual involved in giving investment advice to clients meet one or more of the following requirements: (1) be a Certified Financial Planner designee (2) be a Chartered Mutual Fund Counselor designee (3) have extensive financial and investment experience as determined by the adviser.

Item 6 **Education and Business Background**

NAME: Jay Victor Bodney
DATE OF BIRTH: November 25, 1943
EDUCATION:
1963 Associate in Science, Kansas City Junior College, Kansas City, MO
1965 Bachelor of Science in Education, University of Missouri, Columbia, MO
1969 NASD Series 1
1973 New Jersey Real Estate License
1981 NASD Series 5
1981 NFA Series 3
1988 NASD Series 63
1994 Kansas Insurance License- Life, Accident & Health
1996 Chartered Mutual Fund Counselor Designee
B-BUSINESS BACKGROUND:
9/94 to present- Owner, First Financial Advisors, Inc.

Item 9 E **Participation or Interest in Client Transactions and Personal Trading**

First Financial and J. Victor Bodney are allowed to invest for their own accounts or have a financial interest in the same securities or other investments that the firm recommends or acquires for the accounts of its clients, and may engage in transactions that are the same as or different than transactions recommended to or made for client accounts. This creates a conflict of interest. Such transactions are permitted if effected, pre-cleared and reported in compliance with First Financial's policy on personal securities transactions. First Financial recognizes the fiduciary responsibility to place its clients' interests first and has established policies in this regard to avoid any potential conflicts of interest. Reports of personal transactions in securities by First Financial's personnel are reviewed by the firm's Designated Principal quarterly or more frequently if required. First Financial does not as principal buy securities for itself from or sell securities it owns to any client or as broker or agent effect securities transactions for compensation for any client.

First Financial has developed and implemented a Code of Ethics that sets forth standards of conduct expected of First Financial's advisory personnel to mitigate this conflict of interest. The Code of Ethics addresses, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflicts of interest. The Code of Ethics is designed to protect First Financial's clients by deterring misconduct, educate personnel regarding the

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant: First Financial Advisors, Inc.	SEC File Number: 801- 63971	Date: January 20, 2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: First Financial Advisors, Inc.		IRS Empl. Ident. No. 48-1156365	
Item of Form (identify)	Answer		

firm's expectations and laws governing their conduct, remind personnel that they are in a position of trust and must act with complete propriety at all times, protect the reputation of First Financial, guard against violation of the securities laws, and establish procedures for personnel to follow so that First Financial may determine whether their personnel are complying with the firm's ethical principles. First Financial will provide a copy of the Code to any client or prospective client upon request.

Item 10

Conditions for Managing Accounts

First Financial generally requires a minimum dollar value of \$50,000 in assets for establishing or maintaining a client's account. The account minimum may, however, be subject to waiver or negotiation.

Item 12 A

Investment or Brokerage Discretion

First Financial has authority to supervise and direct on an ongoing basis the investments of the client in accordance with the client's predetermined investment objectives and guidelines or the client's written Investment Policy Statement. First Financial is authorized, in its discretion and without prior consultation with the client to: (1) buy, sell, exchange and otherwise trade any stocks, bonds or other securities or assets and (2) determine the amount of securities to be bought or sold and (3) place orders with the custodian. Any limitations to such authority will be communicated by the client to First Financial in writing.

Client may specify in writing the markets or broker dealers to execute the securities transactions directed by First Financial. In the absence of such specification, First Financial shall employ such broker dealers and such markets as it, in its sole discretion, shall decide. First Financial will not, however, employ a broker dealer affiliated with it without first disclosing the affiliation to Client and obtaining Client's written consent, First Financial shall not be liable for any act or omission of any broker dealer (other than an affiliated broker dealer employed with Client's written consent). Notwithstanding anything contained herein, Client may instruct First Financial in writing not to effect transactions through any particular broker/dealer. Executing securities transactions through such designated broker or dealer, Client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the Account than would otherwise be the case.

Item 12 B

First Financial has a relationship with TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC ("TD Ameritrade"), to act as custodian for client accounts. Some of the products, services and other benefits provided by TD Ameritrade benefit First Financial and may not benefit First Financial's client accounts. First Financial's recommendation/requirement that a client place assets in TD Ameritrade's custody may be based in part on benefits TD Ameritrade provides to First Financial, and not solely on the nature, cost or quality of custody and execution services provided by TD Ameritrade.

First Financial may recommend that clients establish accounts with the TD Ameritrade, a registered broker/dealer, member SIPC, to maintain custody of client's assets and to effect trades for their accounts. First Financial is independently owned and operated and not affiliated with TD Ameritrade. TD Ameritrade provides First Financial with access to its institutional trading and custody services. These services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors.

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Item of Form (identify)	Answer		

First Financial places trades for its clients' accounts subject to its duty to seek best execution and its other fiduciary duties. First Financial may use broker-dealers other than TD Ameritrade to execute trades for client accounts maintained at TD Ameritrade, but this practice may result in additional costs to clients so that First Financial is more likely to place trades through TD Ameritrade rather than other broker-dealers. TD Ameritrade's execution quality may be different than other broker-dealers.

For First Financial client accounts maintained in its custody, TD Ameritrade generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through TD Ameritrade or that settle into TD Ameritrade accounts.

Item 13A

Additional Compensation

TD Ameritrade makes available to First Financial other products and services that benefit First Financial but may not benefit its client's accounts. Some of these other products and services assist First Financial in managing and administering client's accounts. These include software and technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of First Financial's fees from its client's accounts, and assist with back-office functions, recordkeeping and clients reporting. Many of these services generally may be used to service all or a substantial number of First Financial's account. TD Ameritrade also makes available to First Financial other services intended to help First Financial manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, TD Ameritrade may make available, arrange and/or pay for these services rendered to First Financial by third parties. TD Ameritrade may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to First Financial. While as a fiduciary, First Financial endeavors to act in its clients' best interests, First Financial's recommendation that clients maintain their assets in accounts at TD Ameritrade may be based in part on the benefit to First Financial or the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by TD Ameritrade, which may create a potential conflict of interest.

Other

Privacy Policy Information

Please see the attached notice of Privacy Policies and Practices" for a description of First Financials' policies regarding customer privacy.

Proxy Voting Policies and Procedures

The Adviser will not vote proxies under its limited discretionary authority. Clients are welcome to vote proxies or designate an independent third-party at their own discretion. Clients designate proxy voting authority in the custodial account documents. Clients must ensure that proxy materials are sent directly to them or their assigned third party. The Adviser does not take action with respect to any securities or other investments that become the subject of any legal proceedings, including bankruptcies.

Schedule F of Form ADV Continuation Sheet for Form ADV Part II	Applicant:	SEC File Number:	Date:
	First Financial Advisors, Inc.	801- 63971	January 20, 2010
(Do not use this Schedule as a continuation 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: First Financial Advisors, Inc.			IRS Empl. Ident. No. 48-1156365
Item of Form (identify)	Answer		

The Patriot Act

It is the policy of First Financial to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. First Financial has established policies and procedures to monitor accounts and detect and report suspicious activities.

Consumer Privacy Policy and Disclosure

All information received and advice furnished by First Financial, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law.

All information given to First Financial and all recommendations and advice furnished by First Financial to its clients will be kept confidential and will not be disclosed to anyone, except as First Financial may agree in writing or as may be required to do so by law.

First Financial will collect non-public personal information (NPI) about its clients as part of this engagement. This information will be obtained directly from the client and includes details such as the client's date of birth, social security number, financial account numbers and balances, tax returns, sources and amounts of income, home addresses, telephone numbers, and other such personal information. As part of First Financial's policy, First Financial restricts access to confidential personal information about its clients to those First Financial employees who need to know that information in order to provide investments or services to its clients. First Financial maintains physical, electronic, and procedural safeguards to comply with federal standards to guard its clients' confidential personal information.

Use of nonpublic information of former customers: First Financial will provide nonpublic information about former customers only if required to do so by law or regulation or to those parties who need such information in order for the firm to carry out any continued obligation with respect to the services covered by the former adviser/customer relationship.

Should a client agree to accept investment advisory services provided by First Financial, First Financial may share the client's NPI with non-affiliated third parties. First Financial may maintain agreements with various affiliated or non-affiliated entities that may act as the custodian and account holder for customers of First Financial and securities may be offered through such entities if properly engaged by First Financial. First Financial will share only the appropriate customer NPI necessary to ensure that First Financial is able to provide the highest level of service to its clients.

Should a client prefer, First Financial will not disclose confidential personal information about its Clients to non-affiliated third parties. Clients may opt out of those disclosures; that is, clients may direct First Financial not to make those disclosures (other than disclosures required or permitted by law). Clients wishing to opt out of disclosures to non-affiliated third parties may call the following number: 303-460-3879.

Business Continuity Plan Customer Disclosure

First Financial has developed business continuity plans to address the possibility of a significant business disruption. Plans are reviewed, updated and exercised on a regular basis. Should an event occur that hinders our ability to conduct normal business operation, First Financial has secured remote locations to resume critical business operations within a reasonable period of time. Should business functions be

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<p>interrupted by the loss of a primary business facility, associates and/or “work” would be relocated to an alternate site. In the event of a systems loss, applications would be redirected to our primary recovery location, which could be an alternate facility or a remote recovery service provider. The hierarchical structure of First Financial’s recovery plans includes the ability to address incidents that are facility, city, state or regional in nature.</p> <p><u>Soft Dollar Policy</u></p> <p>First Financial, as a matter of policy and practice, does not utilize research, research-related products and other services obtained from broker-dealers, or third parties, on a soft dollar commission basis other than was discussed in 13A.</p>			