

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

| | | | | | |
|---|---------------------|-----------|--------------|-----------------------|------------------------------|
| Name of Investment Adviser: Synergy Investment Group, LLC | | | | | |
| Address: | (Number and Street) | (City) | (State) | (Zip Code) | Area Code: Telephone Number: |
| 8320 University Executive Park Dr. Suite 112 | Charlotte | NC | 28262 | (704) 333-7637 | |

**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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(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:

Synergy Investment Group, LLC

SEC File Number:

801-68315

Date:

03/30/2010

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 | 96 | % |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | 1 | % |
| <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 services 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 | 1 | % |
| <input checked="" type="checkbox"/> | (8) | Provides a timing service | 1 | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does the applicant call any of the services it checked above financial planning or some similar term? Yes ☒ No ☐

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

- | | | | | | |
|-------------------------------------|-----|--|-------------------------------------|-----|-------------------|
| <input checked="" type="checkbox"/> | (1) | A percentage of assets under management | <input type="checkbox"/> | (4) | Subscription fees |
| <input checked="" type="checkbox"/> | (2) | Hourly charges | <input checked="" type="checkbox"/> | (5) | Commissions |
| <input type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) | Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of Clients** -- Applicant generally provides investment advice to: (check those that apply)

- | | | | | | |
|-------------------------------------|----|----------------------------------|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | A. | Individuals | <input checked="" type="checkbox"/> | E. | Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. | Banks or thrift institutions | <input checked="" type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| <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:

Synergy Investment Group, LLC

SEC File Number:

801-68315

Date:

03/30/2010

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

4. Methods of Analysis, Sources of Information, and Investment Strategies.**A.** Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input 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 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 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 checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

FORM ADV**Part II - Page 4**

Applicant:

Synergy Investment Group, LLC

SEC File Number:

801-68315

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, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☒ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input 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 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).

FORM ADV**Part II - Page 5**

Applicant:

Synergy Investment Group, LLC

SEC File Number:

801-68315

Date:

03/30/2010

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.

See Item 11A of Schedule F

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

See Item 11B of Schedule F

FORM ADV**Part II - Page 6**

Applicant:

Synergy Investment Group, LLC

SEC File Number:

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Date:

03/30/2010

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

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

| | | |
|--------------------------------------|------------------|------------|
| Applicant: | SEC File Number: | Date: |
| Synergy Investment Group, LLC | 801-68315 | 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: | | IRS Empl. Ident. No.: 56-2087980 | | | | | | | | | | |
| Item of Form (identify) | Answer | | | | | | | | | | | |
| Item 1D | <p>Advisory Services and Fees</p> <p>Synergy Investment Group, LLC ("Advisor") is registered as an investment advisory, brokerage, and insurance firm with appropriate authorities. As an investment advisory firm, the Advisor provides a wide range of investment advisory, consulting, and financial planning services to individuals, businesses, and other clientele. A description of the products and services offered by the Advisor as an investment advisory firm are discussed in the proceeding paragraphs.</p> <p>PORTFOLIO MANAGEMENT SERVICES</p> <p>Managed Account Program</p> <p>The Managed Account Program is a fee-based program offering investment management services and continuous advice to Clients. Accounts managed by the Advisor may be invested in a wide range of securities including mutual funds, exchange traded funds, individual equities, fixed income securities, and many more.</p> <p>Under this program, the Advisor will obtain pertinent information concerning the Client such as financial condition, investment objectives, tax status, and general risk characteristics. The information may be collected by the Advisor through investor profiles, account forms completed by the client, and through communication with the Client. On the basis of this information, the Advisor will design and manage a customized portfolio. The Advisor will utilize various securities to implement the customized portfolio. Client reserves the right to impose restrictions or guidelines on the management of the Client's assets, including any limitations on the purchase or sale of particular securities.</p> <p>The Advisor can manage the assets on a discretionary basis, thereby allowing the Advisor to determine what securities and investments to be bought or sold, the amount of transactions, and the timing of transactions, or on a non-discretionary basis where the Advisor will provide recommendations to the Client and the Client has ultimate authority for the approval of such transactions. The Advisor reserves the right to select the broker/dealer to be chosen. At the current time, all accounts, unless otherwise agreed upon, are required to be maintained through the firm at Pershing, LLC, Penson Financial, Inc, and TD Ameritrade, Inc.</p> <p>Clients will receive no less than quarterly account statements providing information on all transactions, balances, and portfolio holdings within their account.</p> <p>For providing such services to the Client, the Client will be assessed the following annual fees. The following fees are negotiable between the Advisor and Client; however, no fee may exceed the stated level below listed.</p> <p>PORTFOLIO BALANCES</p> <table border="0"> <tr> <td>Asset Under Management</td> <td>Annual Fee</td> </tr> <tr> <td>\$ 0 - \$ 249,999</td> <td>2.20%</td> </tr> <tr> <td>\$ 250,000 - \$ 749,999</td> <td>1.75%</td> </tr> <tr> <td>\$ 750,000 - \$1,999,999</td> <td>1.25%</td> </tr> <tr> <td>\$2,000,000 +</td> <td>0.75%</td> </tr> </table> <p>The annual fees provided above are payable in advance on a quarterly basis for assets held at Pershing, LLC and TD Ameritrade, Inc. The initial fee will be based on the value of assets at the inception of Client's program account(s) and then quarterly thereafter based upon the value of the</p> | | Asset Under Management | Annual Fee | \$ 0 - \$ 249,999 | 2.20% | \$ 250,000 - \$ 749,999 | 1.75% | \$ 750,000 - \$1,999,999 | 1.25% | \$2,000,000 + | 0.75% |
| Asset Under Management | Annual Fee | | | | | | | | | | | |
| \$ 0 - \$ 249,999 | 2.20% | | | | | | | | | | | |
| \$ 250,000 - \$ 749,999 | 1.75% | | | | | | | | | | | |
| \$ 750,000 - \$1,999,999 | 1.25% | | | | | | | | | | | |
| \$2,000,000 + | 0.75% | | | | | | | | | | | |

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

| | | |
|--|------------------|------------|
| Applicant: | SEC File Number: | Date: |
| Synergy Investment Group, LLC | 801-68315 | 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: | | IRS Empl. Ident. No.: 56-2087980 |
| Item of Form (identify) | Answer | |
| | <p>client's account as of the last business day of the preceding calendar quarter. Should the initial or a subsequent contribution of assets take place during a quarter, the fee for such contribution will be prorated for the remainder of the quarter and be due within a reasonable period upon request.</p> <p>Annual fees for assets maintained at Penson Financial, Inc. can be billed on a monthly or quarterly basis and can be billed in advance or in arrears per agreement between the Advisor and Client. For Client assets billed in advance, the initial fee will be based on the value of assets at the inception of Client's program account(s) and then either monthly or quarterly thereafter based upon the value of the client's account at the last business day of the preceding calendar month or quarter, respectively. Should the initial or a subsequent contribution of assets take place during a month or quarter, depending upon the frequency of billing, the fee for such contribution will be prorated for the remainder of the month or quarter and be due within a reasonable period upon request.</p> <p>The Client may grant the Advisor the authority to receive payments directly from the Client's account. Accordingly, the Client will be required to provide, in writing, limited authorization to withdraw the contractually agreed upon fees from the account.</p> <p>In addition to the annual fees stated above, the Client may incur additional charges from the broker/dealer and custodian. Such fees include commission charges, account maintenance fees, administrative fees, safekeeping fees, transfer fees, and transaction expenses, such as ticket charges and mailing and posting charges. For mutual funds, the Advisor will seek to purchase mutual funds not possessing a sales charge; however, in some instances the Advisor will need to purchase a mutual fund with a sales charge since a comparable mutual fund without a sales charge is not available in meeting the Client's objectives. For mutual funds, the Client may incur periodic charges related to administrative charges, 12b-1 fees, and other costs.</p> <p>The agreement may be terminated by either party upon receipt of written notice to the other party. Upon termination, any unearned fees paid in advance are refunded to the Client prorated to the amount of days in the quarter, if billed quarterly, or month, if billed monthly. A full refund will be provided without penalty if the Client terminates the agreement, in writing, within five days of the contract being executed. Partial withdrawal of assets during a quarter by a Client will not result a refund of previously paid advisory fees for that quarter.</p> <p>TURNKEY ASSET MANAGEMENT PROGRAMS</p> <p>Spark Asset Management Trends</p> <p>The Spark Asset Management Trends Program is a global, asset-allocation program designed to provide Clients the opportunity to utilize the investment disciplines of fundamental and technical analysis employed by Spark Asset Management. The program utilizes mutual funds and exchange traded funds.</p> <p>In connection with this program, the Advisor has entered into a separate agreement with Spark Asset Management ("Spark") pursuant to which Spark makes its services available to the Advisor and to those of our Clients who participate in the program. See Spark's Form ADV for more detailed information.</p> <p>Under the program, the Client will enter into a separate agreement with Spark and grant Spark discretionary authority to execute purchase and sales of securities within the Client's account. Unless an exception is made, all assets are required to be maintained at Penson Financial, Inc., Pershing, LLC, or TD Ameritrade, Inc.</p> <p>Clients will receive no less than quarterly account statements providing information on all transactions, balances, and portfolio holdings within their account.</p> <p>For providing such services, the Client will be assessed fees on a quarterly basis in advance of</p> | |

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

| | | |
|--|-----------------------------------|-------------------------|
| Applicant: Synergy Investment Group, LLC | SEC File Number: 801-68315 | 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: | | IRS Empl. Ident. No.: 56-2087980 |
| Item of Form (identify) | Answer | |
| | <p>services performed. Clients may pay more or less than other Clients depending on such factors such as the type and size of the account, range of services provided to the Client, and the total Client assets under management. The amount of fees is composed of two different areas: 1) Fees assessed by Spark; and 2) the Advisor's fees. The amount of the Advisor's fees is negotiable. A description of Spark's fees can be found in its Form ADV. In the event of termination, the client will receive a pro rata refund of the amount of the fee that has yet to be earned as of the date of termination, minus any termination fees imposed by the Managers.</p> <p>Market Timing Services</p> <p>The Advisor offers fee-based programs to Clients through contractual relationships with third party Managers to provide market timing services. Specifically, the Advisor has entered into agreements with Flexible Plan Investments, Ltd. and Portfolio Strategies to provide market timing strategies.</p> <p>Under the services, the Client will enter into separate agreements with either Flexible Plan or Portfolio Strategies, which grant the Managers discretionary authority in the management of the Client's assets. Such discretion is limited to conducting purchases and sales within the Client's account without the prior consent of the Client.</p> <p>Clients will receive no less than quarterly account statements providing information on all transactions, balances, and portfolio holdings within their account.</p> <p>For providing such services, the Client will be assessed fees on a quarterly basis in advance for services performed. Clients may pay more or less than other Clients depending on such factors such as the type and size of the account, range of services provided to the Client, and the total Client assets under management. The amount of fees is composed of two different areas: 1) Fees assessed by Flexible Plan or Portfolio Strategies for managing the Client's assets; and 2) the Advisor's fees. The amount of the Advisor's fees is negotiable. A description of the Managers' fees can be found in the Form ADV of the Managers. In the event of termination, the client will receive a pro rata refund of the amount of the fee that has yet to be earned as of the date of termination, minus any termination fees imposed by the Managers.</p> <p>Lockwood Managed Account Link Program ("MAL")</p> <p>The MAL Program is a fee-based program under which the Advisor will assist the Client in the selection of a selection of an asset allocation (or investment style allocation) strategy and selecting one or more unaffiliated money management firms ("Managers"). The Advisor will obtain pertinent information concerning the Client such as financial condition, investment objectives, tax status, and general risk characteristics. The information may be collected by the Advisor through investor profiles, account forms completed by the client, and through communication with the Client. On the basis of this information, the Advisor will the provide recommendations to the Client about asset or investment allocation styles and Managers.</p> <p>In connection with the MAL Program, the Advisor has entered into a separate agreement with Lockwood Advisors, Inc. ("Lockwood"), pursuant to which Lockwood, or certain of its affiliates, makes Lockwood's Managed Account Link ("MAL") services available to the Advisor and to those of our Clients who participate in the program. Lockwood is an investment adviser whose MAL services include research and consulting used in connection with selecting allocation strategies and managers, hiring the manager or managers selected by you, brokerage execution through an affiliated broker-dealer, and certain other administrative services. Lockwood has entered into a separate clearing agreement with its affiliate, Pershing LLC ("Pershing"), pursuant to which Pershing provides execution, clearing and custody services to client accounts maintained at Lockwood. See Lockwood's Form ADV Part II, Schedule H for more detailed information.</p> <p>Under the MAL Program, the Client will enter into a separate agreement with Lockwood and grant</p> | |

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

| | | |
|--------------------------------------|------------------|------------|
| Applicant: | SEC File Number: | Date: |
| Synergy Investment Group, LLC | 801-68315 | 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: | | IRS Empl. Ident. No.: 56-2087980 |
| Item of Form (identify) | Answer | |
| | <p>Lockwood discretionary authority to hire and fire the Managers selected. Neither Advisor nor Lockwood, however, is responsible for making day-to-day decisions concerning the investment management of the Client's account. Through Lockwood, the Managers selected by Client are given discretionary authority to invest and reinvest your securities, cash and other investments. Client will also authorize the Managers to use the execution services of Lockwood to effect transactions for the purchase and sale of securities. Transactions are cleared through Pershing, which also serves as custodian for the assets held in the Client's account.</p> <p>Clients will receive no less than quarterly account statements providing information on all transactions, balances, and portfolio holdings within their account.</p> <p>For providing such services, the Client will be assessed fees on a quarterly basis. Clients may pay more or less than other Clients depending on such factors such as the type and size of the account, range of services provided to the Client, and the total Client assets under Lockwood management. The amount of fees is composed of three different areas: 1) Fees assessed by Lockwood for administrative and other functions; 2) Managers' fees for managing assets of the Client; and 3) the Advisor's fees. The amount of the Advisor's fees is negotiable.</p> <p>The annual fees above are payable in advance on a quarterly basis. The initial fee will be based on the value of assets at the inception of Client's program account(s) and then quarterly thereafter based upon the value of the client's account at the last business day of the preceding calendar quarter. Should the initial or a subsequent contribution of assets take place during a quarter, the fee for such contribution will be prorated for the remainder of the quarter and be due within a reasonable period upon request. Partial withdrawal of assets during a quarter by a Client will not result a refund of previously paid advisory fees for that quarter; however, the full of withdrawal of assets during a quarter by a Client will result in the Advisor refunding on a prorated basis fees unearned based on the number of days remaining in the quarter. As part of the program, the Client agrees to have fees directly debited from their account by the program's sponsor.</p> <p>The agreement may be terminated by either party upon receipt of written notice to the other party. Upon termination, any unearned fees paid in advance are refunded to the Client prorated to the amount of days in the quarter minus any termination fees assessed by Lockwood. A full refund will be provided without penalty if the Client terminates the agreement, in writing, within five days of the contract being executed.</p> <p>Lockwood Overlay Separate Account Portfolio ("OSAP")</p> <p>The OSAP Program is a fee-based program under which employs a multidiscipline account with an Overlay Manager and with various submanagers providing strategy-specific models. The guidelines for the strategies employed by the Overlay Manager and the submanagers shall be provided by Lockwood Advisors, Inc., with Lockwood exercising discretion over the accounts established under the program.</p> <p>The Advisor will obtain pertinent information concerning the Client such as financial condition, investment objectives, tax status, and general risk characteristics. The information may be collected by the Advisor through investor profiles, account forms completed by the client, and through communication with the Client. On the basis of this information, the Advisor will provide recommendations to the Client about model strategies to select based on the Client's information.</p> <p>In connection with the OSAP Program, the Advisor has entered into a separate agreement with Lockwood Advisors, Inc. ("Lockwood"), pursuant to which Lockwood, or certain of its affiliates, makes Lockwood's proprietary OSAP product available to the Advisor and to those of our Clients who participate in the program. Lockwood has entered into a separate clearing agreement with its affiliate, Pershing LLC ("Pershing"), pursuant to which Pershing provides execution, clearing and custody services to client accounts maintained at Lockwood. See Lockwood's Form ADV Part II,</p> | |

**Schedule F of
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| Synergy Investment Group, LLC | 801-68315 | 03/30/2010 |

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| | <p>Schedule H for more detailed information.</p> <p>OSAP accounts shall be billed on a total fee basis, the components of which consist of the following:</p> <p>(1) Lockwood advisory fees; (2) Investment Manager(s) fees; (3) Company's Associated Person's fees for services; (4) Overlay Manager administrative fees; and (5) Clearing, custody and execution fees.</p> <p>Client accounts shall be billed quarterly in advance. Lockwood shall provide monthly custodial statements.</p> <p>FINANCIAL PLANNING</p> <p>The Advisor offers written financial plans and consulting advice to clients encompassing asset allocation, retirement planning, and other areas of interest to clients. Given the experience and knowledge level of the Advisor's agents, the range and nature of services offered may vary among agents</p> <p>Financial planning information will be obtained through personal interviews with each Client concerning that client's current financial needs and circumstances. The Advisor performs due diligence about each Client by requesting, reviewing and analyzing all of the Client's relevant financial data and related documents.</p> <p>The Advisor charges an hourly fee of \$200 for preparation of an initial financial plan, reviewing existing financial plans, or other financial advice. However, the Advisor may discount this fee under the following situations:</p> <ul style="list-style-type: none"> Existing client with current assets under management; or Current or potential client having significant assets they may place to be managed. <p>Either party may terminate an agreement at any time without penalty upon written notice. Such termination shall not, however, affect liabilities or obligations incurred or arising from transactions initiated under this agreement prior to such termination. If the Client terminates an agreement within five business days of its signing, the client will receive a full refund of all fees and expenses.</p> | |
| Item 4 B (8) | <p>Methods of Analysis, Sources of Information, and Investment Strategies</p> <p>Agents of the Advisor may utilize educational seminars, product sponsor presentations, and various sales literature provided by product sponsors in analyzing various products and offerings that may be offered to clients. This is in addition to financial newspapers and magazines, research materials prepared by others, corporate rating services, company press releases, and annual reports, prospectuses, and filings with the SEC.</p> | |
| Item 5 | <p>Education and Business Standards</p> <p>Agents of the Advisor are required to successfully pass the Series 65 or 66 licensing requirements or obtain a professional designation that is recognized by various states in which they conduct business that is permitted by state law from exempting them from having to complete the Series 65 or 66 license.</p> | |
| Item 6 | <p>Education and Business Background</p> | |

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| | <p>Timothy J. Bain</p> <p><u>Year of Birth</u> 1972</p> <p><u>Education</u> North Carolina State University, BA/BS - Business Management/Economics, 1994</p> <p><u>Business Background</u> Synergy Investment Group, LLC, COO/CFO, 1998 – Present JBS Liberty Securities, Inc., President, 06/07 – Present LPL Financial Services, Investment Advisor, 08/97 - 06/99 Linsco/Private Ledger Corp., Investment Representative, 08/97 - 06/99</p> <p>Jeffrey D. Jones</p> <p><u>Year of Birth</u> 1965</p> <p><u>Education</u> Pfeiffer University BA- Criminal/Sociology 1997 Campbell University School of Law Juris Doctorate 1990</p> <p><u>Business Background</u> Synergy Investment Group, LLC, General Counsel, 05/00 - Present JBS Liberty Securities, Inc., General Counsel, 06/07 - Present Jones Law Firm, Attorney, 09/00 - Present</p> <p>Christopher J. Palladino</p> <p><u>Year of Birth</u> 1962</p> <p><u>Education</u> Southeast Missouri State – Pre-Med, Chemistry, Biology University of Missouri at St. Louis, BS- Finance,</p> <p><u>Business Background</u> Synergy Investment Group, LLC, President, 07/98 - Present JBS Liberty Securities, Inc., Director, 06/07 - Present Linsco/Private Ledger Corporation, Investment Representative, 04/97 - 06/99</p> <p>Eric C. Sides</p> <p><u>Year of Birth</u> 1972</p> <p><u>Education</u> North Carolina State University, BA – Accounting/Business Management, 1995</p> <p><u>Business Background</u> Synergy Investment Group, LLC, National Sales Director, 07/98 - Present JBS Liberty Securities, Inc., Director/COO, 06/07 - Present LPL Financial Services, Investment Advisor, 10/97 - 06/99 Linsco/Private Ledger Corp., Investment Representative, 10/97 - 06/99</p> <p>Burt Medlin</p> <p><u>Year of Birth</u> 1967</p> <p><u>Education</u> No Post-High School Degree</p> <p><u>Business Background</u></p> | |

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| | <p>Synergy Investment Group, LLC, Chief Compliance Officer, 04/07-04/08; 10/08 – Present</p> <p>Synergy Investment Group, LLC, Compliance Specialist, 04/08 – 10/08</p> <p>Synergy Investment Group, LLC, Direct of Pershing Operations, 1999-04/07</p> | |
| Item 7 (A-C) | <p>Other Business Activities</p> <p>Synergy Investment Group, LLC, in addition to being registered as an investment advisor, is also registered as a broker/dealer with the Financial Industry Regulatory Authority, Inc., the Securities & Exchange Commission, and numerous states in which it conducts securities business and is licensed with appropriate states in which insurance business is conducted. Further, Synergy Investment Group, LLC is also registered as an insurance agency in the states in which it conducts business. The primary activity of Synergy Investment Group, LLC and its principal executive officers is broker/dealer related. An estimated 90% of all time and efforts by Synergy Investment Group, LLC and its principal executive officers is broker/dealer or insurance related.</p> <p>Agents of the Advisor, who do not serve in an executive officer capacity, may be registered as a broker/dealer registered representatives and as insurance agents with Synergy Investment Group, LLC. The proportion of time spent on broker/dealer activities versus investment advisory services varies among agents and is often fluid in nature.</p> | |
| Item 8 C (1) & 8 C (9) | <p>Other Financial Industry Activities or Affiliations</p> <p>Due to the three business platforms of brokerage, advisory and insurance business that Synergy Investment Group, LLC conducts, its agents are eligible to be compensated via commissions paid on applicable securities and/or insurance products for accounts in which they serve as a broker/dealer registered representative or insurance agents on, respectively. On occasion, Clients may be recommended the purchase or sale of securities or insurance outside the scope of any agreement for investment advisory services. Further, Clients may be subject to commissions for securities or insurance bought or sold that are within the scope of any agreement for investment advisory services.</p> | |
| Items 9 B & 9 F | <p>Participation or Interest in Client Transactions</p> <p>Due to the three business platforms of brokerage, advisory and insurance business that Synergy Investment Group, LLC conducts, its agents have the ability to effect securities or insurance transactions for a commission or fee based compensation.</p> <p>Agents of the Advisor may, for their personal accounts, buy or sell securities identical to those recommended to Clients. As these situations may represent a potential conflict of interest, the Advisor has established rules and procedures in order to protect the interests of its Clients. These rules are encapsulated into a Code of Ethics in which all agents of the Advisor are required to abide by and comply with, which is below discussed. The Advisor does not engage in proprietary transactions for its own accounts.</p> <p><u>Key Provisions of the Code of Ethics</u></p> <p>Responsibility</p> <p>Agents must conduct their business with the highest level of ethical standards and in keeping with their fiduciary duties to their Clients. Clients deserve undivided loyalty and effort, and their interests come first. Advisors must avoid even the appearance of impropriety, must not take inappropriate advantage of their positions and the access to information that comes with their positions, and are required to comply with applicable federal and state securities laws, as well as regulations and rules of the SEC.</p> | |

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| | <p>Duty to Clients Agents have a duty to exercise their authority and responsibility for the benefit of the Client, to place the interests of the Client first, and to refrain from having outside interests that conflict with the interests of the Client. Agents must avoid any circumstances that might adversely affect or appear to affect their duty of complete loyalty to the Client. Agents should endeavor to deal fairly with their Clients, service providers and competitors.</p> <p>Prohibited Acts Agents are prohibited from conducting the following practices: (1) employing any device, scheme or artifice to defraud; (2) making any untrue statement of a material fact; (3) omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading; (4) engaging in any fraudulent or deceitful act, practice or course of business; or, (5) engaging in any manipulative practices.</p> <p>Conflicts of Interest Each agent should be scrupulous in avoiding any conflict of interest with regard to their Clients' interests. A "conflict of interest" occurs when the interests of Advisor or agent interferes with an individual's private interest. A conflict situation can arise when an agent pursues interests that prevent the agent from performing his/her duties for the Client objectively and effectively. Any conflict of interest that arises in a specific situation or transaction must be disclosed by the agent to the Client and resolved before taking any action. Agents have a duty to disclose potential and actual conflicts of interest to their Clients. All agents have a duty to report potential and actual conflicts of interest to Advisor. Conflicts of interest may not always be evident, and agents must consult with the Advisor's Chief Compliance Officer if they are uncertain about any situation.</p> <p>Business Gifts and Entertainment The purpose of business entertainment and gifts in a business setting is to create goodwill and a sound working relationship, not to gain unfair advantage. Therefore, no gift or entertainment will ever be offered, given, provided or accepted by any agent in connection with Advisor's business unless it: (1) is not a cash gift, (2) is consistent with customary business practices, (3) is not excessive in value [defined as having a value under \$100.00], (4) cannot be construed as a bribe, payoff or kickback and (5) does not violate any laws or regulations.</p> <p>Suitability Agents shall only recommend those investments and services that the agent has a reasonable basis for believing are suitable for the Client, based upon the Client's particular situation, suitability, profile and circumstances. In addition, Clients should be instructed to immediately notify their agent of any significant changes in their situation or circumstances so that the agent can respond appropriately.</p> <p>Personal Securities Transactions Agents are required to report all personal securities transactions conducted by them or any member of their household by notifying the Advisor via duplicate statements submitted to the Chief Compliance Officer. Advisor shall maintain current and accurate records of all personal securities transactions of its agents. Advisor will review all personal securities transactions involving agents promptly to ensure the agent is not in violation of their duty to place the Client and their transactions first.</p> <p>Insider Trading All agents are prohibited from trading either personally or on behalf of others, on material non-public information or communicating material non-public information to others in violation of Section 204A of the SEC regulations.</p> <p>Fiduciary Duty</p> | |

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| | <p>The Advisor and its agents are prohibited from engaging in fraudulent, deceptive or manipulative conduct. Compliance with this duty involves more than acting with honesty and good faith alone. It means that agents have an affirmative duty of utmost good faith to act solely in the best interest of their Clients.</p> <p>Fiduciary Obligations Advisor and its agents are subject to the following specific fiduciary obligations when dealing with Clients: (1) the duty to have a reasonable, independent basis for the investment advice provided; (2) the duty to obtain best execution for a Client's securities transactions where the agent is in a position to direct brokerage transactions for that Client; (3) the duty to ensure that investment advice is suitable to meeting the Client's individual objectives, needs, and circumstances; and, (4) a duty to be loyal to Clients.</p> <p>Advisor and its agents must provide advice that is in the Client's best interest and agents must not place their interests ahead of the Client's interests under any circumstances.</p> | |
| Item 10 | <p>Conditions for Managing Accounts</p> <p>The Advisor requires a minimum account size of \$25,000 to open an account as part of its Portfolio Management Program. This minimum requirement is negotiable. Minimum amounts will vary for each Turnkey Asset Management Programs. Please consult the firm's Form ADV and any promotional material offered by a program for specifics of the restrictions.</p> | |
| Item 11 A | <p>Review of Accounts</p> <p>Accounts are supervised continuously and formally reviewed quarterly, at a minimum, by the Chief Compliance Officer. There is no minimum number of accounts assigned for the reviewer. The review process contains each of the following elements:</p> <ul style="list-style-type: none"> a. assess client's goals and objectives; b. evaluate the strategy which has been employed; c. monitor the portfolio; and d. address the need to rebalance. <p>Account reviews may be triggered by any one or more of the following events:</p> <ul style="list-style-type: none"> a. specific client request; b. activities in discretionary accounts.; and c. random and systematic sampling. | |
| Item 11 B | <p>Review of Accounts</p> <p>All clients will receive no less than quarterly from the custodian a report which outlines the clients' current position, purchases and transactions, and current market value</p> | |
| Item 12 (A-B) | <p>Investment or Brokerage Discretion</p> <p><u>Portfolio Management Program</u></p> <p>The Advisor shall have the authority to determine the securities and the amount of such securities to be bought or sold on the Client's behalf absent the Client providing written instruction that limits the Advisor's or Manager's authority. In writing, the Client can indicate they desire to give prior consent prior to any transactions or may indicate they desire to limit the Advisor's authority to particular transactions, companies, or industries. Any such notices shall be indicated within the Investment Advisory Agreement or similarly named document executed between the Client and the</p> | |

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| | <p>Advisor upon initiation of the relationship or thereafter in accordance to notice requirements set forth in the Investment Advisory Agreement or similarly named document.</p> <p>The Advisor recommends and generally requires the Client's accounts to be maintained at one of three custodians, Pershing, LLC, Penson Financial Services, Inc. or TD Ameritrade, Inc. In recommending any one of the custodians, the Advisor has determined that each one of these custodians offer competitive commission rates, sufficient trading technology, execution quality, and sufficient depth in the number and types of securities available to the Advisor and its agents in the management of Client assets.</p> <p>The Advisor and its agents may recommend one custodian over another broker/dealer on the basis that commission rates may be lower at one custodian versus another; however, such recommendations are made relative to the best interests of the Client in what they desire and the ability of the Advisor and its agents to best meet those desires. Clients may pay commissions higher than those obtainable from other broker/dealers as a result the robust level of products, services, and research received from the custodian, which enable the Advisor to serve the interests of Clients. The Advisor and its agents may use research in providing advice and services to all of its Clients, not just Clients who are willing to pay for such research. Any products, services, or research received is not based on the amount and type of transactions but on the terms and conditions entered into with a broker/dealer and custodian.</p> <p><u>Turnkey Asset Management Programs</u></p> <p>The Advisor does not have the authority to determine the securities and amount of such securities to be bought or sold on behalf of the Client. Instead, the Manager as part of the program will generally require the Client to give them discretion to determine the securities and the amount of securities to be bought or sold, unless otherwise stated in any agreements or application with the Manager or the program's sponsor. Further, the Manager may require Client assets to be maintained at one or more broker/dealers and may have some latitude in determining commission rates to be paid. The extent and limitations of such authority can be found in Manager's Form ADV or other information made available by the Manager.</p> | |
| Item 13 A | <p>Additional Compensation</p> <p>Synergy Investment Group, LLC and its agents may receive economic benefit above and beyond any fees or charges assessed for providing investment advice or financial planning services to Clients of the Advisor. Specifically, agents of the Advisor who also serve as broker/dealer registered representatives may receive 12b-1 fees and commissions in connection with prior and future sales of mutual funds or other securities. More so, agents of the Advisor who also serve as insurance representatives may receive commissions or premiums in connection with the prior and future sale of insurance products. Further, Synergy Investment Group, LLC has entered into agreements with custodians whereby the custodian makes available and/or provides research about securities which an agent of the Advisor may utilize in the course of recommendations and investment management decisions. Any research received is not based on the number and the type of transactions conducted.</p> | |
| Miscellaneous | <p>Miscellaneous Provisions</p> <p>Proxy Voting</p> <p>The Advisor does not vote Clients' securities on behalf of clients. Clients retain the fully authority to vote all security proxies.</p> <p>Privacy Notice</p> | |

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| | <p>Synergy Investment Group, LLC recognizes that protecting the privacy and security of the personal information we obtain about our customers and former customers is an important responsibility. The information is used to ensure accuracy in reporting and record keeping, to maintain our customers' accounts, and to carry out requested transactions. The following describes our policy about how we treat that information. This notice refers to Synergy Investment Group, LLC and its affiliated companies using the terms "we" "us" and "our".</p> <p>How we obtain information. We obtain most of the information we need directly from you on your application, other forms you complete, or from those you have authorized to provide information to us in connection with our providing you with our services. We also obtain information in the course of processing and recording your transactions with us.</p> <p>Information we may obtain. The type of information we obtain depends on the type of product or service we are providing. The types of information we may obtain fall into the following general categories:</p> <p>Customer Information. Customer information includes identifying information such as your name, address, telephone number, social security number, and demographic data about you. It also includes information about your transactions with us such as the type and value of investments that you own.</p> <p>Financial Information. Financial information is certain information covered by the Fair Credit Reporting Act and includes information such as your credit history, income, assets, investment objectives, investment experience, type and value of other investment products you own or for which you have applied.</p> <p>Security of the information. We maintain physical, electronic and procedural safeguards that comply with Federal and State Laws to protect all the information we have obtained about you.</p> <p>What we do with the information we obtain. We use information about you for business purposes such as evaluating your request for investments or other products or services, administering our products and services, and processing your transactions with us. We may also use information about you to customize offers we (or organizations on our behalf) send you about other products and services we provide.</p> <p>Disclosure of information. Under our current privacy policy we do not sell information about you to others. In order to offer you products and services that may be of value to you, we may, where permitted by law disclose the customer information described above to the following:</p> <ul style="list-style-type: none"> • organizations we have hired to provide marketing services on our behalf; • other financial institutions, with which we jointly provide financial products or services; • our affiliated insurance companies; • companies affiliated with us that offer products or services other than insurance; • anyone to whom you have authorized us to disclose the information; and • others as permitted or required by law. <p>We may disclose non-public personal information about you in connection with the transfer of your account to another financial institution at your request or the request of your representative. If you elect to "opt-out" and do not want us to disclose your non-public personal information with your representative's new financial institution, please contact us at our main office above listed.</p> <p>Disclosure of information about former clients. Our privacy policy is the same for current, as well as former clients. If you close your account, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your representative selects. If our representative servicing your account leaves us to join another broker-dealer, the representative is permitted to retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's policy.</p> <p>"Opting-out" of Third-Party Disclosures. If you do not want us to share your information (other than as prescribed by law) with any nonaffiliated third parties, including the registered representative servicing your account when he or she leaves us to join another firm, you may contact our Compliance Department at 888.333.7637.</p> | |

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