

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

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

Name of Investment Adviser: Cobb Retirement Solutions, LLC						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	1035 Dairy Ashford, Suite 340	Houston	TX	77079		713-660-9605

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

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

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

Applicant: Cobb Retirement Solutions, LLC

SEC File Number:

801- 64189

Date:

7/2010

**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

- |                                     |     |  |             |
|-------------------------------------|-----|--|-------------|
| <input type="checkbox"/>            | (1) | Provides investment supervisory services .....   | _____ %     |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services.....  | _____ %     |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above...  | <u>95</u> % |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....  | _____ %     |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above.....   | _____ %     |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | _____ %     |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities...   | <u>5</u> %  |
| <input type="checkbox"/>            | (8) | Provides a timing service .....  | _____ %     |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above.....   | _____ %     |

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

B. Does applicant call any of the services it checked above financial planning or some similar term? . . . . . 

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

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

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

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

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

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

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

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

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

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

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

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

- |   |  |
|---|--|
| (1) <input 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<br>(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

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**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes ☒ No ☐

(If yes, please describe these standards on Schedule F)

**6. Education and Business Background.**

For:

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

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- 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 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 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.)

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**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No  
☒ ☐

(If yes, describe on Schedule F)

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

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

See Schedule F.

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

See Schedule F.

**12. Investment or Brokerage Discretion.**

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

- |  |                          |                                     |
|--|--------------------------|-------------------------------------|
|  | Yes                      | No                                  |
| (1) securities to be bought or sold? .....           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? ..... | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? .....               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☐ Yes ☒ No

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

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

**13. Additional Compensation.**

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

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

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

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

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... ☐ Yes ☒ No

Schedule F of  
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Continuation Sheet for Form ADV Part II

Applicant: Cobb Retirement Solutions, LLC

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Cobb Retirement Solutions, LLC

Tax ID: 90-0282112

Item of Form  
(identify)

Answer

Item 1

**Advisory Services and Fees**

Cobb Retirement Solutions, LLC (the "Firm") provides consulting services to qualified retirement plans and financial planning to retirement plan participants. The Firm also provides qualified retirement plan analysis services. Each service is described below:

**Consulting Services for Qualified Retirement Plans:**

The Firm helps each client design and implement 401(k), profit sharing, defined benefit plans and non-qualified plans which will benefit both the employer and its employees. The Firm does not offer recordkeeping services or proprietary investments, nor does it accept compensation from any service provider or investment manager. Instead, the Firm offers its clients unbiased expertise and research regarding current or potential service providers and investment products.

The Firm works with its clients to attain three goals: 1) to identify ALL plan-related fees, 2) to reduce the workload of internal staff and 3) to develop the most effective qualified plan for the clients' employees. The Firm accomplishes these goals by providing assistance to its clients in each of the following areas:

- Request for Proposal (RFP): We search for new record keepers and investment managers.
- Investment Oversight: We provide detailed analysis based on the client's investment policy statement guidelines.
- Education and Enrollment: We make presentations and conduct one-on-one consultation with employees.
- Vendor Oversight: We proactively monitor fees, administration and performance.
- Administrative Support: We coordinate with our clients' auditors, attorneys and internal staff, providing assistance with discrimination testing, payroll and plan document issues. (The Firm does not provide legal or accounting advice.)

When a client has a plan in place, our first step is to evaluate the client's plan. We accomplish this by reviewing the following documents: vendor contract(s) and 12 months of invoices, adoption agreement and summary plan description, enrollment kit, discrimination testing results, most recent Form 5500 filing, plan level investment balances, actuarial valuation (defined benefit plans), investment policy statement, minutes from the last investment/committee meeting, and a list of all office locations, including the number of employees at each location.

We provide investment analysis and advice in order to assist plan fiduciaries in their decision-making processes. (The Firm is a fiduciary with regard to the information it provides but does not act as a fiduciary of the plan itself, unless an additional agreement is specifically executed to that effect. The Firm will only act as a fiduciary if the following criteria are met: 1) Mr. Cobb is given an actual vote on the client's investment committee, 2) Mr. Cobb is provided with all non-public corporate information that may have an impact on the plan and 3) the Firm receives an annual fee for fiduciary services based on plan assets. This fee is negotiated on a plan-by-plan basis, but should range between \$50,000 and

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

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

Applicant: Cobb Retirement Solutions, LLC

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**Cobb Retirement Solutions, LLC**

Tax ID: 90-0282112

Item of Form (identify)	Answer
<p>Item 1 continued</p>	<p>\$100,000/year. To date, the Firm has not been selected as a Plan Fiduciary.)</p> <p>Fees for such consulting services for retirement plans range from 0.10% to 0.50% of plan assets per year. The fee is set on a client-by-client basis and is determined by the size and complexity of the client's account, on whether the client also requires financial planning services and the level of communication with the Firm desired by the client throughout the year. Fees are negotiable; therefore, clients receiving the same service from the Firm may be paying different fees. Fees may be billed at a lesser amount or sliding scale once plan assets meet a certain amount. Each client's Agreement clearly defines the fee structure for its plan.</p> <p>Fees are billed quarterly in arrears and are based on plan assets as reported by the custodian at market close of the last day of the prior quarter. Each vendor/custodian offers internet access to the plan level balances and the Firm prints a report at each quarter-end from each vendor's system. There is no minimum quarterly fee.</p> <p>Fees are sent directly from the client to the Firm and are due to the Firm within 20 business days. Alternately, fees can be charged directly against plan assets upon written approval and direction by the client. It is the client's responsibility to notify the Firm immediately if there is any question or concern regarding fees deducted from the plan.</p> <p><b><u>Financial Planning Services for Retirement Plan Participants:</u></b></p> <p>Additionally, the Firm may provide basic investment education to the employees covered by the plan. This is not specific investment advice geared to an individual's objectives. Each plan participant retains sole responsibility for the selection of his or her investments within the plan.</p> <p>Investment education covers a broad array of topics and usually includes: investment types, retirement planning, estate planning, higher education costs, mortgages, asset allocation and income tax planning. Group meetings of employees may be held based on the client's wishes and according to the Agreement in place with the Firm. Our basic investment education component of a client's qualified plan allows for a 30-minute consultation on a one-on-one basis.</p> <p>On rare occasion, plan participants seek specific recommendations for assets not connected with the client's qualified plan. In these instances participants will be asked to review and sign a Financial Planning Agreement with the Firm. The Firm will then undertake a full review of the participant's personal financial information and provide specific recommendations. The Firm charges an hourly fee of \$200 for this review and consultation, which is due immediately upon receipt of the service. These recommendations are discussed between the Firm and the participant and may be implemented at the participant's sole discretion, with the corresponding professional adviser, i.e., broker, accountant, attorney, etc., of the participant's choosing.</p> <p>In special situations the Firm may agree to provide investment supervisory or monitoring services for a participant's non-plan assets. Fees for these services are charged on a percent of assets under management and are charged quarterly in arrears. Assets under management are defined as the value of the account being managed as valued by the custodian on market close of the final business day of the quarter. Fees are negotiable, depending upon the level of monitoring and asset size and vary from 0.50% to 1.5% per</p>

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



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

Applicant: Cobb Retirement Solutions, LLC	SEC File Number: 801- 64189	Date: July 2010
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Item of Form (identify)	Answer	
Item 1 continued	<p>year. It is possible that clients receiving the same service from the Firm may be paying different fees. Fees may be deducted from the account with the client's written permission.</p> <p><b><u>Qualified Retirement Planning Analysis:</u></b></p> <p>Approximately 5% of the Firm's time is spent providing general consulting and support services not directly tied to investment analysis. These services typically include: analyzing and coordinating payroll processing links between the client and their retirement vendor, analyzing census data and participant information, aiding in the analysis of discrimination testing results , providing support for plan conversion and surveying employees to determine the level of understanding they have of their benefits. Fees for qualified retirement planning analysis are as follows: Mr. Cobb's services are billed at \$200 per hour, Mr. Ferrari's services are billed at \$150 per hour, Mr. John Matejka's services are billed at \$150 per hour and Kristen Schultz's administrative services are billed at \$75 per hour.</p> <p><b><u>Termination:</u></b></p> <p>Both parties to the Financial Planning or Retirement Plan Consultation Agreement may terminate this relationship immediately upon receipt of written notice. Clients terminating within five (5) business days of executing the Agreement will not be charged any fees or penalties. Client agrees to remit any fees due the Firm immediately upon termination.</p>	
Item 3	<p><b>Types of Investments</b></p> <p>Currently, the Firm does not perform suitability or performance analysis for plan sponsors on individual stocks and bonds (this includes company stock of the firm that sponsors the plan as well as any positions within brokerage accounts linked to the plan). While all current and past clients of the Firm retain sole responsibility for the inclusion of their own company stock within their plan, the Firm may be hired as an independent fiduciary to oversee the performance and suitability of company stock. This service would require separate fee and service agreements detailing the breadth and scope of the analysis. To date the Firm has not been retained in this capacity. It is anticipated that the fee for this service would be in excess of \$100,000 on an annual basis -- primarily to cover the potential liability to the Firm.</p> <p>On a regular basis the underlying assets of mutual funds, collective investment trusts (CITs) and group variable annuities (all products regularly reviewed by the Firm) may be discussed as part of the ongoing analysis. The discussion of these underlying stock and bond positions is not a recommendation regarding that particular issue and is provided simply to add depth to the analysis of the fund, CIT or group annuity product.</p>	
Item 4	<p><b>Methods of Analysis, Sources of Information and Investment Strategies</b></p> <p>The Firm believes that proper asset allocation is the primary driver for a successful long-term return. This is particularly important for qualified retirement plans where duplication in investment offerings has the potential to overexpose participants to one particular category, increasing risk due to the unintentional concentration in one sector, class or industry. Moreover, the mutual funds and other similar products utilized in 401(k) and profit-sharing plans have the tendency to "drift" from one "style" or category to another over time.</p> <p>With this emphasis on asset allocation in mind, the Firm's analysis of a client's qualified plan</p>	

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Item of Form (identify)	Answer
Item 4 continued	<p>begins with a review of the current investment policy statement (IPS) and the minutes from the client's committee meetings for the past two years. The Firm reviews the actual investment menu available to participants over the two-year period against the stated screening factors (management tenure, information ratio, R2, etc.) in the IPS to determine if any inconsistencies or gaps exist. These findings are presented to the client for the initial discussion.</p> <p>If needed, the Firm provides the committee with additional screening factors for consideration and/or implementation. Only those factors for which there is 100% agreement are then placed into the revised investment policy statement.</p> <p>Additionally, the Firm researches all explicit costs and "soft-dollar" revenue-sharing arrangements associated with the plan's investments to ensure that the client fully understands the cost structure of the plan. Once the IPS is updated with all approved screening factors and the costs and revenues have been identified, the Firm will present the client with a full review of each of the investments currently offered under the plan. When appropriate, alternate investment options will be presented to the client as potential replacements for an existing option.</p> <p>In practice, the Firm has found that clients and their committees prefer simple, clear factors by which to judge their plan's investments. Therefore, in addition to any other criteria dictated by the IPS, the Firm typically encourages clients utilizing mutual funds or collective investment trusts to place an emphasis on the following attributes:</p> <ul style="list-style-type: none"> <li>• Management tenure of at least three years</li> <li>• Returns consistent with the market benchmark</li> <li>• Returns at or better than at least 50% of comparable funds</li> <li>• Quantifiable style consistency</li> <li>• Indexed/passive approaches as a complement to actively managed funds</li> <li>• Funds with less-than-average risk</li> <li>• Coverage of the major asset categories with little to no redundancy</li> <li>• Fully disclosed costs that are in line with the committee's expectations and are explained to the plan participants</li> </ul> <p>The Firm utilizes Morningstar Principia and Zephyr Style Advisor as the main analysis and presentation tools. Additional research information is gathered directly from the investment managers and through various financial publications.</p>
Item 5	<p><b>Education and Business Standards</b></p> <p>At the current time, Mr. Cobb, Mr. Ferrari and Mr. Matejka are the only individuals providing consulting services or financial planning services for the Firm. In the event that additional individuals are added to the Firm in investment advisory capacities, they will be required to have at least 10 years' experience in the financial services industry, or have equivalent certification and a college or graduate degree in business or finance.</p>

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Item of Form  
(identify)

Answer

Item 6

**Education and Business Background**

**Marshall J. Cobb**, Born 1968

*Business Background (last position held at each firm is listed):*

Cobb Retirement Solutions, LLC, President and Chief Compliance Officer, 6/2003 – present

Apogee, Principal & Qualified Plans Practice Leader, 10/2001 – 6/2003

First Union National Bank, Vice President, Institutional Sales, 9/2000 – 10/2001

The Prudential, Regional Director, Retirement Services, 3/1997 – 8/2000

AIM Management Group, Supervisor, Retirement Plan Marketing, 6/1994 – 3/1997

*Education:*

University of Texas at Austin, BS, 1990

Certified Retirement Services Professional, (CRSP)

**Thomas Ferrari**, Born 1970

*Business Background (last position held at each firm is listed):*

Cobb Retirement Solutions, LLC, Investment Advisor Representative, 6/2007 – present

Prudential Retirement, Transition Manager, 4/1994 – 5/2007

First National Community Bank. Compliance Assistant, 5/1992 – 4/1994

*Education:*

Bloomsburg University, Bloomsburg, PA, BBA, 1992

Qualified 401(k) Administrator, QKA

**John Matejka**, Born 1969

*Business Background (last position held at each firm is listed):*

Cobb Retirement Solutions, LLC, Investment Advisor Representative, 3/2009 – present

The Aegenis Group, Vice President Business Development, 2008 – 3/2009

Fidelity Investments, Senior Retirement Counselor, 2007 – 2008

Kaizen Property Solutions, Owner/Manager, 2005 – 2007

AIM Investments, Internal Sales Manager – Retirement Marketing, 1996 – 2005

*Education:*

Texas A&M University, College Station, BBA, 1995

Chartered Retirement Plan Specialist, CRPS

Item 7

**Other Business Activities**

Approximately 5% of the Firm's time is spent providing general consulting and support services not directly tied to investment analysis. These services typically include: analyzing and coordinating payroll processing links between the client and their retirement vendor, analyzing census data and participant information, aiding in the analysis of discrimination testing results, providing support for plan conversion and surveying employees to determine the level of understanding they have of their benefits.

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<b>Cobb Retirement Solutions, LLC</b>		Tax ID: 90-0282112
Item of Form (identify)	Answer	
Item 9	<p><b>Participation or Interest in Client Transactions</b></p> <p>The Firm currently does not trade for any of its client's accounts. However, on occasion Mr. Cobb or individuals associated with the Firm may own some of the same funds held by the plans, and may or may not own securities it has or will have recommended to individual clients.</p> <p>To avoid conflicts of interest, the Firm has established the following policies:</p> <ul style="list-style-type: none"> <li>• An officer, director or employee of Cobb Retirement Solutions, LLC shall not buy or sell securities for a personal portfolio when the decision to purchase is substantially derived, in whole or in part, by reason of employment with the Firm, unless the information is also available to the investing public on reasonable inquiry. No person associated with Cobb Retirement Solutions, LLC shall prefer his or her own interest to that of any client.</li> <li>• Employees may not trade in securities of firms which have been or are prospective clients.</li> </ul> <p>The Firm's Code of Ethics allows the purchase of IPOs or private placements only with prior permission from Mr. Cobb, the Firm's Chief Compliance Officer. Clients may request to review a copy of the Firm's Code of Ethics, which contains the employee trading policy.</p> <p>The Firm will not vote proxies for clients.</p>	
Item 10	<p><b>Conditions for Managing Accounts</b></p> <p>The Firm has a preferred minimum account size of \$1,000,000 for the qualified retirement plans it services. This minimum may be reached by aggregating plans. However, there may be occasions when the Firm accepts smaller accounts, which is determined on a case-by-case basis. Services for smaller accounts are typically billed on an hourly basis at \$200 per hour. Minimum account size for accounts the Firm manages directly is negotiable, but is \$100,000.</p>	
Item 11	<p><b>Review of Accounts</b></p> <p>For the Retirement Plan Consulting clients, the Firm provides reports to their clients at least on a semi-annual basis. The frequency of the reporting is determined by the Investment Policy Statement, which is created by the client at the onset of the relationship between the Firm and the client.</p> <p>These reports are presented by the Firm and contain information regarding performance, investment style, e.g., growth, value, etc., corresponding statistics and benchmarks. The Firm uses Morningstar Principia and Zephyr Style Advisor for the presentation and analysis tools. The Firm does not calculate any performance numbers. The client may receive additional statements from the Plan Provider.</p> <p>The Firm may review the client's portfolio upon triggering factors that are defined in the Investment Policy Statement. These triggering factors are usually the following: performance versus benchmark/peer group, standard deviation versus benchmark/peer</p>	

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

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant: Cobb Retirement Solutions, LLC

SEC File Number:

801- 64189

Date:

July 2010

**Cobb Retirement Solutions, LLC**

Tax ID: 90-0282112

Item of Form  
(identify)

Answer

Item 11  
continued

group, R2 greater than 80, style adherence, competitive fees and three-year track record.

Mr. Cobb, President and Chief Compliance Officer, Mr. Ferrari, Investment Advisor Representative, and Mr. Matejka, Investment Advisor Representative, are the only individuals of the Firm who are conducting these reviews. The Firm currently has 24 clients.

The Firm acts as a liaison between the clients and their corresponding broker and/or custodian; thus clients of the Firm's Financial Planning Service receive reports from their corresponding broker and/or custodian.

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