

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

Name of Investment Adviser: Inspired Financial LLC				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
5011 Argosy Ave., Ste. 7	Huntington Beach	CA	92649	(714) 971-0663

**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.**

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required.	Schedule G

(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.)

FORM ADV**Part II - Page 2**

Applicant:

Inspired Financial LLC

SEC File Number:

801- 64157

Date:

1/1/2010

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 | 65% |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 1% |
| <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 | 34% |
| <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
<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

- | | | | | | |
|-------------------------------------|-----|--|--------------------------|-----|-------------------|
| <input checked="" type="checkbox"/> | (1) | A percentage of assets under management | <input type="checkbox"/> | (4) | Subscription fees |
| <input checked="" type="checkbox"/> | (2) | Hourly charges | <input type="checkbox"/> | (5) | Commissions |
| <input checked="" 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 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 | | | |

FORM ADV**Part II - Page 3**

Applicant:	SEC File Number:	Date:
Inspired Financial LLC	801- 64157	1/1/2010

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"/> B. Warrants | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> K. Interests in partnerships investing in: |
| <input type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | <input type="checkbox"/> L. Other (explain on Schedule F) |

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 checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(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 | |

FORM ADV**Part II - Page 4**

Applicant:	SEC File Number:	Date:
Inspired Financial LLC	801- 64157	1/1/2010

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:

- | | |
|--|---|
| <input type="checkbox"/> name | <input type="checkbox"/> formal education after high school |
| <input type="checkbox"/> year of birth | <input type="checkbox"/> 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:
 - ☐ (1) broker-dealer ☐ (7) accounting firm
 - ☐ (2) investment company ☐ (8) law firm
 - ☐ (3) other investment adviser ☐ (9) insurance company or agency
 - ☐ (4) financial planning firm ☐ (10) pension consultant
 - ☐ (5) commodity pool operator, commodity trading adviser or futures commission merchant ☐ (11) real estate broker or dealer
 - ☐ (6) banking or thrift institution ☐ (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.)

Applicant:	SEC File Number:	Date:
Inspired Financial LLC	801- 64157	1/1/2010

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.)

- 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.

Evelyn Zohlen, President of Inspired Financial, reviews all client accounts at least quarterly and each client receives a comprehensive annual review, as appropriate. Account reviews will include, but are not limited to, asset performance, account transactions and related costs, asset allocation, and adherence to the client's investment policy statement. Quarterly reviews include a valuation statement that contains current account values, account changes over the valuation period, any fees deducted, and recommendations regarding financial plan implementation and related investment matters. Clients are encouraged to inform the Registrant of any changes to their personal situation, goals, or objectives and may request additional, factor-specific reviews at any time.

Mark L. Prendergast, Principal with Inspired Financial, may conduct all the review activities noted above on any of the client accounts in coordination with Evelyn Zohlen.

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

Clients are provided with transaction confirmation notices and regular summary account statements directly from the custodian for the client accounts. Upon request, investment advisory clients may receive additional reports from the Registrant that may include relevant account and/or market-related information such as an inventory of account holdings and account performance.

FORM ADV

Part II - Page 6

Applicant:	SEC File Number:	Date:
Inspired Financial LLC	801- 64157	1/1/2010

12. Investment or Brokerage Discretion.

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

(1) securities to be bought or sold?

Yes No

☒ ☐

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

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

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

Yes No

☒ ☐

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

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

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?

Yes No

☒ ☐

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

Yes No

☐ ☒

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- ☐ has custody of client funds or securities; 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

☐ ☒

Continuation Sheet for Form ADV Part II

(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: Inspired Financial LLC	IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer
Item 1D	<p>The Registrant provides a wide variety of wealth management services that generally include financial planning and investment advisory services.</p> <p><u>WEALTH MANAGEMENT FEES</u></p> <p>Wealth Management fees shall vary (between 0.5% and 1.5%) depending upon the client's assets monitored under the wealth management agreement. Registrant does not impose an account minimum for wealth management services; however, a minimum annual management fee of \$10,000 will be assessed regardless of account balance. Registrant's annual investment management fee shall be prorated and paid quarterly, in arrears, based upon the client's account balance(s) on the last day of the previous quarter. Registrant, in its sole discretion, may charge a lesser management fee based upon certain criteria such as anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, etc.</p> <p><u>FINANCIAL PLANNING</u></p> <p>Registrant may provide its clients with a broad range of comprehensive financial planning and consulting services (including non-investment related matters). Financial planning fees are generally part of the Wealth Management fees described above.</p> <p>However, Registrant may charge a fee (hourly and/or fixed) for these services. Registrant's financial planning and consulting fees are negotiable but generally are billed at \$250 per hour on an hourly rate basis with total fees depending upon the level and scope of the planning and the consulting services provided.</p> <p>In performing its services, the Registrant 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, Registrant may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from the Registrant. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify the Registrant if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Registrant's previous recommendations and/or services.</p> <p><u>TAX ACCOUNTING AND PREPARATION</u></p> <p>Registrant may also provide income tax preparation or accounting services. These services are independent of Registrant's financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are billed hourly and are in addition to the client's wealth management fees. The hourly rate varies depending on the complexity of the work conducted. Engaging Registrant for tax preparation or accounting services is optional and Registrant does not actively solicit clients to provide these services. Tax preparation and account services are provided by Mark Prendergast, CPA, CFP®.</p> <p><u>INVESTMENT MANAGEMENT/IMPLEMENTATION</u></p> <p>When the Registrant provides investment advisory services, Registrant shall do so on a fee-only basis through Fidelity Brokerage Services Group LLC.</p>
Item 1D continued	<u>Fidelity</u>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
Inspired Financial LLC

SEC File Number:
801- 64157

Date:
1/1/2010

(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: Inspired Financial LLC	IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer
Item 4B(8)	<p>Registrant offers investment management services through the Fidelity Institutional Wealth Services Group (FIWSG). FIWSG is sponsored by Fidelity Brokerage Services LLC, an NASD registered broker-dealer and it is important to note that FIWSG is independent of and not affiliated with of Registrant.</p> <p>The brokerage and custodial services of Fidelity Brokerage Services LLC will be recommended to clients who desire Registrant's investment management services. Please see Schedule F, Item 13A for information on benefits Registrant may receive through the FIWSG program for recommending and/or placing clients with Fidelity Brokerage Services LLC.</p> <p>With respect to costs, the fees charged through the aforementioned Group are directly assessed to clients by Fidelity and mutual fund companies. Registrant does not share in the fees charged by these parties. The fee charged by Registrant is in addition to those charged by Fidelity and mutual fund companies. Registrant's advisory fee is deducted automatically from clients' accounts by Fidelity Brokerage Services LLC and is set forth in the prior section of this document under the title "Wealth Management Fees." Reference should be made to the independent manager's Form ADV, mutual fund prospectus and/or other disclosure documents for information on fees charged by independent managers and mutual funds.</p> <p><u>BAM Advisor Services</u></p> <p>Registrant has retained the services of BAM Advisor Services ("BAM") to provide back office support. BAM also offers a turnkey asset management program and Registrant may retain BAM as a sub-advisor to Client's accounts with limited discretion on certain fixed income investments. Registrant may consult with BAM in the preparation of a Fixed Income Investment Policy Statement allocating certain client assets to a fixed income portfolio. BAM will not have any authority or discretion to allocate any client assets to a fixed income portfolio.</p> <p>Registrant pays for BAM services. Client fees are limited to transactional costs as determined by the custodian to purchase fixed income securities and, if BAM provides fixed income sub-advisory services, fees related to fixed income portfolio management.</p> <p><u>General Disclosure</u></p> <p>Registrant's clients are advised to promptly notify the Registrant if there are ever any changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon Registrant's management services. Neither the Registrant nor the client may assign the Wealth Management Agreement without the prior written consent of the other party. Transactions that do not result in a change of actual control or management of the Registrant shall not be considered an assignment.</p> <p>A copy of the Registrant's written disclosure statement as set forth on Part II of Form ADV shall be provided to each client prior to or contemporaneously with the execution of the Wealth Management Agreement. Any client who has not received of copy of Registrant's written disclosure statement at least forty-eight (48) hours prior to executing the Financial Wealth Management Agreement shall have five (5) business days subsequent to executing the agreement to terminate the Registrant's services without penalty.</p> <p>Registrant relies on research from commercially available investment services, financial newspapers, periodicals and prospectuses. Registrant also receives research from consultants,</p>

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

Applicant:
Inspired Financial LLC

SEC File Number:
801- 64157

Date:
1/1/2010

(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: Inspired Financial LLC		IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer	
Item 5	<p>including economists affiliated with BAM and Dimensional Fund Advisors (“DFA”). BAM and DFA provide historical market analysis, risk/return analysis, and continuing education to Registrant. In addition, BAM may provide advice regarding equity securities (stocks), corporate debt securities, certificates of deposit, variable investment company products and government bonds.</p> <p>All individuals that give investment advice on behalf of the Registrant must have earned a college degree and have substantive financial planning and investment-related experience or a related professional designation, such as a Certified Financial Planner™ professional. Registrant requires each person with professional designations to complete annual continuing education requirements. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.</p>	
Item 6	<p>Evelyn Zohlen Born 1966 Education: University of Texas – 1988 B.A. Spanish, minor Business Joint Military Intelligence College – 1994 M.S. Strategic Intelligence Villanova University – 2002 M.B.A Concentration in Finance Certified Financial Planner™ designee – 2003 Recent Business Background: Inspired Financial LLC, President, July 2002—to date The Vanguard Group, Relationship Manager, April 1998—July 2002</p>	
Items 7A & B	<p>Mark L. Prendergast Born 1955 Education: California State University, Fresno – 1979, B.S. Business Administration (Accounting) Certified Financial Planner™ designee – 1988 Recent Business Background: Mark L Prendergast, CPA, 1986—to date Beechwood Advisory Group LLC, Co-Founder and Member, 2003-2007 Plan Financial Inc., Investment Advisory Representative, 1998-2003</p>	
Item 9E	<p>As discussed in response to Item 1D (above), the Registrant may provide its clients with a broad range of comprehensive wealth management services (including non-investment related matters). In addition, Registrant provides income tax planning and preparation services.</p> <p style="text-align: center;"><i>CODE OF ETHICS</i></p> <p>Registrant may buy or sell securities identical to those recommended to its customers for its personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to clients.</p> <p>It is the expressed policy of Registrant that it may not purchase or sell any individual stock or bond prior to a transaction(s) being implemented for an advisory account, and therefore, preventing it from benefiting as a result of transactions placed on behalf of advisory accounts.</p>	
Item 9E (cont'd)		

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
Inspired Financial LLC

SEC File Number:
801- 64157

Date:
1/1/2010

(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: Inspired Financial LLC	IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer
Item 10	<p>As these situations represent a conflict of interest, Registrant has established the following restrictions in order to ensure its fiduciary responsibilities to clients are met:⁽¹⁾⁽²⁾</p> <p>1) Registrant shall not buy or sell securities for its personal portfolio(s) where its decision is substantially derived, in whole or in part, by its role as a Registrant or its affiliation with any financial services firm, unless the information is also available to the investing public on reasonable inquiry. In no case, shall Registrant prefer its own interest to that of its advisory clients.</p> <p>2) All clients are fully informed that Registrant and/or its Investment Advisory Representatives may receive separate compensation when effecting transactions during the implementation process.</p> <p>3) Registrant emphasizes the unrestricted right of its clients to decline to implement any advice rendered, except in situations where a Third Party Advisory Service is granted discretionary authority in the client's account.</p> <p>4) Registrant recognizes it must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.</p> <p><u>Code of Ethics Footnotes</u></p> <p>(1) This investment policy has been established recognizing that some securities being considered for purchase and sale on behalf of Registrants' client's trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with Registrant's records in the manner set forth above.</p> <p>(2) Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase of redemption. As such, transactions in mutual funds and/or variable insurance products by Registrant are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by Registrant's Investment policies and procedures.</p> <p><u>Insider Trading</u></p> <p>In accordance with Section 20A of the Investment Registrants Act of 1940, Registrant also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Registrant.</p> <p><u>Proxy Voting</u></p> <p>Registrant does not vote clients' proxies.</p> <p>Registrant requires a minimum annual fee of \$10,000 to implement and monitor a client's wealth management plan and related investments regardless of the amount of the investments. Should the minimum required fee represent more than 1.5% of the total asset value, Registrant will advise the potential client that Registrant's services may not be appropriate for their situation.</p> <p>Items 12A(1) & (2)</p> <p>Registrant has obtained the written consent of clients to engage in discretionary trading of securities. Such discretion is limited to the authority to select securities to be bought or sold and/or the amount of securities to be bought or sold. Registrant does not possess the authority without the client's consent to determine the broker or dealer to be used or the</p>

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

Applicant:
Inspired Financial LLC

SEC File Number:
801- 64157

Date:
1/1/2010

(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: Inspired Financial LLC		IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer	
Item 12B	<p>commission rates paid.</p> <p>As discussed in response to Item 1D, Registrant shall generally recommend that all such investment management accounts be maintained at Fidelity Brokerage Services LLC. Factors which the Registrant considers in recommending Fidelity Brokerage Services LLC (or any other broker-dealer or custodian) to clients include Fidelity Brokerage Services LLC's financial strength, reputation, execution, pricing, research and service. Fidelity Brokerage Services LLC enables Registrant to obtain many no-load mutual funds without transaction charges and other no-load and load-waived funds at nominal transaction charges. Fidelity Brokerage Services LLC charges commission rates which are comparable to customary retail commissions. The commissions and/or transaction fees charged by Fidelity Brokerage Services LLC may be higher or lower than those charged by other broker-dealers. The Registrant will not receive any portion of the brokerage commissions and/or transactions fees charged to clients. In return for effecting securities transactions through Fidelity Brokerage Services LLC, or any other designated broker-dealer or custodian, the Registrant may receive certain investment research products and/or services which assist the Registrant in its investment decision-making process for the client, all of which transactions shall be in compliance with Section 28(e) of the Securities Exchange Act of 1934.</p>	
Item 13A	<p>The brokerage commissions and/or transaction fees charged by Fidelity Brokerage Services LLC or any other designated broker-dealer or custodian are exclusive of, and in addition to, Registrant's investment management fee.</p> <p>Registrant does not receive any cash benefits, including commissions, from Fidelity Brokerage Services LLC or any other party in connection with client accounts. Certain non-cash benefits may be received by Registrant from Fidelity Brokerage Services LLC which would not be available if Registrant did not maintain a relationship with Fidelity Brokerage Services LLC. These non-cash benefits received by Registrant from Fidelity Brokerage Services LLC include:</p> <ol style="list-style-type: none"> 1. Fidelity Brokerage Services LLC directly reimbursing clients for termination and/or transfer fees levied by firms during the process of bringing their accounts to Fidelity Brokerage Services LLC; 2. duplicate client account confirmations and statements; 3. Registrant's access to a trading desk for institutional clients; 4. ability to have investment advisory fees automatically deducted from client accounts; 5. possible access to an electronic communications network for client order entry and account information; 6. compliance publications and continuing education seminars; 7. lower minimum initial investments required for mutual fund investments than is generally required; 8. access to certain institutional mutual funds by Registrant's retail investors. 	
Miscellaneous	<p style="text-align: center;"><i>PRIVACY STATEMENT</i></p> <p>Registrant is committed to safeguarding the confidential information of its clients and holds all personal information provided to it in the strictest confidence. These records include all personal information that Registrant collects from its clients or receives from other firms in connection with any of the financial services Registrant provides. Registrant also requires</p>	

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

Applicant:
Inspired Financial LLC

SEC File Number:
801- 64157

Date:
1/1/2010

(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: Inspired Financial LLC	IRS Empl. Ident. No.: 20-0082522
Item of Form (identify)	Answer	
	other firms with whom it deals to restrict the use of client's information. Registrant's Privacy Policy is available upon client's engagement of Registrant's services or by prior request of the clients.	