

Item 1 – Cover Page

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7-19-2011

This Brochure provides information about the qualifications and business practices of Witt Mares Financial Vision, LLC (“Witt Mares Financial Vision”). If you have any questions about the contents of this Brochure, please contact us at (757) 229-7180. 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.

Witt Mares Financial Vision is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Witt Mares Financial Vision also is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Witt Mares Financial Vision is 116218. The SEC’s web site also provides information about any persons affiliated with Witt Mares Financial Vision who are registered, or are required to be registered, as investment adviser representatives of Witt Mares Financial Vision.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated July 19, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting at (757) 229-7180. Our Brochure is also available on our web site www.wittmares.com, also free of charge.

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Item 4 – Advisory Business

Witt Mares Financial Vision is wholly owned by an affiliated accounting firm, Witt Mares PLC and has been providing advisory services since 1999.

As of May 31, 2011, Witt Mares Financial Vision managed \$159,026,605 on a discretionary basis, \$774,330 on a nondiscretionary basis and advised on \$2,081,808 of self-directed retirement account assets.

Investment Management Services:

Witt Mares Financial Vision manages investment portfolios for individuals, qualified retirement plans, trusts and small businesses. Witt Mares Financial Vision will work with the client to determine the client's investment objectives and investor risk profile and will design a written investment policy statement.

Witt Mares Financial Vision uses investment and portfolio allocation software to evaluate alternative portfolio designs. Witt Mares Financial Vision evaluates the client's existing investments with respect to the client's investment policy statement. Witt Mares Financial Vision works with new clients to develop a plan to transition from the client's existing portfolio to the portfolio recommended by Witt Mares Financial Vision. Witt Mares Financial Vision will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and hold regular review meetings with the client regarding the account as necessary.

Witt Mares Financial Vision will create a portfolio of no-load mutual funds, and may use model portfolios if the models match the client's investment policy. Witt Mares Financial Vision will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. Witt Mares Financial Vision primarily recommends portfolios consisting of mutual funds offered by Dimensional Fund Advisors (DFA). DFA sponsored mutual funds follow a passive asset class investment philosophy with low holdings turnover. Client portfolios may also include some individual equity securities in situations where disposition of these securities would present an overriding tax implication or the client specifically requests they be retained for a personal reason. These situations will be specifically identified in the client's Investment Policy Statement (IPS).

Witt Mares Financial Vision manages portfolios on a discretionary and non-discretionary basis. A client may impose any reasonable restrictions on Witt Mares Financial Vision's discretionary authority, including restrictions on the types of securities in which Witt

Mares Financial Vision may invest client's assets and on specific securities, which the client may believe to be appropriate.

Witt Mares Financial Vision may also recommend fixed income portfolios to advisory clients, which consist of managed accounts of individual bonds. Complete, laddered fixed income portfolios generally require a minimum investment of \$400,000. Witt Mares Financial Vision will request discretionary authority from advisory clients to manage fixed income portfolios, including the discretion to retain a third party fixed income manager. Witt Mares Financial Vision will prepare a separate Fixed Income Investment Policy Statement for any client qualifying for separate fixed income portfolio services.

Pursuant to its discretionary authority, Witt Mares Financial Vision will retain a fixed income securities manager. The fixed income securities manager will be provided with the discretionary authority to invest client assets in fixed income securities consistent with the client's Fixed Income objectives. The manager will also monitor the account for changes in credit ratings, security call provisions, and tax loss harvesting opportunities (to the extent that the manager is provided with cost basis information). The manager will obtain Witt Mares Financial Vision's consent prior to the sale of any client securities.

On an ongoing basis, Witt Mares Financial Vision will answer clients' inquiries regarding their accounts and review periodically with clients the performance of their accounts. Witt Mares Financial Vision will periodically, and at least annually, review client's investment policy, risk profile and to discuss the re-balancing of each client's accounts to the extent appropriate. Witt Mares Financial Vision will provide to investment manager any updated client financial information or account restrictions necessary for investment manager to provide sub-advisory services.

In addition to managing the client's investment portfolio, Witt Mares Financial Vision may consult with clients on various financial areas including income and estate tax planning, business sale structures, college financial planning, retirement planning, insurance analysis, personal cash flow analysis, establishment and design of retirement plans and trust designs, among other things.

Employee Benefit Plan Services:

Witt Mares Financial Vision also provides advisory services to participant-directed retirement benefit plans. Witt Mares Financial Vision will analyze the plan's current investment platform, and assist the plan in creating an investment policy statement defining the types of investments to be offered and the restrictions that may be imposed. Witt Mares Financial Vision will recommend investment options to achieve the plan's

objectives, provide participant education meetings, and monitor the performance of the plan's investment vehicles.

Witt Mares Financial Vision will recommend changes in the plan's investment vehicles as may be appropriate from time to time. Witt Mares Financial Vision generally will review the plan's investment vehicles and investment policy as necessary.

Advisors Access™ 401k

Witt Mares Financial Vision also offers the Advisors Access™ 401k in coordination with BAM Advisor Services, LLC. In Advisors Access™, Witt Mares Financial Vision provides those services as described above with the direct support of BAM Advisor Services. Clients choosing Advisors Access™ will engage both Witt Mares Financial Vision and BAM Advisor Services, which will provide to the client additional discretionary investment management services.

In Advisors Access™, BAM Advisor Services will exercise discretionary authority to select the plan investments made available to plans' participants. BAM Advisor Services will exercise discretionary authority to select and maintain the plans' investments according to the goals and investment objectives of the plan.

Witt Mares Financial Vision will continue to work with plans to monitor plan investments, provide fiduciary plan advice including regular considerations of the goals and objectives of the plan, and provide participant education services to the plan.

Financial Planning Services:

Witt Mares Financial Vision also provides advice in the form of a Financial Plan. Clients purchasing this service may receive a written report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern:

- PERSONAL: Family records, budgeting, personal liability, estate information and financial goals.
- EDUCATION: Education IRAs, financial aid, state savings plans, grants and general assistance in preparing to meet dependent's continuing educational needs through development of an education plan.
- TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. Witt Mares Financial Vision will illustrate the impact of various investments on a client's current income tax and future tax liability.

- DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.
- RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- INVESTMENTS: Analysis of investment alternatives and their effect on a client's portfolio.
- ESTATE: Living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.
- INSURANCE: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

Witt Mares Financial Vision gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed and a written report is prepared.

Should a client choose to implement the recommendations contained in the plan, Witt Mares Financial Vision suggests the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

Item 5 – Fees and Compensation

In certain circumstances, all fees, account minimums and their applications to family circumstances may be negotiable.

Witt Mares Financial Vision has contracted with BAM Advisor Services, LLC (BAM), for services including trade processing, collection of management fees, record maintenance, report preparation, marketing assistance, and research. Witt Mares Financial Vision has also contracted with BAM for sub-advisory services with respect to clients' fixed income accounts. Witt Mares Financial Vision pays a fee for BAM services based on management fees paid to Witt Mares Financial Vision on accounts that use BAM Advisor Services. The fee paid by Witt Mares Financial Vision to BAM consists of a portion of the fee paid by clients to Witt Mares Financial Vision and varies based on the total client assets participating in BAM Advisor Services through Witt Mares Financial Vision. These fees are not separately charged to advisory clients.

The specific manner in which fees are charged by Witt Mares Financial Vision is established in a client's written agreement with Witt Mares Financial Vision. For investment

management and employee benefit plan services, clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value) of the client's account at the end of the previous quarter. New accounts are charged a prorated fee for the remainder of the quarter in which the account is incepted (date of first trade).

For Investment Management and employee benefit plan services, Witt Mares Financial Vision will request authority from the client to receive quarterly payments directly from the client's account held by an independent custodian. Clients may provide written limited authorization to Witt Mares Financial Vision or its designated service provider, BAM, to withdraw fees from the account. Witt Mares Financial Vision will send to the client an invoice showing the amount of the fee, the value of the client's assets on which the fee was based, and the specific manner in which the fee was calculated. Clients should verify the accuracy of the fee calculations in such invoices.

A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded.

Witt Mares Financial Vision's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These fees will generally include a management fee and other fund expenses. All fees paid to Witt Mares Financial Vision for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

Such charges, fees and commissions are exclusive of and in addition to Witt Mares Financial Vision's fee, and Witt Mares Financial Vision shall not receive any portion of these commissions, fees, and costs.

Advisory Fees

Investment Management Services:

The annual fee for investment management services will be charged as a percentage of assets under management, according to the schedule below:

Assets Under Management	Annual Fee (%)
Up to \$300,000*	1.50%
\$300,000 - \$1,000,000	1.00%
\$1,000,000 or greater	0.90%

*Minimum Annual Fee: \$3000

All accounts for members of the client's family (husband, wife and dependent children) or related businesses may be assessed fees based on the total balance of all accounts.

Employee Benefit Plan Services:

Advisors Access™ 401(k) standard fee schedule is as follows:

Assets Under Advisement	Annual Fee
On the first \$1,000,000**	1.00%
On the next \$1,000,000	0.75%
On the next \$3,000,000	0.55%
On the next \$5,000,000	0.40%
On all amounts thereafter	0.35%

Witt Mares Financial Vision and BAM Advisor Services share this fee according to a percentage negotiated between Witt Mares Financial Vision and BAM Advisor Services. Certain pre-existing employee benefit plan services clients may be on a different fee schedule.

Financial Planning Services:

For a comprehensive financial plan, analysis of risk tolerance, time horizons and appropriate asset allocation, Witt Mares Financial Vision charges an hourly fee of \$295 per hour, unless otherwise agreed upon with the client. Any modified fee agreements will be quoted prior to the contract being executed. The fee for this service will be determined according to the complexity of the plan as well as the extent of service desired by the client. Fees are paid upon completion of the plan.

Witt Mares Financial Vision will, upon client's request, continue to be available at a cost of \$295 per hour to provide assistance in the implementation of the client's financial plan, evaluation or analysis on specific securities or advice on investment related issues. Annual updates may be provided upon contracting with the client. Hourly rates are billed on a monthly basis.

Investment Consultations: Investment consultations are offered involving investment analysis, recommendations, reviews of mutual fund prospectuses, or other limited engagements. Fees will be charged at a rate of \$295 per hour. Fees are billed on a monthly basis.

Item 6 – Performance-Based Fees and Side-By-Side Management

Witt Mares Financial Vision does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

Item 7 – Types of Clients

Witt Mares Financial Vision provides services to individuals, qualified retirement plans, trusts and small businesses.

Witt Mares Financial Vision requires a minimum annual fee of \$3,000 for Investment Management Services. A minimum account size of \$400,000 is required for fixed income portfolio management services. This minimum fee and account size may be negotiable under certain circumstances.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategy

Witt Mares Financial Vision's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. Witt Mares Financial Vision's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. Witt Mares Financial Vision recommends diversified portfolios, principally through the use of passively managed, asset class mutual funds. Witt Mares Financial Vision selects or recommends to clients portfolios of securities, principally broadly-traded open end mutual funds or conservative fixed income securities to implement this investment strategy.

Although all investments involve risk, Witt Mares Financial Vision's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients the investment directly in conservative fixed income securities to represent the fixed income class. Witt Mares Financial Vision's investment philosophy is designed for investors who desire a buy and hold strategy. Frequent trading of securities increases brokerage and other transaction costs that Witt Mares Financial Vision's strategy seeks to minimize.

In the implementation of investment plans, Witt Mares Financial Vision therefore primarily uses mutual funds and, as appropriate, portfolios of conservative fixed income securities. Witt Mares Financial Vision may also utilize Exchange Traded Funds (ETFs) to represent a market sector.

Clients may hold or retain other types of assets as well, and Witt Mares Financial Vision may offer advice regarding those various assets as part of its services. Advice regarding such assets will generally not involve asset management services, but may help to more generally assist the client.

Witt Mares Financial Vision's strategies do not utilize securities that we believe would be classified as having any unusual risks, and we do not recommend frequent trading, which can increase brokerage and other costs and taxes.

Witt Mares Financial Vision receives supporting research from BAM Advisor Services and from other consultants, including economists affiliated with Dimensional Fund Advisors ("DFA"). Witt Mares Financial Vision utilizes DFA mutual funds in client portfolios. DFA mutual funds follow a passive asset class investment philosophy with low holdings

turnover. DFA provides historical market analysis, risk/return analysis, and continuing education to Witt Mares Financial Vision.

Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, Witt Mares Financial Vision relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk. To derive a recommended asset allocation, Witt Mares Financial Vision may use a Monte Carlo simulation, a standard statistical approach for dealing with uncertainty. As with any other methods used to make projections into the future, there are several risks associated with this method, which may result in the client not being able to achieve their financial goals. They include:

- The risk that expected future cash flows will not match those used in the analysis
- The risk that future rates of return will fall short of the estimates used in the simulation
- The risk that inflation will exceed the estimates used in the simulation
- For taxable clients, the risk that tax rates will be higher than was assumed in the analysis

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments present the risk of loss of principal – the risk that the value of securities (mutual funds, ETFs and individual bonds), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

The mutual funds and ETFs utilized by Witt Mares Financial Vision may include funds invested in domestic and international equities, including real estate investment trusts (REITs), corporate and government fixed income securities and commodities. Equity securities may include large capitalization, medium capitalization and small capitalization stocks. Mutual funds and ETF shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Among the riskiest mutual funds used in Witt Mares Financial Vision's investment strategies funds are the U.S. and International small capitalization and small capitalization value funds, emerging markets funds, and commodity futures funds. Conservative fixed

income securities have lower risk of loss of principal, but most bonds (with the exception of Treasury Inflation Protected Securities, or TIPS) present the risk of loss of purchasing power through lower expected return. This risk is greatest for longer-term bonds.

Certain funds utilized by Witt Mares Financial Vision may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be greater with investments in developing countries.

More information about the risks of any particular market sector can be reviewed in representative mutual fund prospectuses managing assets within each applicable sector.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Witt Mares Financial Vision or the integrity of Witt Mares Financial Vision's management. Witt Mares Financial Vision has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Affiliated Accounting Firm

Witt Mares Financial Vision is directly owned by the accounting firm Witt Mares, PLC. The Managing Director of Witt Mares Financial Vision is a CPA and Owner of the accounting firm, and may spend as much as 10% of his business time on accounting services.

The accounting firm and its employees may recommend Witt Mares Financial Vision to accounting clients in need of advisory services. Witt Mares Financial Vision may recommend the accounting firm to advisory clients in need of accounting services.

Accounting services are separate and distinct from the advisory services of Witt Mares Financial Vision, and are provided for separate and typical compensation.

Witt Mares, PLC also provides pension consulting services including plan design, compliance, and plan monitoring and reporting services. These services may be separately offered to advisory clients of Witt Mares Financial Vision. Pension Consulting services are separate and distinct from the advisory services of Witt Mares Financial Vision, and are provided for separate and typical compensation.

No Witt Mares Financial Vision client is obligated to use Witt Mares, PLC for any accounting services or pension consulting services.

Individual Licensed Insurance Agent

David Bush, in his individual capacity, is an agent for various insurance companies. As such, he will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients. Clients, however, are not under any obligation to engage this individual when considering implementation of recommendations. While this individual endeavors at all times to put the interest of the clients first as part of Witt Mare Financial Vision's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of this individual when making recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

BAM Advisor Services, LLC

As described above in Item 4, Witt Mares Financial Vision may exercise discretionary authority provided by a client to select an independent third party investment manager for the management of portfolios of individual fixed income securities. Witt Mares Financial Vision selects BAM Advisors Services, LLC for such fixed income management. Witt Mares Financial Vision also contracts with BAM Advisor Services, LLC for back office services and assistance with portfolio modeling. Witt Mares Financial Vision has a fiduciary duty to select qualified and appropriate managers in the client's best interest, and believes that BAM Advisor Services, LLC effectively provides both the back office services that assist with its overall investment advisory practice and fixed income portfolio management services. The management of Witt Mares Financial Vision continuously makes this assessment. While Witt Mares Financial Vision has a contract with BAM Advisor Services, LLC governing a time period for back office services, Witt Mares Financial Vision has no such fixed commitment to the selection of BAM Advisor Services, LLC for fixed income management services and may select another investment manager for clients upon reasonable notice to BAM Advisor Services, LLC.

Item 11 – Code of Ethics

Witt Mares Financial Vision has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. Witt Mares Financial Vision's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth Witt Mares Financial Vision's

practice of supervising the personal securities transactions of employees with access to client information. Individuals associated with Witt Mares Financial Vision may buy or sell securities for their personal accounts identical or different than those recommended to clients. It is the expressed policy of Witt Mares Financial Vision that no person employed by the firm shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with its Code of Ethics, Witt Mares Financial Vision requires that anyone associated with this advisory practice with access to advisory recommendations provide annual securities holding reports and quarterly transaction reports to the firm's Chief Compliance Officer. Witt Mares Financial Vision also requires such access persons to receive approval from the Chief Compliance Officer prior to investing in any IPO's or private placements (limited offerings).

Witt Mares Financial Vision's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. Witt Mares Financial Vision requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

Witt Mares Financial Vision will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

It is Witt Mares Financial Vision's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Witt Mares Financial Vision will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated private fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Witt Mares Financial Vision arranges for the execution of securities transactions with the assistance of BAM Advisor Services. Through BAM, Witt Mares Financial Vision participates in the Schwab Advisor Services (SAS) program offered to independent investment advisers by Charles Schwab & Company, Inc., member FINRA/SIPC, and the Fidelity Institutional Wealth Services (FIWS) program offered to independent investment advisers, sponsored by Fidelity Brokerage Services, LLC ("Fidelity"), member FINRA/SIPC. Schwab and Fidelity are unaffiliated SEC-registered broker dealers and FINRA member broker dealers.

The Schwab and Fidelity brokerage programs will generally be recommended to advisory clients for the execution of mutual fund and equity securities transactions. Witt Mares Financial Vision regularly reviews these programs to ensure that its recommendations are consistent with its fiduciary duty. These trading platforms are essential to Witt Mares Financial Vision's service arrangements and capabilities, and Witt Mares Financial Vision may not accept clients who direct the use of other brokers. As part of these programs, Witt Mares Financial Vision receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 14 of this Brochure).

As Witt Mares Financial Vision will not request the discretionary authority to determine the broker dealer to be used or the commission rates to be paid for mutual fund and equity securities transactions, clients must direct Witt Mares Financial Vision as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that Witt Mares Financial Vision will not have authority to negotiate commissions among various brokers or obtain volume discounts, and best execution may not be achieved. Not all investment advisers require clients to direct the use of specific brokers.

Witt Mares Financial Vision will not exercise authority to arrange client transactions in fixed income securities. Clients will provide this authority to a fixed income manager retained by Witt Mares Financial Vision on client's behalf by designating the portfolio manager with trading authority over client's brokerage account. Clients will be provided with the Disclosure Brochure (Form ADV Part 2) of portfolio manager.

SAS and FIWS do not generally charge clients a custody fee and are compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through the broker or that settle into the clients' accounts at the brokers. Trading client accounts through other brokers may result in fees (including mark-ups and mark-downs) being charged by the custodial broker and an additional broker.

While Witt Mares Financial Vision will not arrange transactions through other brokers, the authority of the fixed income portfolio manager includes the ability to trade client fixed income assets through other brokers.

Witt Mares Financial Vision does not have any arrangements to compensate any broker dealer for client referrals.

Witt Mares Financial Vision does not maintain any client trade error gains. Witt Mares Financial Vision makes client whole with respect to any trade error losses incurred by client caused by Witt Mares Financial Vision .

Witt Mares Financial Vision generally does not aggregate any client transactions in mutual fund or other securities. Client accounts are individually reviewed and managed, and transaction costs are not saved by aggregating orders in almost all circumstances in which Witt Mares Financial Vision arranges transactions. BAM Advisor Services, LLC, in the management of fixed income portfolios, will aggregate certain transactions among client accounts that it manages, in which case any Witt Mares Financial Vision client's orders may be aggregated with an order for another client of BAM Advisor Services, LLC who is not an Witt Mares Financial Vision client. See BAM Advisor Services, LLC Form ADV Part 2.

Employee Benefit Plan Services:

Witt Mares Financial Vision does not arrange for the execution of securities transactions for participant directed plans utilizing Employee Benefit Retirement Plan Services. Transactions are executed directly through employee plan participation.

Financial Planning & Consulting Services:

Witt Mares Financial Vision 's financial planning and consulting practice, due to the nature of its business and client needs, does not include blocking trades, negotiating commissions with broker dealers or obtaining volume discounts, nor necessarily obtaining the best price. Clients will be required to select their own broker dealers and insurance companies for the implementation of financial planning recommendations. Witt Mares Financial Vision may recommend any one of several brokers. Witt Mares Financial Vision clients must independently evaluate these brokers before opening an account. The factors considered by Witt Mares Financial Vision when making this recommendation are the broker's ability to provide professional services, Witt Mares Financial Vision 's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. Witt Mares Financial Vision 's financial planning and consulting clients may use any broker or dealer of their choice.

Item 13 – Review of Accounts

Reviews:

Investment Management Services:

Account assets are supervised continuously and formally reviewed quarterly by an Investment Advisor Representative of Witt Mares Financial Vision. The review process contains each of the following elements:

- a. assessing client goals and objectives;
- b. evaluating the employed strategy(ies);
- c. monitoring the portfolio(s); and
- d. addressing the need to rebalance.

Additional account reviews may be triggered by any of the following events:

- a. specific client request;
- b. a change in client goals and objectives;
- c. an imbalance in a portfolio asset allocation; and
- d. market/economic conditions.

For fixed income portfolios, certain account review responsibilities are delegated to a third party investment manager as described above in Item 4.

Employee Benefit Plan Services:

Plan assets are reviewed as necessary and according to the situations described above for investment management accounts.

Financial Planning & Consulting Services:

Financial Planning and Consulting accounts will be reviewed as contracted for at the inception of the advisory relationship.

Reports:

All Investment Management clients will receive quarterly performance reports, prepared by BAM and reviewed by Witt Mares Financial Vision, which summarizes the client's account and asset allocation. Clients will also receive monthly statements from their

account custodian, which will outline the client's current positions and current market value.

Clients utilizing Witt Mares Financial Vision's Employee Benefit Retirement Plan services receive reporting services through their respective Retirement Plan Service Provider. Advisors Access™ 401(k) provides annual reports with fiduciary benchmarks to plan sponsors. Advisors Access™ 401(k) also provides quarterly information regarding investment returns and participant education that may be distributed by the sponsor or plan's administrator to the participants of the plan.

Financial Planning and Consulting clients will receive those reports for which they contract Witt Mares Financial Vision to prepare.

Item 14 – *Client Referrals and Other Compensation*

Client Referrals

Witt Mares Financial Vision may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. Witt Mares Financial Vision is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940 and similar state regulations. Should Witt Mares Financial elect to compensate such persons, appropriate disclosure shall be made, all written instruments will be maintained by Witt Mares Financial Vision and all applicable Federal and/or State laws will be observed.

Other Compensation

As indicated under the disclosure for Item 12, SAS and FIWS each respectively provide Witt Mares Financial Vision with access to services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them.

These services benefit Witt Mares Financial Vision but may not benefit its clients' accounts. Many of the products and services that benefit Witt Mares Financial Vision but may not benefit its clients' accounts. Some of these other products and services assist Witt Mares Financial Vision in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Witt Mares Financial Vision's fees

from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Witt Mares Financial Vision's accounts. Recommended brokers also make available to Witt Mares Financial Vision other services intended to help Witt Mares Financial Vision manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. Witt Mares Financial Vision does not, however, enter into any commitments with the brokers for transaction levels in exchange for any services or products from brokers. While as a fiduciary, Witt Mares Financial Vision endeavors to act in its clients' best interests, Witt Mares Financial Vision's requirement that clients maintain their assets in accounts at SI or FIWS may be based in part on the benefit to Witt Mares Financial Vision of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the brokers, which may create a potential conflict of interest.

Witt Mares Financial Vision also receives software from DFA, which Witt Mares Financial Vision utilizes in forming assets allocation strategies and producing performance reports. DFA also provides continuing education for Witt Mares Financial Vision personnel. These services are designed to assist Witt Mares Financial Vision plan and design its services for business growth.

As previously disclosed, the Managing Director of Witt Mares Financial Vision, in his individual capacity, is an insurance agent. As such, this individual will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients. Clients, however, are not under any obligation to engage this individual when considering implementation of recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

Item 15 – Custody

Investment Management and Employee Benefit Plan Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Witt Mares Financial Vision urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Witt Mares Financial Vision requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold. For fixed income securities, this authority will include the discretion to retain a third party money manager for fixed income accounts. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

When selecting securities and determining amounts, Witt Mares Financial Vision observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Witt Mares Financial Vision in writing.

Non-Discretionary Clients: An advisory client electing not to grant investment discretionary authority to Witt Mares Financial Vision is advised that trades in his/her account may be executed subsequent to trades effected in discretionary accounts due to the additional time involved in obtaining the required client approval prior to executing any trade in such client's account.

Item 17 – Voting *Client* Securities

Proxy Voting: As a matter of firm policy and practice, Witt Mares Financial Vision does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. However, Clients will receive applicable proxies directly from the issuer of securities held in clients' investment portfolios. Witt Mares Financial Vision may provide advice to clients regarding the clients voting of proxies.

Class Actions, Bankruptcies and Other Legal Proceedings: Clients should note that Witt Mares Financial Vision will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct Witt Mares Financial Vision to transmit copies of class action notices to the client or a third party. Upon such direction, Witt Mares Financial Vision will make commercially reasonable efforts to forward such notices in a timely manner.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Witt Mares Financial Vision's financial condition. Witt Mares Financial Vision has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.