

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

OMB Number: 3235-0049  
Expires: February 28, 2011  
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Hours per response.....4.07

Name of Investment Adviser: Conservativemoney LLC					
Address: (Number and Street)		(City)	(State)	(Zip Code)	Area Code: Telephone Number:
3701 Bosworth Rd. Ste. 101		Cleveland	OH	44111	216-251-2100

**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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(Schedule 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: **Conservativemoney LLC**

SEC File Number:  
801- **69952**

Date:  
**03/30/2010**

- 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 .....   | <b>100</b> | % |
| <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 applicant call any of the services it checked above financial planning or some similar term? . . . . . 

Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>

- C.** Applicant offers investment advisory services for: (check all that apply)

- |   |  |
|---|--|
| <input type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges                    | <input 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 checked="" 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 |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution 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 type="checkbox"/> I. Options contracts on:                          |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter                     | <input type="checkbox"/> (1) securities                                    |
| <input checked="" type="checkbox"/> (3) Foreign issuers  | <input type="checkbox"/> (2) commodities                                   |
| <input type="checkbox"/> B. Warrants   | <input type="checkbox"/> J. Futures contracts on:                          |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                                     |
| <input checked="" 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 checked="" type="checkbox"/> G. Investment company securities:                          | <input type="checkbox"/> (2) oil and gas interests                         |
| <input checked="" type="checkbox"/> (1) variable life insurance                                | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input checked="" type="checkbox"/> (2) variable annuities                                     | <input type="checkbox"/> L. Other (explain on Schedule F)                  |
| <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 checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical                      |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" 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 checked="" type="checkbox"/> Timing services                                |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission   |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (7) <input checked="" type="checkbox"/> Company press releases                         |
|   | (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<br>(securities held at least a year) | (5) <input 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 type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

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

**FORM ADV**  
**Part II - Page 4**

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Date:  
03/30/2010

**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, please 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 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 checked="" type="checkbox"/> (1) broker-dealer  | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input checked="" type="checkbox"/> (3) other investment adviser   | <input checked="" 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.)

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

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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 sell for itself securities it also recommended 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 advisory 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 condition 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 account, 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 underlying assets of client holdings (hereinafter referred to as "Accounts") are monitored on a daily basis. Accounts are updated via internet and available to clients through the Conservativemoney LLC website. Calendar year quarterly, Accounts statements are printed off the website, reviewed by applicant, and sent to the client with a scheduled time and date of when the applicant will phone the client. When Accounts are reallocated, applicant reviews confirmations that assets were properly reallocated.

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

Client receipt of reallocation transaction confirmations is the responsibility of the clients' brokerage firm, custodian, investment company, or variable annuity contract sponsor. Every Account position is updated via internet and available to view on the Conservativemoney LLC website. Calendar year quarterly, Accounts statements are printed off the website, reviewed by applicant, and sent to the client with a scheduled time and date of when the applicant will phone the client. Year end renewals are sent disclosing the annually renewable advisory fee, fee liquidation form, and annual offer of ADV disclosure.

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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 securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input 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
<input checked="" type="checkbox"/>	<input type="checkbox"/>

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 product 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                                  |
|    |  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. | directly or indirectly compensates any person for client referrals? .....  | Yes                                 | No                                  |
|    |  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

(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
<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Answer all items. 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:  
Conservativemoney LLC

SEC File Number:  
801- 69952

Date:  
03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Conservativemoney LLC</b>		IRS Empl. Ident. No.: <b>26-4212522</b>
Item of Form (identify)	Answer	
Part II Item 1 (D)	<p>Conservativemoney LLC provides investment and asset advisory services to clients. Initial client meetings are generally free of charge. Applicant initially reviews the investment portfolio of the client. Client's financial wants and objectives are determined based upon discussions with client and his or her other professional advisors. Investment risks associated with various asset classes are explained to the client. Asset classes are then chosen by the client with the help of a proprietary asset allocation program that utilizes underlying investment alternatives consistent with the client's objectives and risk tolerance. Client may own these appropriate investments alternatives on a "Buy and Hold" basis or an "Asset Allocation Rebalancing" basis. The service offered for a fee by the applicant is an Asset Allocation Rebalancing service of stock and/or bond and/or money market and/or fixed funds and the inverse correlation of these funds. Upon entering into an advisory agreement, applicant effectuates rebalancing periodically to or from fixed/cash/money market equivalent funds (defensive/protective funds) and to or from other stock and/or bond funds and their inverse correlation funds (offensive/fluctuating funds). Asset Allocation Rebalancing is based upon proprietary models that may include but are not limited to technical, fundamental, charting, and cyclical analysis.</p> <p>Fees for the Applicant's services can be:</p> <ol style="list-style-type: none"> <li>1) A flat \$125 hourly consulting rate not to exceed a predetermined annual advisory fee.</li> <li>2) A flat annually renewable fee agreed to in writing before service commences for applicant to only call in transaction to Investor.</li> <li>3) A flat annually renewable fee agreed to in writing before service commences for Applicant to place trades on behalf of Investor (that is discounted if certain specific assets are managed).</li> </ol> <p>Fees are payable after the services have been rendered at the end of the calendar year. Fees may be negotiable. The applicant shall not be compensated based upon the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of the client. Applicant may suggest underlying investments and/or mutual fund families and/or variable annuity contracts to be used, and that asset may be load or no-load. A fee discount of 50% is given to clients who elect to utilize ProFunds Service Class Funds or Prudential Variable Annuity contracts. The applicant is directed by clients to place any brokerage trades or fund purchase transactions through a Broker Dealer. If the Broker Dealer elected by the client is Financial Network Investment Corporation, Inc. the fee is waived in any one calendar year when the net total return received by the client is less than 4.0%.</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:  
Conservativemoney LLC

SEC File Number:  
801- 69952

Date:  
03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Conservativemoney LLC</b>		IRS Empl. Ident. No.: <b>26-4212522</b>
Item of Form (identify)	Answer	
cont.	<p>Rebalancing is performed periodically to or from fixed/cash/money market equivalent funds (defensive/protective funds) and to or from other stock and/or bond funds and their inverse correlation funds (offensive/fluctuating funds). It is agreed that when the rebalancing is performed, it is the applicant that will act on behalf of the client as to the selection of which specific underlying fund or sub-account will be selected to be utilized. Client accounts that involve mutual fund or variable annuity assets pay a direct advisory fee to the applicant and also an advisory fee and other charges to the company sponsoring the product, thus, applicant's clients may pay two levels of advisory fees for the management of their assets which would result in the reduction in the net assets value of the clients account.</p> <p>Advisory services shall remain in force and effect until such time as either party receives written notice from the other party of his or its desire to cancel the services. Fees shall be accrued to the date of the receipt of such notice. Upon receipt by the Advisor of written notice of the cancellation of this agreement (or if Investor ceases to exist, the legal representative of the Investor), Advisor shall complete the outstanding obligations and commitments made on behalf of the Investor, but Advisor shall not make any new commitments or undertake any additional obligations on behalf of the Investor. Applicant may solicit and establish agreements and services with third party money managers offering a wide range of advisory services including asset allocation, market timing and portfolio management offered through Financial Network Investment Corporation, Inc. If the client selects a money manager recommended by the applicant based upon the client's needs, the clients should be aware that the solicitor or sub-advisor fees paid to applicant differ among recommended money manager programs. There are conflicts of interest that may affect the independent judgment of the applicant in the recommendation of one money manager program over another. Applicant will be compensated by a solicitor's fee or sub-advisor fee paid to applicant by the recommended money manager. If applicant uses a Financial Network Investment Corporation money manager, Financial Network Investment Corporation will receive a portion of the solicitor fee, a marketing override and/or an administrative fee for providing administrative and marketing services.</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:  
Conservativemoney LLC

SEC File Number:  
801- 69952

Date:  
03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Conservativemoney LLC**

IRS Empl. Ident. No.:

**26-4212522**

Item of Form (identify)	Answer
Part II Item 4 (A) (5)	The service offered for a fee by the applicant is an Asset Allocation Rebalancing service that is based upon proprietary models that may include but are not limited to technical, fundamental, charting, and cyclical analysis.
Part II Item 6	<p>Thomas P. Fayen was born on January 24, 1962, the tenth of twelve children in the family of Dr. William J. Fayen and Margaret Dempsey Fayen of Lakewood, Ohio. Mr. Fayen was on the honor roll for all four years, editor of the yearbook, and graduated with highest honors from the St. Edward High School, a Holy Cross college preparatory educational institution located in Lakewood, Ohio. Four years later, Mr. Fayen received his Bachelor of Arts degree in Economics from John Carroll University, a private Jesuit university located in University Heights, Ohio. Since 1986 Thomas P. Fayen has provided investment services and advice to retirement plan assets, qualified trusts, non-qualified personal, non-qualified trusts (both revocable and irrevocable), corporations, non-profit organizations, and not for profit organizations since 1986. Thomas P. Fayen has been a Registered Representative since 1984 and maintains NASD Ssecurities licences 6, 22, 62, 26, and 65. Since October, 2005, Thomas P. Fayen has been a securities Registered Representative and Registered Principal licensed with and offering securities through Financial Network Investment Corporation, Inc., a member of the National Association of Securities Dealers and a Registered Investment Advisor registered with the Securities and Exchange Commission. He was licensed in September of 1988 with State of Ohio to sell life, accident, health, and variable annuity insurance. Mr. Fayen has been the senior portfolio manager of Conservativemoney LLC, a Registered Investment Advisor, since March of 1992.</p>

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

Applicant:  
Conservativemoney LLC

SEC File Number:  
801- 69952

Date:  
03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Conservativemoney LLC</b>		IRS Empl. Ident. No.: <b>26-4212522</b>
Item of Form (identify)	Answer	
Part II Item 7 (B) Part II Item 8 (C) (1)	Thomas P. Fayen, a securities Registered Representative and Registered Principal licensed with and offering securities through Financial Network Investment Corporation, Inc., a member of the National Association of Securities Dealers and a Registered Investment Advisor registered with the Securities and Exchange Commission, is licensed to sell, and may sell financial products that may generate a customary sales commission. Mr. Fayen is also independently licensed in the state of Ohio to sell insurance products (see below).	
Part II Item 8 (C) (3)	Thomas P. Fayen, a securities Registered Representative and Registered Principal licensed with and offering securities through Financial Network Investment Corporation, Inc., a member of the National Association of Securities Dealers and a Registered Investment Advisor registered with the Securities and Exchange Commission, may select and monitor third party money managers to manage clients' assets, including money managers Financial Network Investment Corporation offers. When soliciting for money managers, applicant may receive a portion of the fees paid to the money manager. Financial Network Investment Corporation may also receive a portion of the fee, or a marketing override for fees paid to Financial Network Investment Corporation approved money managers.	
Part II Item 8 (C) (9)	Mr Fayen is also independently licensed in the state of Ohio for life, health, accident and annuity insurance and may act in that capacity to sell, and may sell various insurance products through various insurance companies that may generate a customary sales commission. Mr. Fayen spends in excess of 90% of his time in securities activities and less than 10% of his time in insurance activities.	
Part II Item 9 (B)	Thomas P. Fayen, a securities Registered Representative and Registered Principal licensed with and offering securities through Financial Network Investment Corporation, Inc., a member of the National Association of Securities Dealers and a Registered Investment Advisor registered with the Securities and Exchange Commission, is licensed to sell, and may sell financial products that may generate a customary sales commission. here may be a conflict of interest since applicant could earn fees as an investment advisor and commissions as a Registered Representative if the client selects the applicant to implement recommendations although the client is free to select any broker/dealer they wish to implement . Client accounts that involve mutual fund or variable annuity assets pay a direct advisory fee to the applicant and also an advisory fee and other charges to the company sponsoring the product, thus clients may pay two levels of advisory fees for the management of their assets which would result in the reduction in the net asset value of the client's account.	

(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:  
Conservativemoney LLC

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801- 69952

Date:  
03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Conservativemoney LLC</b>		IRS Empl. Ident. No.: <b>26-4212522</b>
Item of Form (identify)	Answer	
Part II Item 9 (E)	<p>The applicant may and does own and or purchase the same assets and securities that may be recommended to clients or that the client may already own. There may be a conflict of interest since applicant may also purchase the same securities at the same price that the applicant recommends to clients or that the client may already own, but the types of assets owned by the applicant are traded at the end of the day and the price received would be the same price received by all investors, including the client and the applicant, without preference. Internal compliance policies and procedures that the applicant has in place include: not to trade on inside information, trading of clients accounts first or at the same time as the applicant, never to be on the opposite side of any client transaction and providing the client a list of the applicant's personal holdings and transactions upon request.</p>	
Part II Item 12 (A) (1) & (2)	<p>Applicant is required to obtain the client's consent regarding the investment objective and type of securities to be bought or sold in the Asset Allocation Rebalancing program that the client selects. Applicant buys the specific securities for the client's account in accordance with the investment objectives of the client. Applicant is not authorized in any fashion to withdraw any money, security, or other property either in the name of the client or otherwise. Any and all the Asset Allocation Rebalancing is only for accounts where the underlying asset can be purchased (on a non-brokerage basis) at NAV or a no-load or no fee/cost basis, or (on a brokerage basis) assets that may incur commission costs that could be associated with certain types of brokerage assets.</p> <p>Per the investment advisory agreement, the applicant assumes all investment duties with respect to management of the asset and may take any action he deems appropriate with or without other consent or authority from the client. Applicant may exercise a signed limited power of attorney only for funds that can be purchased at NAV, no-load mutual funds, and exchanges in variable annuity sub-accounts</p>	

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

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03/30/2010

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Conservativemoney LLC**

IRS Empl. Ident. No.:

**26-4212522**

Item of Form (identify)	Answer
Part II Item 12 (B)	Client may specifically write instructions to the applicant to refrain from investing in certain companies or industries (e.g. liquor companies), hold a security for a long-term or short-term capital gain or loss. The client can utilize any Broker/Dealer, but if the client selects the applicant to implement any securities transactions, the Broker/Dealer is Financial Network Investment Corporation, Inc., member SIPC and a Registered Investment Advisor registered with the Securities and Exchange Commission. Financial Network Investment Corporation has a wide range of approved securities products for which it has performed due diligence in selection. Thomas P. Fayen, as a Financial Network Investment Corporation registered representative, is required to provide only these approved securities products when implementing securities transactions. Clients may be able obtain these approved securities products as well as other suitable products elsewhere at a lower cost. Clients may pay commissions higher or lower than standard charges, not simply the lowest possible commission rates. The applicant considers and informs client of reasonableness of commissions charged considering a number of factors including the quality of the Broker/Dealer's financial service, research, execution, availability of securities, purchasers and sellers of securities, fiscal responsibility, responsiveness, custodianship, clearance, settlement, dividend posting, interest posting, transaction size, personal attention including meetings, reviews, and statements, and other factors.
Part II Item 13 (A)	Thomas P. Fayen, a securities Registered Representative and Registered Principal licensed with and offering securities through Financial Network Investment Corporation, Inc., member SIPC and a Registered Investment Advisor registered with the Securities and Exchange Commission, is licensed to sell, and may sell financial products that may generate a customary sales commission and/or 12(b) 1 fees from some investment companies. Mr. Fayen is also an independently licensed insurance agent in the state of Ohio who is licensed to sell, and may sell financial products that may generate a customary sales commission.

(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:  
**Conservativemoney LLC**

SEC File Number:  
801- **69952**

Date:  
**03/30/2010**

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**26-4212522**

Item of Form  
(identify)

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Applicant:  
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SEC File Number:  
801- 69952

Date:  
03/30/2010

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Conservativemoney LLC

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