

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

OMB Number: 3235-0049
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Hours per response.....4.07

Name of Investment Adviser:						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:

**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

(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:

SEC File Number:

Date:

801-

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 type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above... | _____ % |
| <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.)

		Yes	No
B.	Does applicant call any of the services it checked above financial planning or some similar term?	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

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

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

- | | |
|--|---|
| <input type="checkbox"/> A. Individuals | <input 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 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)

FORM ADV
Part II - Page 3

Applicant:

SEC File Number:
801-

Date:

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

- | | |
|---|---|
| <input type="checkbox"/> A. Equity securities | <input type="checkbox"/> H. United States government securities |
| <input type="checkbox"/> (1) exchange-listed securities | <input type="checkbox"/> I. Options contracts on: |
| <input 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 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 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 type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input 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 type="checkbox"/> Cyclical |
| (2) <input type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|--|---|
| (1) <input type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the |
| (3) <input type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission |
| (4) <input type="checkbox"/> Corporate rating services | (7) <input type="checkbox"/> Company press releases |
| | (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 type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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

FORM ADV
Part II - Page 4

Applicant:

SEC File Number:
801-

Date:

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.)

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

Applicant:

SEC File Number:
801-

Date:

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

Applicant:

SEC File Number:
801-

Date:

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 type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input type="checkbox"/> |

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

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is 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 type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <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 (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
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC	IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer
Item 1.A.	<p><u>Advisory Services</u> Altium Wealth Management LLC ("Altium" or "the Advisor") provides fee-based investment advisory services and financial planning to individuals, high net worth individuals, retirement plans, trusts, estates, charities and businesses, each a "Client".</p>
Item 1.A.(1)	<p><u>Investment Advisory Services</u> Altium practices custom management of portfolios, on a discretionary basis, according to each Client's objectives. The Advisor uses exchange-listed securities, over-the-counter securities, commercial paper, corporate debt securities, certificates of deposit, municipal securities, mutual funds, and United States government securities to accomplish this objective. The Advisor may also recommend the use of limited partnerships that invest in real estate or oil/gas investments, as appropriate. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may also provide advice with respect to variable annuities and other variable life insurance products. See Item 3.L. for additional information.</p> <p>The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of Client, or any risk deemed unacceptable for the Client's risk tolerance.</p> <p>Altium will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Altium accept or maintain custody of a Client's funds or securities.</p> <p>The Advisor's Investment Advisory Fee includes the following services:</p> <ol style="list-style-type: none"> 1. Initial meeting with Client to discuss assets to be managed, the financial circumstances of the Client, appetite for or aversion to risk, goals, state of life, and establish investment guidelines, brokers, etc, and allocation of assets. 2. Selection of securities in accordance with Client's direction and allocation. 3. Monitoring of the Client's account and its performance quarterly or more often if the market is volatile in light of Client's goals. 4. Unlimited access to individual manager for telephonic advice and or questions.

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC	IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer
Item 1.A.(3) – cont.	<p><u>Investment Advisory Services – cont.</u></p> <ol style="list-style-type: none"> 5. In-person or teleconference meeting (Client's preference) semi-annually to discuss propriety of allocations and changes to Client goals and circumstances. 6. Our quarterly report analyzing stage of market, recognizable trends, based on fundamental analysis, review of public company filings, research provided by brokers, mutual funds. 7. Enrollment in planned for an Investor Education Series (if desired by Client); 8. Access to Advisor's data aggregation software tools; 9. Financial planning services; and 10. Clients also have access to our staff, the Chief Compliance Officer, the Manager of Operations and other personnel for questions regarding their accounts.
Item 1.A.(2)	<p><u>Selection of Other Advisors</u></p> <p>Altium may periodically recommend and refer Clients to unaffiliated money managers or investment advisors at Altium's discretion or Client's request. Through this arrangement, the Client will then enter into an advisory agreement with that sub-advisor to which that sub-advisor will assist and advise the Client in establishing investment objectives and develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for such sub-advisor services, the sub-advisor will receive an Investment Advisory Fee, billed quarterly in advance; based on the account asset value at the time the account is established. Ongoing Advisory Fees are based on the value of the account at the end of the preceding quarter. Altium will receive a portion of the Investment Advisory Fee for the solicitation and referral of the Client to the sub-advisor, and may assist the Client in completing their Client questionnaire and account opening paperwork. Altium may also assist in the development of the initial policy recommendations and managing the ongoing Client relationship.</p> <p>The Client, prior to entering into an agreement with a sub-advisor selected by Altium, will be provided with the sub-advisor's Form ADV Part II and Schedule F (or a brochure that makes the appropriate disclosures). In addition, Altium and its Client will agree in writing that the Client's account will be managed by that selected sub-advisor on a discretionary basis.</p>
Item 1.A.(3)	<p><u>Financial Planning and Consulting Services</u></p> <p>The Advisor also provides non-discretionary financial planning and consulting services for Clients on an hourly or fixed-fee basis (See Items 1.C.(2) and (3) for fee information. These services may be general in nature or focused on particular areas of interest or need, depending on the unique circumstances of each Client. Advice is rendered in the areas of asset allocation, portfolio construction, cash flow and debt management, risk management, college funding, retirement planning and lifestyles, estate planning, gifting/transition of assets, downsizing decisions and related areas of a Client's financial situation. Advice is provided to each Client based on their unique goals and circumstances.</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC	IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer
Item 1.A.(3) – cont.	<p><u>Financial Planning and Consulting Services</u> Financial Planning Clients may be required to furnish certain records and documents to the Advisor to facilitate the financial planning process. These documents may include: tax returns; current financial information (such as 1099s and W-2s); information on self-directed and employer-sponsored retirement plans; mortgage information; insurance policies; statements reflecting current investments in retirement and non-retirement accounts; insurance policies; and other pertinent information, as appropriate and necessary. The Advisor will utilize these documents in conjunction with the Client's goals, financial situation and tolerance for investment risk to develop a financial analysis for the Client.</p>
Item 1.C.(1)	<p><u>Investment Advisory Fees</u> The Advisor's normal and customary fee is a percentage of assets under our supervision (See item 1.C.(1). below). For specialized projects, such as business succession planning, estate planning or cash flow planning, we would negotiate a project fee with the Client generally based on the time required for our performance for our review analysis and recommendations for such Client. The Advisor also offers reviews and analyses of existing portfolios for a fixed fee or hourly fee that is negotiated with a Client (See Items 1.C.(2) and (3) below).</p> <p>Pursuant to an Investment Advisory Agreement signed by each Client, the Client will pay Altium a quarterly Investment Advisory Fee of 1.25%, payable in arrears, based on the market value of the assets managed by the Advisor as of the last business day of each quarter. In certain circumstances and on an individual basis for qualified Clients, we could negotiate a performance fee but for administrative ease and fairness to all Clients for supervised accounts, we prefer to charge a percentage of the quarterly ending market value of a Client's portfolio under our supervision.</p> <p>Asset Management fees may be negotiated by the Advisor at its sole discretion. Investment Advisory Fees will be automatically deducted from the Client Account at the designated custodian.</p> <p>All fees paid to Altium for Investment Advisory Services are separate and distinct from the expenses charged by mutual funds to their shareholders. Mutual fund fees and expenses are described in each fund's prospectus. These mutual fund fees and expenses will generally be used to pay management fees for the mutual funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Altium. In that case, the Client would not receive the services provided by Altium which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the product sponsor and the fees charged by Altium to fully understand the total fees to be paid.</p>

Continuation Sheet for Form ADV Part II

Applicant: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

Item 3.L.

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC		IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer	
Item 5.	<u>Education and Business Standards</u> For persons providing advisory services to Clients, the Advisor requires that they have at least a bachelor's degree from an accredited college/university, certification as a CFP, and a minimum of 5 years experience as an representative or similar experience from a broker-dealer or insurance agent. Successful completion of the Series 65 or 66 exam (or designation qualifying for waiver) is required.	
Item 6.	<u>Education and Business Background</u> 1. Anthony J. DeStefano, Managing Director and Chief Compliance Officer - D/O/B: 9-6-67 - Education: SUNY, Albany, BS in Finance, 1989; Registered Financial Consultant - Prior Experience: Managing Partner, Opus Advisory Group, 2002 to present 2. Mitchell S. Brill, Managing Director, Senior Portfolio Manager - D/O/B: 8-20-64 - Education: Muhlenberg College, BS, 1986, Brooklyn Law School, JD, 1989 - Prior Experience: President/Owner, Elite Strategic Partners, 2003 to present 3. James J. Dowling, Jr., Managing Director, Senior Portfolio Manager - D/O/B: 4-18-79 - Education: College of the Holy Cross, BA Economics, 2001, American College, Irwin Graduate School, MS in Financial Services 2009, CFP, 2009 - Prior Experience: Director, Opus Advisory Group, 2007 to Present 4. James L. Giangrande, Managing Director, Sr. Portfolio Manager - D/O/B: 5-12-68 - Education: U of MD, BS Finance, 1990 CFP, 2006 - Prior Experience: National Pension Service merged into Strategies for Wealth Creation & Protection , 1997-2006; Vice President, Opus Advisory Group, 2006 to Present 5. Brennian Antell, Portfolio Operations Manager - D/O/B: 8-25-81 - Education: Drexel University, BS Finance, in 2004 - Prior Experience: SEI, account executive, 2004- 2009; Equity Coordinator, Opus Advisory Group, 2009 to present	
Item 7.A. Item 7.B.	<u>Other Business Activities</u> Altium is establishing an affiliate, Altium Planning LLC ("Altium Planning") to offer insurance to the Clients of the Advisor, as appropriate. Clients are not required to implement the insurance recommendations made by the Advisor and may choose an unaffiliated firm for their insurance needs. The Advisor anticipates that such efforts will involve less than 20% of any related person's time. Altium Planning has the same ownership structure as the Advisor.	

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

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1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC		IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer	
Item 7.A. Item 7.B. - cont.	<p><u>Other Business Activities - continued</u></p> <p>The Advisor discloses to its Clients that the owners of the Advisor will receive commissions and other remuneration on the sale of insurance through this affiliate. Our code of conduct forbids registrant's personnel to favor Clients who use our affiliate and/or recommended broker over those who do not.</p> <p>While Altium endeavors at all times to put the interests of its Clients first as part of their fiduciary duty, Clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation(s).</p>	
Item 8.C.(9)	<p><u>Other Financial Industry Activities or Affiliations</u></p> <p>Altium Planning expects to be associated (by contract) with Charter Oak Insurance and Financial Services, Inc., agent for Mass Mutual Insurance. Altium Planning is not prevented from providing the policies of other insurance companies, as required in the best interest of the Client. The members (owners) of Altium Planning are also the members of the Advisor, and will be agents of Charter Oak. The Advisor expects to refer Clients who seek insurance to this affiliate, however Clients will not be obligated to use such affiliate. The owners of the Advisor and its IARs will benefit financially by the payment of commissions on the placement of insurance. The Advisor always discloses its affiliation and common ownership with Altium Planning as well as financial benefit to Applicant's related person to Clients referred to Altium Planning.</p>	
Item 9. Item 9.E.	<p><u>Code of Ethics</u></p> <p>The Advisor's Code of Ethics ("Code") prohibits it or any employee from taking a position that conflicts with a Client's interests the interests of the Clients as a whole, whether or not the Client uses our recommended broker or our affiliate for insurance. In the course of making buy or sell recommendations to Clients, the Advisor or an individual employee may wish to purchase or sell for his/her own account in accordance with the recommendations to Clients. The Advisor's Code prohibits purchases or sales that are counter to our recommendations to Clients and personal trades are subordinate to Client trades. Occasionally the interests of a majority of Clients may not be the same as the interests of a few Clients and a buy or sell recommendation may create an apparent or actual conflict of interest. Our Code requires us to bring such conflicts to the attention of our Chief Compliance Officer who has the final say on whether or not the Advisor or any individual employee may engage in the transactions recommended to Clients. A copy of this Code of Ethics will be provided to any Client upon request.</p>	
Item 10.	<p><u>Conditions for Managing Accounts</u></p> <p>As a condition for starting and maintaining a investment management relationship, the Advisor shall generally impose a minimum household asset size of \$250,000. The Advisor, in its sole discretion, may waive its minimum.</p>	

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

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1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC		IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer	
<p>Item 11.A. Item 11.B.</p>	<p><u>Review of Accounts</u> Accounts are monitored on an ongoing basis by the Advisor. The Advisor has three (3) levels of review:</p> <ol style="list-style-type: none"> 1. a Senior Portfolio Manager reviews account & Client instructions with other Portfolio Managers and the Client at least quarterly or more often, if market or Client changes occur; 2. by the Portfolio Operations Manager and staff, on a regular basis, reviewing all account/ allocations per Client instructions in light of present and expected market conditions and frequency of trades in account; 3. by the Chief Compliance Officer, at least quarterly, for compliance with Client instructions, Code of Ethics and regulations. This review may be conducted more frequently if Client changes or market events occur. <p>The Client is encouraged to notify the Advisor if changes occur in his/her/their financial situation that might adversely affect his/her/their investment plan. Clients are invited to call with any and registrant will respond promptly to inquiries.</p> <p>The Client will receive written statements no less than quarterly from the trustee or custodian. Asset Allocation Accounts are re-balanced at least annually and re-optimized when deemed necessary by the Advisor. Re-balancing is accomplished by reallocating assets to original asset targets and re-optimizing involves setting new target asset category percentages.</p>	
<p>Item 12.A.(1) Item 12.A.(2)</p> <p>Item 12.A.(3) Item 12.A.(4)</p>	<p><u>Investment Discretion</u> For asset management Clients, Altium generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Altium. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Altium will be in accordance with each Client's investment objectives and goals.</p> <p>The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Altium will execute its transactions through an unaffiliated broker-dealer selected by the Client. Altium may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement.</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: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC		IRS Empl. Ident. No.: 27-2941375
Item of Form	Answer	
<p>Item 12.A.(3) Item 12.A.(4) - cont.</p> <p>Item 12.B</p>	<p><u>Investment Discretion - continued</u> Allocations must be done in a way that does not consistently advantage or disadvantage particular Client accounts. Prior to entry of a block trade, a written pre-allocation will be generated which identifies the group of Client accounts participating in the order.</p> <p>Altium generally does not have discretionary authority to select the broker or dealer for custodial and execution services. The Client will generally select the broker-dealer or custodian (herein "broker") to be used and authorize Altium to direct trades to the broker that is identified in the Investment Advisory Agreement. Under certain circumstances, Altium may receive discretionary authority from the Client to select the broker.</p> <p><u>Recommendation of Custodians</u> Where Altium does not exercise discretion over the selection of the broker, it may recommend brokers to Clients for execution and/or custodial services where requested by the Client. Clients are not obligated to use the recommended broker and will not incur any extra fee or cost associated with using a broker not recommended by Altium. Altium may recommend brokers based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of broker offices.</p> <p>Altium participates in the institutional customer program offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TDA"), an unaffiliated SEC-registered broker-dealer and FINRA member. TDA's services to the Advisor include custody of securities, trade execution, clearance and settlement of transactions. The Advisor also receives some economic benefits from TDA through its participation in the institutional program. (Please see the disclosure under Item 13.A. below.)</p>	
Item 13.A.	<p><u>Additional Compensation</u> As disclosed under Item 12.B above, the Advisor participates in TDA's institutional customer program and the Advisor intends to recommend TDA in most circumstances to its Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor does receive economic benefits through its participation in TDA's program. These benefits include the following products and services (provided without cost or at a discount to the Advisor); duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor's 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 (if permitted by the Client); 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 the Advisor by third party vendors.</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: Altium Wealth Management LLC	SEC File Number:	Date: 10/05/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Altium Wealth Management LLC	IRS Empl. Ident. No.: 27-2941375
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Item 13.A.	<p><u>Additional Compensation - continued</u></p> <p>TDA may also pay in the future for business consulting and professional services received by the Advisor's related persons and may also pay or reimburse expenses (including travel, lodging, meals expenses) for the Advisor's personnel to attend conferences or meetings relating to the program or to TDA's advisor custody and brokerage services generally.</p> <p>Some of the products and services made available by TDA through the program may benefit the Advisor and its Clients (whether or not using TDA brokerage in the aggregate) but may not benefit each Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TDA. TDA offers other services that it claims will help the Advisor manage and further develop its business. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TDA. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself could create potential conflict of interest and may indirectly influence the Advisor's recommendation of TDA for custody and brokerage services.</p> <p><u>Referrals from Solicitors</u></p> <p>Altium may compensate persons or firms for Client referrals in compliance with the Adviser's Act and state securities rules and regulations. The fees paid to referral sources do not affect the fees Clients pay to Altium. In each instance, a written agreement will exist between the Advisor and the referral source. At the time of a referral, prospective advisory Clients will receive the Advisor's ADV Part II and a Solicitor's Disclosure Document. Altium has established policies and procedures to ensure that its solicitation activities are compliant with the requirements under Rule 206(4)-3 of the Adviser's Act.</p>
	<p><u>Proxy Voting</u></p> <p>Altium will not vote, nor advise Clients how to vote, proxies for securities held in Client accounts. The Client clearly keeps the authority and responsibility for the voting of these proxies. Also, Altium cannot give any advice or take any action with respect to the voting of these proxies. The Client and Altium agree to this by contract.</p> <p>For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, Altium cannot give any advice or take action with respect to the voting of these proxies.</p> <p><u>Privacy Policy</u></p> <p>Altium never discloses the nonpublic personal information collected about its Clients to anyone except in furtherance of our business relationship, and then only to those persons necessary to effect the transactions and provide the services that Client authorizes (such as broker-dealers, custodians, investment managers etc.) or as otherwise provided by law.</p>