

Firm Brochure
(Part 2A of Form ADV)

STEADFAST FINANCIAL SERVICES, INC.
691 Cricklewood Terrace
Lake Mary, FL 32746
Phone: (407) 786-0092
Fax: (407) 358-5468
Raymond@Steadfastwealth.com

This brochure provides information about the qualifications and business practices of STEADFAST FINANCIAL SERVICES, INC. If you have any questions about the contents of this brochure, please contact us at: (407) 786-0092, or by email at: Raymond@Steadfastwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about STEADFAST FINANCIAL SERVICES, INC. is available on the SEC's website at www.adviserinfo.sec.gov

March 22, 2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (407) 786-0092 or by email at: Raymond@Steadfastwealth.com.

Table of Contents

Material Changes	i
Annual Update.....	i
Material Changes since the Last Update	i
Full Brochure Available.....	i
Advisory Business.....	1
Firm Description	1
Principal Owners	1
Types of Advisory Services	1
Tailored Relationships	2
Types of Agreements	2
Financial Planning Agreement.....	2
Advisory Service Agreement	3
Retainer Agreement	4
Tax Preparation	4
Hourly Planning Engagements	4
Asset Management.....	4
Termination of Agreement	5
Fees and Compensation	5
Description.....	5
Fee Billing.....	5
Other Fees.....	6
Expense Ratios	6
Past Due Accounts and Termination of Agreement.....	6
Performance-Based Fees.....	6
Sharing of Capital Gains.....	6
Types of Clients	7
Description.....	7
Account Minimums	7
Methods of Analysis, Investment Strategies and Risk of Loss	7
Methods of Analysis	7
Investment Strategies.....	7

Risk of Loss	8
Disciplinary Information	9
Legal and Disciplinary	9
Other Financial Industry Activities and Affiliations	9
Financial Industry Activities	9
Affiliations	9
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	10
Code of Ethics	10
Participation or Interest in Client Transactions	10
Personal Trading	10
Brokerage Practices	10
Selecting Brokerage Firms	10
Best Execution.....	11
Soft Dollars	11
Order Aggregation	11
Review of Accounts.....	11
Periodic Reviews	11
Review Triggers.....	11
Regular Reports	11
Client Referrals and Other Compensation.....	12
Incoming Referrals	12
Referrals Out	12
Other Compensation	12
Custody	12
Account Statements	12
Performance Reports	12
Net Worth Statements	12
Investment Discretion	13
Discretionary Authority for Trading	13
Limited Power of Attorney.....	13

Voting Client Securities.....	13
Proxy Votes	13
Financial Information.....	13
Financial Condition	13
Business Continuity Plan.....	14
General.....	14
Information Security Program	14
Privacy Notice.....	14
Brochure Supplement (Part 2B of Form ADV).....	15
Education and Business Standards.....	15
Professional Certifications	15
<u>Raymond Johnson</u> , CERTIFICATIONS.....	15
_Toc269475015	

Advisory Business

Firm Description

STEADFAST FINANCIAL SERVICES, INC. was founded in 1998 and is registered with the State of Florida as an investment advisor.

STEADFAST FINANCIAL SERVICES, INC. offers financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives/goals, identification of financial problems, cash flow management, tax planning, life and disability insurance review, investment management, education funding, retirement planning, and estate planning.

STEADFAST FINANCIAL SERVICES, INC. is a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is offered, with the client making the final decision on investment selection. STEADFAST FINANCIAL SERVICES, INC. does not act as a custodian of client assets. The client always maintains asset control. STEADFAST FINANCIAL SERVICES, INC. places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews may also be communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and/or investment management may be beneficial to the client.

Principal Owners

Raymond Johnson is a 100% stockholder.

Types of Advisory Services

STEADFAST FINANCIAL SERVICES, INC. provides investment supervisory services, also known as asset management services.

STEADFAST FINANCIAL SERVICES, INC. also offers advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2010, STEADFAST FINANCIAL SERVICES, INC. manages approximately \$30,267,000 in assets for approximately 40 clients. The above amount is managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are considered when making recommendations. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with certain identified aspects of financial planning without ongoing investment management services after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of life and disability insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations may be provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is generally \$500 and is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

For an initial engagement, the agreed-upon fee is generally paid one-half up front with the remaining one-half paid at the completion of the engagement. The initial engagement is usually for no more than a two- to three-month period.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement.

The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month.

Investment Advisory Agreement

The scope of work and fee for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. An Investment Advisory Agreement generally includes: establishing, reviewing and changing the investment objectives of the client; developing and/or selecting performance standards to measure investment returns; determining, reviewing, and changing the allocation and diversification of asset classes in certain situations; recommending the purchase of securities consistent with the client's investment objectives and asset allocation needs; providing quarterly account investment reports and assisting the client in understanding their contents; conducting annual meetings to discuss investment performance; monitoring asset allocation and investment performance; and rebalancing client's portfolio periodically to conform to recommended asset allocation.

Steadfast Financial Services, Inc. does not adhere to the principle of attempting to "time" the market or "switch" completely to a particular asset class to take advantage of peculiar or temporary market cycles. It may, however, use a tactical asset allocation approach when one asset class is considered substantially undervalued/overvalued compared to other asset classes.

The annual Investment Advisory Service Agreement fee is based on the market value of the client's portfolio. The fee schedule is:

- 0.75% on the first \$3,000,000;
- 0.60% on the next \$2,000,000 (from 3,000,001 to 5,000,000); and
- 0.50% on the assets above \$5,000,000.

Accounts under \$1,000,000 will be billed at 1%.

The minimum initial investment is \$200,000. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Fees will be billed quarterly in advance, based on the market value of each client account as of the last day of the prior quarter. This fee will be adjusted positively or negatively by the difference between the prior quarter's billing and billing computed on the prior quarter based on the average daily balance over the prior quarter. Fees may be negotiated or waived in certain circumstances.

Clients typically grant STEADFAST FINANCIAL SERVICES, INC. authority to deduct advisory fees directly from client's brokerage account. STEADFAST FINANCIAL SERVICES, INC. will send client and his or her custodian, at the same time, a quarterly statement reflecting the fees billed and the custodian will send client a statement at least quarterly reflecting all fees deducted from the account during that period. Client is responsible for verifying the accuracy of the fee calculation, as client's custodian will not determine whether or not the fee was properly calculated.

Clients will retain ownership of all funds and securities in their accounts. Clients will receive monthly reports from their custodian and/or broker-dealer that include confirmation of all securities transactions in their account during that quarter.

Although the Investment Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement upon 10 days written notice to the other party. At termination, client will receive a pro-rata refund of any advisory fees paid, but not yet earned as of the date of termination, less any expenses incurred by STEADFAST FINANCIAL SERVICES, INC up to and including such date.

Retainer Agreement

A *Retainer Agreement* provides for the ongoing implementation and monitoring of the client's financial plan after the initial *Financial Services Agreement* has been completed. The Retainer Agreement provides for the scope of the services to be provided and is generally on a calendar year basis with the fixed-fee billed on a calendar quarter basis.

Tax Preparation

Tax preparation work is billed at a fixed fee and is based on time and complexity.

Hourly Planning Engagements

STEADFAST FINANCIAL SERVICES, INC. offers hourly planning services for clients who need advice on a limited scope of work. The standard hourly rates for limited scope engagements are \$75 to \$150 per hour, depending on the complexity of the task and is negotiable.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. The client's

custodian may also charge brokerage commissions or securities transaction fees.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. STEADFAST FINANCIAL SERVICES, INC. does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), corporate debt securities, commercial paper, certificates of deposit, municipal securities, and U. S. government securities.

Initial public offerings (IPOs) are generally not available through STEADFAST FINANCIAL SERVICES, INC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying STEADFAST FINANCIAL SERVICES, INC. in writing and paying the rate for the time spent on the investment advisory engagement prior to the date of termination. If the client made an advance payment, STEADFAST FINANCIAL SERVICES, INC. will refund any unearned portion of the advance payment.

STEADFAST FINANCIAL SERVICES, INC. may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, STEADFAST FINANCIAL SERVICES, INC. will refund any unearned portion of the advance payment.

Fees and Compensation

Description

STEADFAST FINANCIAL SERVICES, INC. bases its fees on a percentage of assets under management, hourly charges, and fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Investment advisory fees are usually deducted from a designated client brokerage account to facilitate

billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

STEADFAST FINANCIAL SERVICES, INC., in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to STEADFAST FINANCIAL SERVICES, INC. Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

STEADFAST FINANCIAL SERVICES, INC. reserves the right to stop work on any account that is more than 30 days overdue. In addition, STEADFAST FINANCIAL SERVICES, INC. reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in STEADFAST FINANCIAL SERVICES, INC.'s judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days of termination.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

STEADFAST FINANCIAL SERVICES, INC. does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

STEADFAST FINANCIAL SERVICES, INC. generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum initial account size is \$200,000 of assets under management, which equates to an annual fee of \$2,000.

STEADFAST FINANCIAL SERVICES, INC. has the discretion to waive the account minimum. Other exceptions will apply to employees of STEADFAST FINANCIAL SERVICES, INC. and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods primarily include fundamental analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that STEADFAST FINANCIAL SERVICES, INC. may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Raymond James information/services, Litman/Gregory Analytics, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation. A tactical asset allocation approach may also be used when one asset class is substantially undervalued/overvalued compared to other asset classes. We use passively-managed index and exchange-traded funds and actively-managed funds. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of

financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

STEADFAST FINANCIAL SERVICES, INC. is registered as an investment advisor with the State of Florida.

Affiliations

STEADFAST FINANCIAL SERVICES, INC. has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

STEADFAST FINANCIAL SERVICES, INC. subscribes to research and other web-based services published by Litman/Gregory Analytics, and may receive a discount on its subscription fee based on the amount of its clients' assets it invests in investment products managed or advised by affiliated Litman/Gregory companies. These investment products include the Masters' Select funds, which are advised by Litman/Gregory Fund Advisors, and various third-party turnkey asset management platforms through which Litman/Gregory Asset Management investment strategies are offered. Because Litman/Gregory affiliates earn revenue from other advisers' investments in Litman/Gregory investment products, Litman/Gregory discounts the subscription fees those advisers pay for Litman/Gregory Analytics publications. These discounts create a conflict of interest for STEADFAST FINANCIAL SERVICES, INC. because the potential to reduce its own operating expenses gives it a financial incentive to invest its clients' assets in Litman/Gregory products.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of STEADFAST FINANCIAL SERVICES, INC. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

STEADFAST FINANCIAL SERVICES, INC. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the STEADFAST FINANCIAL SERVICES, INC. *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of STEADFAST FINANCIAL SERVICES, INC. is Raymond Johnson. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

STEADFAST FINANCIAL SERVICES, INC. does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. STEADFAST FINANCIAL SERVICES, INC. recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

STEADFAST FINANCIAL SERVICES, INC. typically places trades with Raymond James Financial Services, Inc. (RJFS), an independent broker-dealer and member NASD/SIPC. RJFS charges STEADFAST FINANCIAL SERVICES, INC. and administrative service fee for services such as producing monthly account statements which detail account assets, account transactions, receipt and disbursement of funds, interest and dividends received and account gain or loss of the total account, providing a download of asset positions, clerical services, and the maintenance of custody of securities positions through Raymond James & Associates, Inc. (RJA), its affiliate. This administrative fee, while generally competitive, may not necessarily be the lowest in the industry.

STEADFAST FINANCIAL SERVICES, INC. does not receive fees or commissions from any of these arrangements.

Best Execution

STEADFAST FINANCIAL SERVICES, INC. reviews the execution of trades at each custodian each year. Trading fees charged by the custodians is also reviewed on an annual basis. STEADFAST FINANCIAL SERVICES, INC. does not receive any portion of the trading fees.

Soft Dollars

STEADFAST FINANCIAL SERVICES, INC. may receive soft dollar compensation for placing trades through Raymond James Financial Services, Inc. (RJFS). For example, Steadfast may receive equity and mutual fund research reports written by RJFS affiliated third party equity research, and software used for financial and investment purposes and technology support. RJFS also charges the client a transaction charge for executing trades, which currently is \$19.95 for equities up to 1,000 shares and \$.02/share in excess of 1,000 shares; \$24.95 for no-load mutual fund trades; and \$10 per bond trades.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Client portfolios will be reviewed regularly to determine that the portfolios are being managed in accordance with the client's stated goals and objectives and our investment philosophy. The nature and frequency of reports to clients are determined primarily by the particular needs of each client. In addition, through telephone calls and in-person meetings, we will keep clients informed of the investment policy and strategy being used to seek to achieve clients' investment objectives.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the

likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Investment Advisory* clients receive written quarterly updates. The written updates may include an investment performance reports, client invoice, year-end realized gains and losses report, and investment newsletter.

Client Referrals and Other Compensation

Incoming Referrals

STEADFAST FINANCIAL SERVICES, INC. has been fortunate to receive many client referrals over the years. The referrals came from current clients, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

STEADFAST FINANCIAL SERVICES, INC. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Not Applicable

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record on a monthly basis.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by STEADFAST FINANCIAL SERVICES, INC.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our spreadsheet software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

STEADFAST FINANCIAL SERVICES, INC. accepts discretionary authority to manage securities accounts on behalf of clients. STEADFAST FINANCIAL SERVICES, INC. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. STEADFAST FINANCIAL SERVICES, INC. does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

STEADFAST FINANCIAL SERVICES, INC. does not vote proxies on securities. Clients are expected to vote their own proxies.

If assistance on voting proxies is requested, STEADFAST FINANCIAL SERVICES, INC. will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

STEADFAST FINANCIAL SERVICES, INC. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because STEADFAST FINANCIAL SERVICES, INC. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Business Continuity Plan

General

STEADFAST FINANCIAL SERVICES, INC. has a Business Continuity Plan that provides a means to mitigate and/or recover from the loss of office space, communications, or services. Electronic files are backed up daily.

Information Security Program

Privacy Notice

STEADFAST FINANCIAL SERVICES, INC. is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

STEADFAST FINANCIAL SERVICES, INC. requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Raymond Johnson, Certifications

Educational Background:

- Date of birth: November 5, 1951
- B.S.B.A., Finance, University of Central Florida, 1973
- M.S., Accounting, University of Central Florida, 1976
- M.T., Taxation, University of Denver, 1982
- Certified Financial Planner, 1998

Business Experience:

- President, Steadfast Financial Services, Inc., 4/98- Present
- Client Manager, Ronald Blue & Co., LLC, 1/86 to 3/98
- Independent Marketing Representative, Anchor/Russell, 5/98- 7/01

Disciplinary Information: Not Applicable

Other Business Activities: None

Additional Compensation: Board of Directors Fees

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None