

FORM ADV**Uniform Application for Investment Advisor Registration****Part II – Page 1**

Name of Investment Adviser: VERITY Wealth Advisors, LLC	
Address: (Number and Street) (City) (State) (Zip Code) 1505 Bridgeway, Suite 208, Sausalito, CA 94965	Telephone Number: (415) 561-3340

This part of Form ADV gives information about the investment advisor and its business for the use of clients.
The information has not been approved or verified by any governmental authority.

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

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

FORM ADV
Part II – Page 2

Applicant:
VERITY Wealth Advisors, LLC

SEC File Number:
801-62022

Date:
03/10/2010

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..... | <u>55%</u> |
| <input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services..... | <u>5%</u> |
| <input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above..... | <u>10%</u> |
| <input type="checkbox"/> (4) Issues periodicals about securities by subscription..... | <u>0%</u> |
| <input type="checkbox"/> (5) Issues special reports about securities not included in any service described above..... | <u>0%</u> |
| <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..... | <u>0%</u> |
| <input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities..... | <u>25%</u> |
| <input type="checkbox"/> (8) Providing a timing service..... | <u>0%</u> |
| <input checked="" type="checkbox"/> (9) Furnishes advice about securities in any manner not described above..... | <u>5%</u> |

(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 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 checked="" type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly Fees | <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 advisor 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 | |

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

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Applicant:
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03/10/2010

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

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

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

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on schedule F) |
| (3) <input 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 type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspection of corporate activities | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input 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 checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies |
| (3) <input type="checkbox"/> Trading (Securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

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

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Applicant:
VERITY Wealth Advisors, LLC

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Date:
03/10/2010

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 advisor.
- 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 advisor | <input type="checkbox"/> (9) insurance company 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.)

Yes

No

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?

☒☐

(If yes, describe on Schedule F the partnerships and what they invest in.)

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

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Applicant:
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801-62022

Date:
03/10/2010

9. Participation or Interest in Client Transactions.

Application 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
- ☒ ☐

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

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

See Schedule F

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

See Schedule F

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Applicant:
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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:

- | | | |
|---|--|--------------------------------|
| (1) securities to be bought or sold?..... | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| (2) amount of the securities to be bought or sold?..... | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| (3) broker or dealer to be used?..... | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| (4) commission rates paid? | Yes
<input checked="" type="checkbox"/> | No
<input 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 as 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 the applicants accounts or just those accounts paying for it
- 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 service) from a non-client in connection with giving advice to clients?..... | Yes
<input checked="" type="checkbox"/> | No
<input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | <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 clients 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 ☐

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

Applicant: VERITY Wealth Advisors, LLC	SEC File Number: 801-62022	Date: 03/10/2010
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(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: VERITY Wealth Advisors, LLC		IRS Empl. Ident. No.: 72-1546610
Item of Form (Identity)	Answer	
1. A through D	<p>VERITY Wealth Advisors LLC ("applicant") is a comprehensive wealth management firm, providing financial planning and investment management services. The applicant does not offer tax or legal advice to any of its clients.</p> <p><u>Individually Managed Accounts:</u> The applicant receives from each individually managed account a quarterly fee, payable in arrears, equal to \$10,000 plus 0.50% of the individually managed account's total assets over \$1,000,000. Under certain circumstances, fees may be negotiable based on the size of the account, prospective growth and other factors. These engagements are unilaterally terminable by either party subject only to fees accrued to date of termination.</p> <p><u>Consulting Clients:</u> Occasionally, the applicant provides divorce financial planning, portfolio construction and financial planning services to clients that do not include ongoing investment management. In these cases, the applicant may charge a flat fee for a specific project, an annual or quarterly retainer fee or hourly fees. The fee in these cases will be based upon the level of complexity of the work and will be proposed to the client in a written proposal. These fees are charged in arrears. Hourly clients pay a retainer and are then billed monthly in arrears. Such hourly fees presently range between \$300 and \$400 per hour and are, in certain circumstances, negotiable.</p> <p><u>VERITY Alternative Partners, L.P.:</u> In April, 2005, the applicant launched (as General Partner) VERITY Alternative Partners, L.P. ("VAP") to accommodate clients' investment in alternative assets such as real estate, commodities, timber and hedge funds. VAP closed to new contributions on June 30, 2006 and is presently distributing to its limited partners all distributions received from its underlying managers. The applicant charges a non-negotiable quarterly management fee equal to 0.25% of the assets held by VAP. These fees are paid to the applicant from VAP assets near the end of the applicable calendar quarter (subject to adjustment upon revaluation upon receipt of updated sub-manager valuations). These VAP assets are not subject to the above AUM management fee schedule. During the period when VAP took in contributions, the applicant also collected a 0.20% one-time subscription fee for all new contributions.</p> <p>While the above three main categories explain the applicant's service offering, section 1 A and D require a recasting of the applicant's service offering in a different format as shown below:</p> <p><u>Investment Supervisory Services:</u> We consider this to be the direct supervision of the investment portfolios offered under the "Individually Managed Accounts" section above.</p> <p><u>Investment Advisory Account Management:</u> The applicant has a limited number of accounts for which it provides account management services that do not fall under "Individually Managed Accounts."</p> <p><u>Consultation:</u> These services are mentioned above under "Consulting Clients."</p> <p><u>Matters not involving securities:</u> Financial planning services are provided as part of the "Individually Managed Accounts" services noted above. While these services are not separately billed, the applicant does consider a substantial amount of its billings to arise from the financial services it provides.</p> <p><u>Other advice about securities:</u> On occasion and as part of at least on consulting arrangement, the applicant provides advice about securities outside of the above arrangements.</p>	
3. L	While the applicant tends to offer advice only on those items checked in section 3, the Applicant may, on occasion, be asked for advice on any products or investments listed in section 3 as well as any number of products or investments not specifically listed in Section 3.	
4. A - C	4A - The applicant employs an investment philosophy centered on the tenets of Modern Portfolio Theory emphasizing diversification and index investing. As such, the applicant builds core investment portfolios focused on the use of index investment vehicles (including exchange-traded funds and traditional mutual funds). However, non-	

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

Applicant: VERITY Wealth Advisors, LLC	SEC File Number: 801-62022	Date: 03/10/2010
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(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: VERITY Wealth Advisors, LLC		IRS Empl. Ident. No.: 72-1546610
Item of Form (Identity)	Answer	
	<p>passive, non-index investment vehicles may be included in client portfolios.</p> <p>4B - While the applicant uses the items checked in section 4B as its main sources of information, nothing precludes the applicant from using any of the other listed sources (or any others beyond those listed in section 4B).</p> <p>4C - While the applicant does not generally employ trading strategies (securities sold within 30 days), there may be occasions when such a strategy may be employed. The applicant also employs tax-loss harvesting strategies in the portfolios it manages.</p>	
5.	All persons involved in the disbursement of investment advice to clients are required to have a college degree, relevant industry experience and are encouraged to obtain advanced education and/or designations such as the Chartered Financial Analyst (CFA) designation or the Certified Financial Planner (CFP) designation. Only investment principals of the applicant are involved in the disbursement of investment advice to clients.	
6.	<p>Robert Evan Oliver - Born in 1963</p> <p>Education: United States Naval Academy, Bachelor of Science, Aerospace Engineering, 1985 Stanford Graduate School of Business, Master of Business Administration, 1994</p> <p>Designations: Chartered Financial Analyst (CFA), 1998, by CFA institute Certified Divorce Financial Analyst (CDFA), 2003, by Institute for Divorce Financial Analysts</p> <p>Professional: 2003-Present, VERITY Wealth Advisors, LLC, Principal</p> <p>1997-2001 Merrill Lynch, Director and Producing Manager, Global Equity-Linked and equity sales, San Francisco, CA</p> <p>1993-1997 Salomon Brothers, Vice President, Convertible Bond Sales, San Francisco, CA</p> <p>1985-1991 U.S. Navy, Lieutenant</p> <p>Ryan Beckler - Born in 1974</p> <p>Education: Humboldt State University, Business Administration, 1997</p> <p>Professional: 2005-Present VERITY Wealth Advisors, LLC, Principal</p> <p>2001-2004 Fisher Investments, Operations Manager</p> <p>1997-2000 Enterprise RAC, Manager</p>	
8. D	VERITY Wealth Advisors, LLC serves as General Partner for VERITY Alternative Partners, LP ("VAP"). VAP was organized to invest and trade principally in alternative asset classes, such as real estate, commodities, timber and hedge funds. This relationship could raise potential conflicts of interest due to the affiliation and compensation arrangements.	
9. D & E	<p>The principals and employees of the Applicant are governed by the firm's Trading Code of Ethics. They may buy, sell or hold securities identical to those it recommends to its clients. Any transaction on the behalf of the applicant or its employees in a specific corporate security must be approved by a principal of the applicant. In the event that such a transaction corresponds with the interests of a client, full disclosure will be made to the client immediately. Approval is not required for trading mutual funds, exchange-traded funds or government-related securities.</p> <ul style="list-style-type: none"> ▪ A principal or employee of the applicant shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of applicant shall prefer his or her own interest to that of the client. ▪ Applicant maintains a record of all securities holdings for itself or anyone associated with the advisory practice. These holdings are reviewed on a regular basis by a principal of the applicant. ▪ Applicant requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. ▪ Any individual not in observance of the above may be subject to discipline. 	
10.	The Applicant provides investment advisory services to those clients with investable assets greater than \$1,000,000. The Applicant may waive this minimum at its discretion.	
11. A	With respect to the applicant's "Individually Managed Accounts" business, portfolios are reviewed routinely based on data provided by the institutions that have custody of the assets. Accounts may be reviewed more frequently as market conditions mandate. Portfolios will be rebalanced to maintain approximate consistency with targets on an as-needed basis, in consideration of tax consequences and transaction costs. In the case where the applicant has prepared a written analysis for the client (either a financial plan or a specific analysis), such analysis is reviewed occasionally to ensure that the underlying assumptions of the analysis are consistent with the current reality and expectations of the client. All client accounts are reviewed by a Principal of the applicant. With respect to VERITY Alternative Partners, L.P., the investment portfolio is being managed primarily to return capital to limited partners as	

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

Applicant: VERITY Wealth Advisors, LLC	SEC File Number: 801-62022	Date: 03/10/2010
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(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: VERITY Wealth Advisors, LLC		IRS Empl. Ident. No.: 72-1546610
Item of Form (Identity)	Answer	
	funds become available from underlying investments and hence, the investment remains static.	
11. B	<p>"Individually Managed Account" clients, receive quarterly reports summarizing the assets supervised by the applicant (including asset allocation analysis, cash flows in and out of account, and time-weighted returns). Unsupervised assets (valuation data is provided by the client) are included at the client's request. Additional commentary or other supplementary materials may be included in these reports on an ad-hoc basis as the applicant deems appropriate. The applicant provides to investors in VERITY Alternative Partners, audited financial statements and K-1s as they become available.</p>	
12. A & B	<p><u>12A1 Securities to be bought or sold?</u> Any limitations to the securities that can be bought or sold are detailed within the Investment Policy Statement ("IPS") executed for each individually managed account.</p> <p><u>12A2 Amount of securities to be bought or sold?</u> In general, the applicant maintains full discretion as to the amount of securities to be bought or sold of those individually managed accounts it maintains. If any limitations exist, they will be outlined in the client's IPS.</p> <p><u>12A3 Broker or dealer to be used?</u> Applicant currently uses the custodial platforms of Charles Schwab & Co., Inc. ("Schwab") and Fidelity Institutional ("Fidelity"), though they may at any time choose to use others. With few exceptions, applicant uses the client's custodial platform to broker trades. While the decision as to which custodian to use is influenced by the applicant, the client ultimately decides upon the custodial platform during the account opening/transfer process. Applicant chooses the custodians and brokers with which it deals on the basis of the following factors:</p> <ul style="list-style-type: none"> • Cost of Execution: includes all factors of cost (commission, spread, market impact, etc.) • Skill in Execution: the ability to execute a transaction in an efficient and error free manner. • Ease of Transaction: the ability to provide clean and error-free confirmation, reporting and interface with our back-office systems. <p><u>12A4 Commission rates paid?</u> Commission rates and other fees paid for execution services from brokers are based upon agreed upon rate schedules supplied by the applicable custodians.</p> <p><u>12B Suggest brokers to clients?</u> As outlined in 12A3 above.</p> <p><u>12 – General</u> The customized nature of portfolios managed by VWA generally precludes the use of batched trades and automated order entry. Therefore, client portfolios are generally reviewed and rebalanced on a serial basis, which by its very nature will cause some portfolios to be traded before others. Applicant randomly selects accounts due for review so that no particular portfolio receives preferential treatment on a consistent basis. This may result in the same (or similar) security being traded by two different client portfolios (either on the same side or opposite side of a trade) within a short period of time.</p> <p>VWA personnel can and do transact in securities that are either different from or the same as those purchased, sold or held by client portfolios.</p> <p>From time-to-time Applicant may make an error in submitting a trade order on the client's behalf. When this occurs, Applicant may place a correcting trade with the broker-dealer which has custody of the account. If an investment gain results from the correcting trade, the gain will remain in the client account unless the same error involved other client account(S) that should have received the gain, or Applicant confers with the client and client decides to forego the gain. If the gain does not remain in your account and Charles Schwab & Co. Inc. ("Schwab") is the custodian, Schwab will donate the amount of any gain \$100 and over to charity. If a loss occurs greater than \$100, Applicant will pay for the loss. Schwab will maintain the loss or gain(if such gain is not retained in client account) if it is under \$100 to minimize and offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in a client account, the may be netted.</p>	
13. A	VWA may recommend/require that clients establish brokerage accounts with the Schwab Institutional® division of Charles Schwab & Co., Inc. (Schwab) or Fidelity Institutional (Fidelity), both FINRA-registered broker-dealers,	

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

Applicant: VERITY Wealth Advisors, LLC	SEC File Number: 801-62022	Date: 03/10/2010
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(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: VERITY Wealth Advisors, LLC		IRS Empl. Ident. No.: 72-1546610
Item of Form (Identity)	Answer	
	<p>members SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although VWA may recommend/require that clients establish accounts at Schwab and/or Fidelity, it is the client's decision to custody assets with Schwab or Fidelity. VWA is independently owned and operated and not affiliated with Schwab or Fidelity.</p> <p>Schwab and Fidelity provide VWA with access to its institutional trading and custody services, which are typically not available to Schwab or Fidelity retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a sizeable amount of the advisor's clients' assets are maintained in accounts at Schwab Institutional or Fidelity Institutional. These services are not contingent upon VWA committing to Schwab or Fidelity any specific amount of business (assets in custody or trading commissions). Schwab and Fidelity's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.</p> <p>For VWA client accounts maintained in their custody, Schwab and Fidelity generally do not charge separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or Fidelity or that settle into Schwab or Fidelity accounts. Schwab Institutional and Fidelity Institutional also make available to VWA other products and services that benefit VWA but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of VWA's accounts, including accounts not maintained at Schwab or Fidelity.</p> <p>Schwab and Fidelity's products and services that assist VWA in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of VWA's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.</p> <p>Schwab Institutional and Fidelity Institutional also offer other services intended to help VWA manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab and Fidelity may make available, arrange and/or pay third-party vendors for the types of services rendered to VWA. Schwab Institutional or Fidelity Institutional 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 VWA. Schwab or Fidelity Institutional may also provide other benefits such as educational events or occasional business entertainment of VWA personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab or Fidelity, VWA may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab or Fidelity, which may create a potential conflict of interest.</p>	
Code of Ethics	VERITY Wealth Advisors, LLC maintains a code of ethics and compliance program to which all employees and principals of the firm must adhere. The firm has designated Evan Oliver, a principal, as Chief Compliance Officer.	
Proxy Voting	The applicant does NOT vote proxies for clients. Copies of applicant's full proxy voting policy are available upon request.	
Privacy Policy	The Applicant maintains a Privacy Policy designed to protect the privacy of the Applicant's current clients, prospective clients and past clients. Copies of the policy are provided to clients upon engagement (or before at their request). Copies may be requested at any time.	
Disaster Recovery/ Business Continuity Policy	As part of its fiduciary duty to its clients and as a matter of best business practices, VWA has adopted policies and procedures for recovering service capability in the event of a disaster or other business disruption. Details of this policy are available to clients upon request.	

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

**Schedule G of
FORM ADV
Balance Sheet**

Applicant:
VERITY Wealth Advisors, LLC

SEC File Number:
801-62022

Date:
03/10/2010

(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:
VERITY Wealth Advisors, LLC

IRS Empl. Ident. No.:
72-1546610

ASSETS	<u>Dec 31, 09</u>
Current Assets	
Checking/Savings	62,001
Accounts Receivable	-836
Other Current Assets	<u>3,350</u>
Total Current Assets	64,516
Other Assets	<u>8,970</u>
TOTAL ASSETS	<u><u>73,486</u></u>
LIABILITIES & EQUITY	
Liabilities	
Accounts Payable	-650
Credit Cards	1,349
Retainers - Rcvd but Unearned	<u>3,132</u>
Total Liabilities	3,832
Equity	
Partner Equity	90,000.00
Retained Earnings	-25,427
Net Income	<u>5,081</u>
Total Equity	<u>69,654</u>
TOTAL LIABILITIES & EQUITY	<u><u>73,486</u></u>
Undaudited	

Form ADV (Paper Version)
UNIFORM APPLICATION FOR INVESTMENT ADVISER REGISTRATION

DOMESTIC INVESTMENT ADVISER EXECUTION PAGE

You must complete the following Execution Page to Form ADV. This execution page must be signed and attached to your initial application for SEC registration and all amendments to registration.

Appointment of Agent for Service of Process

By signing this Form ADV Execution Page, you, the undersigned adviser, irrevocably appoint the Secretary of State or other legally designated officer, of the state in which you maintain your *principal office and place of business* and any other state in which you are submitting a *notice filing*, as your agents to receive service, and agree that such persons may accept service on your behalf, of any notice, subpoena, summons, *order instituting proceedings*, demand for arbitration, or other process or papers, and you further agree that such service may be made by registered or certified mail, in any federal or state action, administrative *proceeding* or arbitration brought against you in any place subject to the jurisdiction of the United States, if the action, *proceeding* or arbitration (a) arises out of any activity in connection with your investment advisory business that is subject to the jurisdiction of the United States, and (b) is founded directly or indirectly, upon the provisions of: (i) the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, or the Investment Advisers Act of 1940, or any rule or regulation under any of these acts, or (ii) the laws of the state in which you maintain your *principal office and place of business* or of any state in which you are submitting a *notice filing*.

Signature

I, the undersigned, sign this Form ADV on behalf of, and with the authority of, the investment adviser. The investment adviser and I both certify, under penalty of perjury under the laws of the United States of America, that the information and statements made in this ADV, including exhibits and any other information submitted, are true and correct, and that I am signing this Form ADV Execution Page as a free and voluntary act. I certify that the adviser's books and records will be preserved and available for inspection as required bylaw. Finally, I authorize any person having custody or possession of these books and records to make them available to federal and state regulatory representatives.

Signature:



Date: 03/09/2010

Printed Name: Robert Evan Oliver

Title: Principal

Adviser CRD Number: 126742