

OMB APPROVAL	
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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Silver Oak Securities, Inc.				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
3339 North Highland Ave	Jackson	TN	38305	(731) 668-3825

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

Table of Contents

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

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

FORM ADV**Part II - Page 2**

Applicant:

Silver Oak Securities, Inc.

SEC File Number:

801- 71178

Date:

11/08/2010

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. Approx. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|-----|---|-----|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | 89% |
| <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 | 10% |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | % |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | % |

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

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

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

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

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

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

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

- | | | | | | |
|-------------------------------------|----|----------------------------------|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | A. | Individuals | <input checked="" type="checkbox"/> | E. | Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. | Banks or thrift institutions | <input type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. | Investment companies | <input type="checkbox"/> | G. | Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> | D. | Pension and profit sharing plans | | | |

FORM ADV**Part II - Page 3**

Applicant:

Silver Oak Securities, Inc.

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801- 71178

Date:

11/08/2010

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

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

- | | |
|---|--|
| (1) <input 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 type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

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

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input 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 type="checkbox"/> Short sales | |

FORM ADV**Part II - Page 4**

Applicant:

Silver Oak Securities, Inc.

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801- 71178

Date:

11/08/2010

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:

Silver Oak Securities, Inc.

SEC File Number:

801- 71178

Date:

11/08/2010

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.

Billy Hopkins, President and Chief Compliance Officer review all accounts on at least an annual basis. More frequent reviews may be necessary due to the client's individual circumstances, economic conditions, general factors affecting the stock market, etc.

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

Clients will receive transaction confirmations and/or statements at least quarterly or annually from their account custodians. Collectively, these reports will list client's account holdings as well as interest and dividends for the reporting period.

FORM ADV**Part II - Page 6**

Applicant:	SEC File Number:	Date:
Silver Oak Securities, Inc.	801- 71178	11/08/2010

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

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

Yes ☒ No ☐

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

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

13. Additional Compensation.

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

- | | | |
|---|---|-----------------------------|
| A. Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| B. Directly or indirectly compensates any person for client referrals? | Yes <input checked="" type="checkbox"/> | No <input 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:
Silver Oak Securities, Inc.

SEC File Number:

801-71178

Date:

11/08/2010

(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: Silver Oak Securities, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

Item 1.D

Advisory Services and Fees

Silver Oak Securities, Inc. (hereinafter "SOS", "Adviser" or the "Firm") is a corporation formed under the laws of the State of Tennessee and a registered investment adviser/broker dealer firm with the Securities and Exchange Commissions. Adviser offers investment advisory services to individuals, high net worth individuals, charitable organizations, as well as trusts and estates and pensions and profit sharing plans,. This Schedule F narrative provides clients with information regarding Adviser and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of the Firm.

Please contact Mr. Billy Hopkins, President & Chief Compliance Officer, if you have any questions about this Schedule F narrative. Additional information about Adviser is available on the Internet at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Adviser is 46947.

Individuals associated with Adviser will provide its investment advisory services. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on behalf of the Firm. Such individuals are known as Investment Adviser Representatives (IARs).

Description of Services Provided***Account Portfolio Management***

Adviser will emphasize continuous personal client contact and interaction in providing non-discretionary investment supervisory services. Further, Adviser will work with its clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' goals and objectives. Adviser may create a portfolio, consisting of individual stocks or bonds; exchange traded funds; no-load funds and/or load-waived funds (front-end commissions will not be charged).

Investment strategies may include long-term and short-term purchases, trading, short sales and option writing strategies. Each portfolio will be initially designed to meet particular investment goals. Adviser has determined that this portfolio is suitable to the client's goals, objectives, circumstances, and risk tolerance. Each client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Adviser's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services on at least an quarterly basis, or more often, depending upon prior agreement.

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

**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.SEC File Number:
801-71178Date:
11/08/2010

(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:
Silver Oak Securities, Inc.

IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Item 1.D
(Continued)***Fee Schedule: Portfolio Management*****Traditional Asset Management**

The applicant offers investment management for a negotiable fee according to the following schedule of assets under management:

Assets Under Management	Annual Advisory Fee
Up to \$500,000	2.00%
\$500,001 to \$750,000	1.75%
\$750,001 to \$1,000,000	1.50%
\$1,000,001 to \$3,000,000	1.25%
Over \$3,000,000	1.00%

*Fees are negotiable.

Tactical or Active Asset Management

The applicant offers investment management for a negotiable fee according to the following schedule of assets under management:

Assets Under Management	Annual Advisory Fee
Up to \$150,000	1.50%
\$150,001 to \$250,000	1.25%
\$250,001 to \$750,000	1.00%
\$750,001 to \$1,000,000	0.85%
\$1,000,001 to \$3,000,000	0.70%
Over \$3,000,000	Negotiable

The applicant can provide fee-based accounts through various brokerage firms. Under these programs, there may be nominal transaction charges for the execution of trades, which are paid to the brokerage firm. Many of the investments that the applicant uses, such as load mutual funds purchased at net asset value (without the applicant receiving any up-front commission), pay a small 12(b) 1 servicing fee, which is usually not paid to the applicant but is retained by the brokerage firm. The applicant may receive valuable benefits from its recommended brokerage firms, which help it to provide the best possible services to its clients. Some of the benefits include but are not limited to: financial planning and portfolio management software, research, broad product offerings and accessibility, due diligence, and third party research. Fees for this program may be deducted from the client's brokerage account. Since the custodian does not verify the accuracy of the fee calculation, it is the client's responsibility to do so. Further information concerning the relationships between the applicant, its associated persons, Silver Oak Securities, and any recommended firm is contained in Schedule F, Item Part II, 8C (1).

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

**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.

SEC File Number:

801-71178

Date:

11/08/2010

(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: Silver Oak Securities, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

**Item 1.D
(Continued)**

Although the applicant is not a "fee only" advisor, the applicant can structure its arrangements with the client so that the applicant is paid a "fee only." This type of arrangement would limit the number of investments that the applicant would normally consider in the management of the client's account. It is possible for the applicant, however, to effectively manage a client's investments using only products on which the applicant's associates receive no commission whatsoever. In such case, there still might be some commission, fees or transaction costs that go not to the applicant or its associates but to the financial institutions through which the applicant executes the transactions.

Fees may be negotiable. The client's fees will take into account the aggregate number of portfolios under management with Adviser.

Unless the client requests direct billing, fees will be automatically deducted from the account. If fees are automatically deducted from the client's account, the client adheres and acknowledges the following:

- a) The custodian sends statements at least quarterly to the client showing all disbursements for the custodian account, including the amount of the advisory fees;
- b) The client provides authorization permitting Adviser to be directly paid by these terms;
- c) If Adviser sends a copy of its invoice to the client, Adviser sends a copy of its invoice to the custodian at the same time it sends its invoice to the client;
- d) If Adviser sends a copy of its invoice to the client, Adviser's invoice includes a legend as required by paragraph (a)(2) of rule 206(4)-2 under the Investment Advisers Act of 1940.*

*The legend urges the client to compare information provided in their statements with those from the qualified custodian in account opening notices and subsequent statements sent to the client for whom the adviser opens custodial accounts with the qualified custodian.

Adviser hereby discloses that clients may receive the same or comparable services from other Financial Advisors at a lower fee. Adviser discloses that it may utilize various firms for the execution of securities transactions and to custody assets. In certain cases, Adviser may recommend that clients execute transactions through unaffiliated broker-dealers further described in Item 12.B of Schedule F. In any event, client is under no obligation to act upon Adviser's recommendations and if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through Adviser, or any of the unaffiliated broker-dealers listed in Item 12.B of Schedule F.

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

**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.

SEC File Number:

801-71178

Date:

11/08/2010

(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:

Silver Oak Securities, Inc.

IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Item 1.D
(Continued)

The Client will incur transaction charges imposed by unaffiliated third parties. The Client may pay custodial fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the funds prospectus (i.e., fund management fees and other fund expenses), wire transfer fees and other fees and taxes on brokerage accounts and securities transactions.

Either party may terminate the agreement at any time by providing written notice to the other party. Full refunds will only be made in cases where cancellation occurs within five (5) business days of signing the Adviser's investment advisory agreement. After five (5) business days, clients will receive pro-rata refunds, which take into account work completed by the Adviser on behalf of the client. The client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the client. Refunds will be given on a pro-rata basis.

Financial Planning/Financial Consulting

Adviser will typically provide a variety of financial planning services, pursuant to a written Agreement, to individuals, families and other clients regarding the management of their financial resources based upon an analysis of client's current situation, goals, and objectives. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives. This planning or consulting may encompass one or more of the following areas: investment planning, retirement planning, estate planning, charitable planning, education planning, and business planning.

The plan developed for or financial consultation rendered to the client will usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. Adviser may also refer clients to an accountant, attorney or other specialist. For planning engagements, Adviser will provide a written summary of Client's financial situation, observations, and recommendations. For consulting engagements, Adviser may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Fee Schedule: Financial Planning/Financial Consulting

Adviser offers financial planning services on an hourly basis for \$250 per hour, which may be negotiable depending on the nature and complexity of each client's circumstances. An estimate for total hours will be determined at the start of the advisory relationship.

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

**Schedule F of
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11/08/2010

(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:
Silver Oak Securities, Inc.

IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Item 1.D
(Continued)

The Adviser's fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. However, the Adviser shall not receive any portion of these commissions, fees, and costs. The hourly fees are determined after considering many factors, such as the level and scope of the services.

The Adviser may also charge a negotiable fixed fee ranging from \$2,500 to \$5,000 for a financial plan, the total of which is dependent upon the level and scope of these services. One half of the total estimated fixed and hourly fees are due and payable at the time the client's agreement is executed, the remainder of the fees are due upon the rendering of consulting services. Financial consultations will be presented to the clients within 6 months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided by the clients.

In the event that a client should cancel the financial planning agreement under which any plan is being created, the client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate. Any surplus in the Adviser's possession as the result of collecting a deposit at the time of signing the financial planning agreement will be returned to the client within five (5) business days of cancellation.

Either party may terminate the agreement at anytime by providing written notice to the other party within five (5) days of signing the Adviser's financial planning agreement. The client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the client. Refunds will be given on a pro-rata basis.

Portfolio Management Services Under Third Party Advisory Services

Adviser may refer clients to other Third Party Asset Managers, where one of the third party money manager investment advisory representatives will design an investment portfolio and provide ongoing corresponding investment management services on a fee-only basis for a percentage of assets, as described in third party money managers' documents..

The third party money managers' annual investment advisory fee shall be pro-rated and paid quarterly, in advance or arrears. The percentage (%) portion of the fee shall be based upon the market value of the assets on the last day of the previous quarter. These third party money managers may, in their sole discretion, charge a lesser annual advisory fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, type of services required, account composition, negotiations with client, etc).

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

**Schedule F of
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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: Silver Oak Securities, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	

**Item 1.D
(Continued)**

Adviser shall generally recommend that investment management accounts be maintained at the third party money manager's place of business or another unaffiliated service provider. Factors which Adviser considers in recommending a third party money manager (or any other investment adviser or other broker-dealer/custodian) to clients include their respective financial strength, reputation, execution, pricing, reporting, research, and service. Prior to Adviser referring clients to third party money managers for investment management services, the client will be required to sign a Solicitation Disclosure Statement setting forth the percentage of the client's overall advisory fee to be paid to Adviser, that they understand Adviser is being paid a fee to refer the client to third party money managers and whether the client's fee will be increased as a result of the solicitation fee paid to Adviser.

Before selecting other advisers, Adviser makes sure that the other advisers are properly licensed or registered as an investment adviser.

Additional Information Concerning Fees

In certain circumstances, advisory fees and account minimums may be negotiable based upon prior relationships as well as related account holdings. The fees charged are calculated as described above and are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

All fees paid to Adviser for investment advisory services are separate from the fees and expenses charged by mutual funds and exchange traded funds to their shareholders. These fees and expenses are described in each fund's prospectus. Such fees will generally include a management fee, other fund expenses and a possible distribution fee.

A client could invest in a mutual fund directly, without the services of Adviser. In that case, the client would not receive the services provided by Adviser which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to the client's financial condition, goals, and objectives. Accordingly, the clients should review both the fees charged by the funds and the fees charged by Adviser to fully understand the total amount of fees to be paid by the clients and to thereby evaluate the advisory services being provided.

Advisory recommendations are based on the client's financial situation at the time the services are provided and are based on financial information disclosed by the client to Adviser. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. As the client's financial situation, goals, objectives, or needs change, the client must notify Adviser promptly.

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.

SEC File Number:

801-71178

Date:

11/08/2010

(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:

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IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Item 1.D
(Continued)

Adviser shall never have custody of any client funds or securities, as the services of a qualified and independent custodian will be used for these asset management services.

Advice offered by Adviser may involve investments in stocks, ETF's, hedge funds, private equities, managed futures, options, master limited partnerships, and some mutual funds. Clients are hereby advised that all fees paid to Adviser for investment advisory services are separate and distinct from the fees and expenses charged by stocks, ETF's, hedge funds, private equities, managed futures and some mutual funds (described in each fund's prospectus) to their shareholders. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. The client should review all fees charged by money market funds, Adviser, and others to fully understand the total amount of fees to be paid by the client.

Item 6

Education and Business Background**William E. Hopkins, II****Year of Birth: 1970****Education:**

❖ Lambuth University, Bachelor of Science Business Administration

Business Background for Previous 5 years:

❖ Silver Oak Securities, Inc., President and Chief Compliance Officer, 09/1999 to Present.

George Thomas Allen, III**Year of Birth: 1973****Education:**

❖ University of Tennessee, Bachelor of Science Logistics

Business Background for Previous 5 years:

❖ Silver Oak Securities, Inc., Chief Financial Officer, 01/2000 to Present.

❖ United Express, Inc., Operations and Safety Manager, 11/1997 to 12/1999

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Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
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Item 7A.B.C. and 8A.&C(1)(9).	<u>Other Business Activities</u> Mr. Hopkins and related persons are registered representatives of Silver Oak Securities, a broker/dealer and member of FINRA, SIPC. When placing securities transactions, they may earn sales commissions. Silver Oak Securities, Inc.'s primary business is doing business as a broker dealer. Broker dealer transaction constitutes 85% of Mr. Hopkins' time. Mr. Hopkins has ownership interest in an insurance company. Mr. Hopkins and related persons are also licensed insurance agents/brokers with various insurance companies/agencies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. He may receive the normal commissions for securities or insurance sales in his separate role as an insurance agent/broker. This activity constitutes 5% of Mr. Hopkins' time.
Items 9.B.D.&E.	<u>Participation or Interest in Client Transactions</u> Adviser's Investment Adviser Representatives, as brokers or agents of a broker-dealer may effect securities transactions for compensation from any client, recommend to clients that they buy or sell securities or investment products in which Adviser or a related person may have some financial interest, and buys or sells for itself securities that it also recommends to clients.
Items 12.A(1) & (2)	<u>Investment or Brokerage Discretion</u> Adviser has discretionary authority to determine the securities to be bought or sold and the amount of securities to be bought or sold for a Client's account/securities transactions.
Item 12.B	<u>Recommended Broker-Dealers</u> Adviser may execute or recommend that clients execute their securities transactions through Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), registered broker-dealers, Members SIPC, and TD AMERITRADE Institutional program. TD AMERITRADE Institutional is a division of TD AMERITRADE, Inc. ("TD AMERITRADE") member <i>FINRA</i> /SIPC. TD AMERITRADE is an unaffiliated SEC-registered broker-dealer and <i>FINRA</i> member. Schwab Adviser may recommend that clients establish brokerage accounts with Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), registered broker-dealers, Members SIPC, to maintain custody of Clients' assets and to effect trades for their accounts. Adviser is independently owned and operated and not affiliated with

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**Schedule F of
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Answer

Item 12.B
(Continued)

Schwab. Adviser may also recommend that Clients establish accounts with firms other than Schwab.

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

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

TD Ameritrade

Adviser may also participate in the TD AMERITRADE Institutional program. TD AMERITRADE Institutional is a division of TD AMERITRADE, Inc. ("TD AMERITRADE") member *FINRA*/SIPC. TD AMERITRADE is an unaffiliated SEC-registered broker-dealer and *FINRA* member. TD AMERITRADE offers to independent investment advisers' services which include custody of securities, trade execution, clearance and settlement of transactions. Adviser receives some benefits from TD AMERITRADE through its participation in the program.

Adviser considers a number of factors in selecting and/or recommending brokers and custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Please see the disclosure under Item 13A below.

Item 13.A

Additional Compensation**Schwab**

Some of the products, services and other benefits provided by Schwab benefit Adviser and may not benefit Adviser's client accounts. Adviser's recommendation/requirement that a client place assets in Schwab's custody may be based in part on benefits Schwab provides to Adviser, and not solely on the nature, cost or quality of custody and execution services provided by Schwab.

Schwab also makes available to Adviser other products and services that benefit Adviser but may not benefit its clients' accounts. These benefits may include national, regional or Adviser specific educational events organized and/or sponsored by Schwab Institutional. Other potential benefits may include occasional business

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
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SEC File Number:

801-71178

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Item of Form (identify)	Answer	

Item 13.A
(Continued)

entertainment of personnel of Adviser by Schwab Institutional personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Adviser in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Adviser's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Adviser's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional also makes available to Adviser other services intended to help Adviser manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Adviser by independent third parties. Schwab 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 Adviser. While, as a fiduciary, Adviser endeavors to act in its clients' best interests, Adviser's recommendation/requirement that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Adviser of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

But for soft dollar arrangements, Adviser would have to obtain the aforementioned services and products for cash. As a result of receiving such products and services for no cost, Adviser may have an incentive to continue to place Client trades through broker-dealers that offer soft dollar arrangements. This interest conflicts with the Clients' interest of obtaining the lowest commission rate available. Therefore, Adviser must determine in good faith, based on the "best execution" policy stated above that such commissions are reasonable in relation to the value of the services provided by such executing broker-dealers.

From time-to-time Adviser may make an error in submitting a trade order on a client's behalf. When this occurs, Adviser may place a correcting trade with the broker-dealer which has custody of the client's account. If an investment gain results from the correcting trade, the gain will remain in the client's account unless the same error involved other client account(s) that should have received the gain, it is not permissible for the client to retain the gain, or Adviser confers with the client and the client decides to forego the gain (e.g., due to tax reasons). If the gain does not remain

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.

SEC File Number:

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Date:

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--	-----------------------

Item of Form (identify)	Answer
----------------------------	--------

Item 13.A
(Continued)

in the client's 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, Adviser will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in the client's 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 the client's account, they may be netted.

TD Ameritrade

As disclosed under Item 12B above, Adviser participates in TD AMERITRADE's institutional customer program and Adviser may recommend TD AMERITRADE to Clients for custody and brokerage services. There is no direct link between Adviser's participation in the program and the investment advice it gives to its Clients, although Adviser receives economic benefits through its participation in the program that are typically not available to TD AMERITRADE retail investors. These benefits include the following products and services provided without cost or at a discount: receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts; the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Adviser by third party vendors.

TD AMERITRADE may also have paid for business consulting and professional services received by Adviser's related persons. Some of the products and services made available by TD AMERITRADE through the program may benefit Adviser but may not benefit its Client accounts. These products or services may assist Adviser in managing and administering Client accounts, including accounts not maintained at TD AMERITRADE. Other services made available by TD AMERITRADE are intended to help Adviser manage and further develop its business enterprise. The benefits received by Adviser or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD AMERITRADE. As part of its fiduciary duties to clients, Adviser endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Adviser or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Adviser's choice of TD AMERITRADE for custody and brokerage services.

Adviser may also refer clients to third party money managers and receive a portion of the advisory fee charged to the client by money managers within their programs. The amount of the Adviser's portion of the fee will be disclosed to clients at the time of the referral.

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.SEC File Number:
801-71178Date:
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Item 13.B	<u>Use Of Unaffiliated Solicitors</u> Adviser may pay referral fees (non-commission) to independent solicitors (non-registered representatives) for the referral of their Clients to the Adviser in accordance with California State statutes and rules. Such referral fee represents a share of Adviser's asset-based investment Advisory fee. This arrangement will not result in higher costs to the Client. In this regard, CDI maintains <i>Solicitors Agreements</i> in compliance with California State statutes and rules. All Clients referred by Solicitors to Adviser will be given full written disclosure describing the terms and fee arrangements between Adviser and its Solicitor(s).
Miscellaneous	<i>Code of Ethics</i> Adviser and/or its representatives may buy or sell for their personal account(s) investment products identical to those recommended to clients. It is the general policy of Adviser that neither Adviser, nor its representatives may purchase or sell any individual stock or bond prior to a transaction(s) being implemented for an advisory account. This policy is meant to prevent Adviser and/or its representatives from benefiting as a result of transactions placed on behalf of advisory accounts. Adviser has established the following restrictions in order to ensure its fiduciary responsibilities to clients are met: 1) Adviser's representatives shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by their role as an Investment Advisory Representative of Adviser, unless the information is also available to the investing public on reasonable inquiry. In no case, shall Adviser's representatives prefer their own interest to that of their advisory clients(1)(2). 2) Adviser emphasizes the unrestricted right of its clients to decline to implement any advice rendered. 3) Adviser recognizes it must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Footnotes: (1) This investment policy has been established recognizing that some securities being considered for purchase and sale on behalf of Adviser's clients trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with Adviser's records in the manner set forth above. (2) Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds and/or variable insurance products by Adviser are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by Adviser's Investment policies and procedures.

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
Silver Oak Securities, Inc.

SEC File Number:

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IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Miscellaneous
(Continued)

This disclosure is provided to give all Clients a summary of Adviser's Code of Ethics. However, if a Client or a potential Client wishes to review Adviser's Code of Ethics in its entirety, a copy will be provided promptly upon request.

Insider Trading

In accordance with California State statutes and rules, Adviser also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Adviser.

Proxy Voting

Adviser does not vote Client proxies. However, money managers selected by Adviser may vote proxies for Clients. Therefore, except in the event a money manager votes proxies, Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets. Therefore (except for proxies that may be voted by a money manager), Adviser and/or the Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

Privacy Policy

Adviser does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law. Adviser is committed to safeguarding the confidential information of its clients. Adviser holds all personal information provided by clients in the strictest confidence and it is the objective of Adviser to protect the privacy of all clients. Except as permitted or required by law, Adviser does not share confidential information about clients with nonaffiliated parties. In the event that there were to be a change in this policy, Adviser will provide clients with written notice and clients will be provided an opportunity to direct Adviser as to whether such disclosure is permissible. Adviser delivers a copy of its privacy policy to all clients on an annual basis.

To conduct regular business, Adviser may collect personal information from sources such as:

- Information reported by the client on applications or other forms the client provides to Adviser;
- Information about the client's transactions implemented by others and viewable by Adviser;

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**Schedule F of
Form ADV****Continuation Sheet for Form ADV Part II**Applicant:
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IRS Empl. Ident. No.:

Item of Form
(identify)

Answer

Miscellaneous
(Continued)

- Information developed as part of analyses or investment advisory services. To administer, manage, service, and provide related services for client accounts, it is necessary for Adviser to provide access to customer information within the firm and to nonaffiliated companies with whom Adviser has entered into agreements with. To provide the utmost service, Adviser may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on Adviser's behalf.
- Information Adviser receives from the client on applications (name, social security number, address, assets, etc.);
- Information about the client's transactions with Adviser or others (account information, payment history, parties to transactions, etc.);
- Information concerning investment advisory account transactions;
- Information about a client's financial products and services with Adviser. Adviser discloses that it delivers a copy of its Privacy Policy to all clients on an annual basis.

How We Protect Information

Adviser maintains the confidentiality of the information that its clients provide. Adviser protects client's information by meeting all laws setting forth procedures for providing physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. All people who work for the Adviser are trained to handle client's information properly in order to maintain its security. Adviser also restricts access to personal information about clients to only those employees who need such information to provide service(s) to the client. Adviser maintains physical, electronic, and procedural safeguards that comply with industry standards to guard clients' personal information. Adviser does not sell or market clients' or prospective clients' personal information to third parties. Adviser does not disclose any information about its clients or former clients to anyone, except as needed by our service providers (e.g., broker, accountants, attorneys and auditors) or as required by law.

Changes in Privacy Policy

Adviser may modify the policy at any time. Adviser will notify its current clients of any modifications.

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