

# **ALLIANT WEALTH ADVISORS**

4008 Genesee Place, Ste 201  
Woodbridge, VA 22192  
(703) 878-9050

[www.alliantwealthadvisors.com](http://www.alliantwealthadvisors.com)

## **Firm Brochure**

(Part 2A of Form ADV)

This Brochure provides information about the qualifications and business practices of ALLIANT WEALTH ADVISORS. If you have any questions about the contents of this Brochure, please contact us at (703) 878-9050 and/or [jfrisch@alliantwealthadvisors.com](mailto:jfrisch@alliantwealthadvisors.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.

ALLIANT WEALTH ADVISORS 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 ALLIANT WEALTH ADVISORS also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 25, 2011

## 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 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. ALLIANT WEALTH ADVISORS will also reference the date of its last annual brochure update.

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

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

Currently, ALLIANT WEALTH ADVISORS’ Brochure may be requested by contacting John A. Frisch, President at (703) 878-9050 or [jfrisch@alliantwealthadvisors.com](mailto:jfrisch@alliantwealthadvisors.com). ALLIANT WEALTH ADVISORS’ Brochure is also available on the ALLIANT WEALTH ADVISORS’ web site [www.alliantwealthadvisors.com](http://www.alliantwealthadvisors.com) free of charge.

Additional information about ALLIANT WEALTH ADVISORS is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with ALLIANT WEALTH ADVISORS who are registered, or are required to be registered, as investment adviser representatives of ALLIANT WEALTH ADVISORS.

### Item 3 – Table of Contents

Item 1 – Cover Page.....	1
Item 2 – Material Changes .....	2
Item 3 – Table of Contents .....	3
Item 4 – Advisory Business .....	4
Item 5 – Fees and Compensation.....	5
Item 6 – Performance-Based Fees and Side-By-Side Management.....	7
Item 7 – Types of Clients .....	7
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....	7
Item 9 – Disciplinary Information .....	8
Item 10 – Other Financial Industry Activities and Affiliations.....	8
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	8
Item 12 – Brokerage Practices .....	9
Item 13 – Review of Accounts.....	10
Item 14 – <i>Client</i> Referrals and Other Compensation.....	11
Item 15 – Custody .....	11
Item 16 – Investment Discretion.....	12
Item 17 – Voting <i>Client</i> Securities .....	12
Item 18 – Financial Information.....	13
Item 19 – Requirements for State-Registered Advisers .....	13

## Item 4 – Advisory Business

ALLIANT WEALTH ADVISORS (formerly Millennium Capital Management Corp.) was founded in 1995 by John A. Frisch, CPA/PFS, CFP®, who is the sole and principal owner of the advisory firm. ALLIANT WEALTH ADVISORS's mission is to help a select group of families manage and invest their wealth toward identifying and achieving their most meaningful financial goals.

ALLIANT WEALTH ADVISORS typically provides a structured process to address the following four components of wealth:

- Wealth enhancement – Investing as described below and cash flow management
- Wealth protection – Reducing exposure to unnecessary risks and liabilities
- Wealth transfer – Coordinating financial activities with estate planning
- Charitable giving – Aligning philanthropic activities with overall wealth management

However, ALLIANT WEALTH ADVISORS assumes that every client is unique; every client has varying needs and objectives; and no two clients share the same goals and circumstances. To ensure appropriate care for each client, ALLIANT WEALTH ADVISORS prepares a customized Wealth Management Plan and implements it according to these broad services:

- Relationship Management – Maintaining client relationships with client family members as necessary and relationships with the client's other professional advisors such as their CPA, attorney, and insurance specialist, to ensure ongoing discovery and management of the client's individual goals and challenges
- Investment Management – Ongoing investment consulting and management
- Advanced Planning – Coordinated oversight to integrate wealth enhancement, wealth protection, wealth transfer and charitable giving

ALLIANT WEALTH ADVISORS' Investment Management, as described above, is based on tightly integrating investment activities within the client's overall wealth goals. Accordingly, ALLIANT WEALTH ADVISORS seeks to help clients capture available market returns through cost-effective, long-term investments deemed appropriate for their distinct goals and risk tolerances.

As such ALLIANT WEALTH ADVISORS builds client portfolios largely via low-cost, no-load mutual funds and exchange traded funds (ETFs) that offer reliable exposure to specific

components of the market – components known as “asset classes”. Specifically:

- ALLIANT WEALTH ADVISORS has selected various mutual funds and ETFs offered through the custodian TD Ameritrade.
- ALLIANT WEALTH ADVISORS has developed asset allocation guidelines for initial portfolio construction, which it customizes and updates based on individual evolving client needs.
- For each client, ALLIANT WEALTH ADVISORS recommends a distinct asset class allocation and receives discretionary authority to buy and sell securities in the client’s accounts, consistent with the client’s approved strategy.
- Clients’ managed investments are restricted to the securities and allocations recommended by ALLIANT WEALTH ADVISORS, according to the client’s approved strategy. If there are assets that a client wishes to invest outside of these parameters, they are unmanaged and not subject to ALLIANT WEALTH ADVISORS’ management fees.

ALLIANT WEALTH ADVISORS’ wealth management services (which includes investment management) typically require initial minimum investable assets of \$1 million. ALLIANT WEALTH ADVISORS does make exceptions, however, when there is an unusually good fit on both sides. ALLIANT WEALTH ADVISORS wants strong, lifelong relationships with clients who can truly benefit from, understand and appreciate the value of its services. Minimum assets of \$500k is normally required for “investment management only” services. ALLIANT WEALTH ADVISORS also offers consulting on an hourly basis.

ALLIANT WEALTH ADVISORS does not participate in a wrap-fee program.

ALLIANT WEALTH ADVISORS currently manages \$47 million in client assets on a discretionary basis. ALLIANT WEALTH ADVISORS manages no client assets on a non-discretionary basis.

## Item 5 – Fees and Compensation

ALLIANT WEALTH ADVISORS offers investment advisory services for a percentage of assets under management. The basic fee schedule for wealth management services is as follows:

Assets Under Management	Annual Fee
First \$1 million	1.25%
Next \$1 million to \$2.5 million	1.00%

Next \$2.5 million to \$5 million	.80%
Next \$5 million to \$10 million	.70%
Next \$10 million and over	.50%

Minimum assets of \$1 million for wealth management services, including investment management. Minimum assets of \$500k for "investment management only" services.

The above fees are billed quarterly in advance and are based on the account asset value at the time the account is established and, thereafter, on the last business day of the immediately preceding quarter.

ALLIANT WEALTH ADVISORS' services are guided by an Advisory Agreement signed by both parties. Clients may terminate their Advisory Agreement with 30 days prior written notice to ALLIANT WEALTH ADVISORS. Clients may receive a refund for the prepaid fees based on the number of calendar days remaining in the prepaid quarter after the date of liquidation, divided by the number of calendar days in the quarter.

ALLIANT WEALTH ADVISORS also offers consulting services on an hourly basis at \$250 per hour. Consulting Services require an advance, non-refundable 50% retainer. Additional billing submitted as work progresses is due and payable upon receipt. Fees for work completed are non-refundable. Should a client wish to end the consulting arrangement, the client must formally terminate the contract through a written request. Termination is effective upon the date the written request is received.

All fees described in this document are subject to negotiation. The specific manner in which fees are charged by ALLIANT WEALTH ADVISORS is established in a client's written Advisory Agreement with ALLIANT WEALTH ADVISORS.

ALLIANT WEALTH ADVISORS's fees are in addition to 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 providers and other third parties. Such charges may include redemption fees, odd-lot differentials, wire transfer and electronic fund fees, and other fees on accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to ALLIANT WEALTH ADVISORS's fee, and ALLIANT WEALTH ADVISORS shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that ALLIANT WEALTH ADVISORS considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

ALLIANT WEALTH ADVISORS does not charge or accept any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## Item 7 – Types of Clients

ALLIANT WEALTH ADVISORS provides portfolio management services to individuals (to include individual trusts and estates), and business retirement plans.

Generally, new clients require minimum assets of \$1 million of investable assets for wealth management services, including investment management. A minimum of \$500k is required for "investment management only" services. ALLIANT WEALTH ADVISORS does make exceptions, however, when there is an unusually good fit on both sides (between client and investment advisor).

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

ALLIANT WEALTH ADVISORS' security analysis methods include the selection of mutual funds and exchange traded funds (ETFs) based on proprietary criteria applied to a Morningstar Office Workstation research database. Other databases may also be used. ETFs are also selected based on information at issuer website.

ALLIANT WEALTH ADVISORS' main sources of information include: research materials prepared by others.

Investment strategies used to implement any investment advice given to clients include Modern Portfolio Theory (MPT) asset allocation techniques and the assumption that the portfolio will be invested for the long-term (at least 5 years).

MPT is an investment theory which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets. An "efficient frontier" of optimal portfolios is constructed which offers the maximum possible expected return for a given level of risk. See Harry Markowitz's paper, "Portfolio Selection", published in 1952 by the *Journal of Finance*.

ALLIANT WEALTH ADVISORS advises clients that investing in securities involves a risk of loss that clients should be prepared to bear.

## 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 ALLIANT WEALTH ADVISORS or the integrity of ALLIANT WEALTH ADVISORS' management. ALLIANT WEALTH ADVISORS has never been involved in legal or disciplinary events.

## Item 10 – Other Financial Industry Activities and Affiliations

As previously stated in Item 4, in addition to investing consulting/management services, ALLIANT WEALTH ADVISORS provides advanced planning to clients.

ALLIANT WEALTH ADVISORS has signed a Business Continuation Memorandum of Understanding with another financial advisory firm to support ALLIANT WEALTH ADVISORS in the event of John A. Frisch's serious disability or death.

## Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

ALLIANT WEALTH ADVISORS has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at ALLIANT WEALTH ADVISORS must acknowledge the terms of the Code of Ethics annually, or as amended.

ALLIANT WEALTH ADVISORS anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which ALLIANT WEALTH ADVISORS has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which ALLIANT WEALTH ADVISORS, its affiliates and/or clients, directly or indirectly, have a position of interest. ALLIANT WEALTH ADVISORS' employees and persons associated with ALLIANT WEALTH ADVISORS are required to follow ALLIANT WEALTH ADVISORS' Code of Ethics.



Subject to satisfying this policy and applicable laws, officers, directors and employees of ALLIANT WEALTH ADVISORS and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for ALLIANT WEALTH ADVISORS' clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of ALLIANT WEALTH ADVISORS will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of ALLIANT WEALTH ADVISORS' clients. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between ALLIANT WEALTH ADVISORS and its clients.

ALLIANT WEALTH ADVISORS' clients or prospective clients may request a copy of the firm's Code of Ethics by contacting John A. Frisch at (703) 878-9050 and/or [jfrisch@alliantwealthadvisors.com](mailto:jfrisch@alliantwealthadvisors.com).

## Item 12 – Brokerage Practices

ALLIANT WEALTH ADVISORS seeks best execution in all transactions. Various factors are considered in selecting a broker, including: financial condition; acceptable record keeping; ability to obtain best price; ability to provide client transaction history electronically, knowledge of market, securities and industries; commission structure; reputation and integrity; and no transaction fee, mutual and exchange traded funds.

Based on these criteria, ALLIANT WEALTH ADVISORS has selected TD Ameritrade Institutional as the broker and custodian for all ALLIANT WEALTH ADVISORS clients. TD AMERITRADE Institutional is a division of TD AMERITRADE, Inc. Member FINRA/SIPC. ALLIANT WEALTH ADVISORS participates in TD Ameritrade's institutional customer program and ALLIANT WEALTH ADVISORS may recommend TD Ameritrade to Clients for custody and brokerage services.

There is no direct link between ALLIANT WEALTH ADVISORS' participation in the program and the investment advice it gives to its clients, although ALLIANT WEALTH ADVISORS receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and

then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to ALLIANT WEALTH ADVISORS by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by ALLIANT WEALTH ADVISORS' related persons. Some of the products and services made available by TD Ameritrade through the program may benefit ALLIANT WEALTH ADVISORS but may not benefit its client accounts. These products or services may assist ALLIANT WEALTH ADVISORS in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help ALLIANT WEALTH ADVISORS manage and further develop its business enterprise.

The benefits received by ALLIANT WEALTH ADVISORS or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, the firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by ALLIANT WEALTH ADVISORS or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the ALLIANT WEALTH ADVISORS' choice of TD Ameritrade for custody and brokerage services.

ALLIANT WEALTH ADVISORS has no written or verbal arrangement whereby it receives soft dollars with TD Ameritrade or any other broker/dealer.

ALLIANT WEALTH ADVISORS does not receive client referrals from TD Ameritrade or any other broker/dealer.

### Item 13 – Review of Accounts

ALLIANT WEALTH ADVISORS reviews client investment account positions monthly to determine if a client's portfolio needs rebalancing. Core investments are reviewed quarterly. A client's portfolio design is reviewed when/if triggered by significant changes in personal circumstances, the general economy, or tax laws, not by market fluctuation.

ALLIANT WEALTH ADVISORS has one reviewer, John A. Frisch, CPA/PFS, CFP®, President. John A. Frisch performs reviewer services for all clients.

Each quarter, ALLIANT WEALTH ADVISORS provides clients with a written Quarterly Investment Review and a written Quarterly Account Statement which lists period performance, client holdings and transactions. ALLIANT WEALTH ADVISORS also provides clients with a written annual capital gains and loss report.

In addition, clients will receive monthly account statements from custodian, TD Ameritrade, as well as trade confirmations as they occur. Clients will annually receive Form 1099 from TD Ameritrade which should be used in conjunction with the annual capital gains and loss report received from ALLIANT WEALTH ADVISORS in completing client's annual IRS tax forms.

#### Item 14 – *Client Referrals and Other Compensation*

ALLIANT WEALTH ADVISORS does not provide investment advice or other advisory services for economic benefit to someone who is not a client.

ALLIANT WEALTH ADVISORS may directly or indirectly compensate Solicitors for client referrals. ALLIANT WEALTH ADVISORS agrees to pay any such Solicitor a cash referral fee of 33% of all gross revenues generated from ALLIANT WEALTH ADVISORS' asset management program for a period of one (1) year from the date of the initial fee billing. Referral fees payable to Solicitor shall be based on the value of the assets of the clients referred to and under the control of ALLIANT WEALTH ADVISORS.

#### Item 15 – *Custody*

It is ALLIANT WEALTH ADVISORS' intention to only have custody over client assets to the extent we request the custodian (TD Ameritrade) to deduct advisory fees directly from client accounts.

ALLIANT WEALTH ADVISORS sends information to the custodian (TD Ameritrade) including the amount of the advisory fee, the date and the specific manner in which the advisory fee was calculated. The custodian then deducts the advisory fee from the client's assets. The custodian sends a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of the advisory fees paid directly to ALLIANT WEALTH ADVISORS. Clients also receive a quarterly billing statement from ALLIANT WEALTH ADVISORS.

It is the client's responsibility to verify the accuracy of the fee calculation. The custodian (TD Ameritrade) will not determine whether the fee is properly calculated. The client

agreement authorizes ALLIANT WEALTH ADVISORS to deduct advisory fees directly from the client's account at the custodian (TD Ameritrade). With the exception of the ability to debit client account for advisory fees, ALLIANT WEALTH ADVISORS does not and will not have custody of clients' funds or securities. Client assets shall be held in the custody of a bank, trust company or brokerage firm agreed upon by the client and ALLIANT WEALTH ADVISORS.

ALLIANT WEALTH ADVISORS urges clients to carefully review brokerage statements received and compare such official custodial records to the account statements provided by ALLIANT WEALTH ADVISORS. ALLIANT WEALTH ADVISORS' statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### Item 16 – Investment Discretion

ALLIANT WEALTH ADVISORS usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. A Limited Power of Attorney is obtained from each client allowing ALLIANT WEALTH ADVISORS to access client account information and execute trades on client's behalf. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, ALLIANT WEALTH ADVISORS observes the investment policies, limitations and restrictions of the clients for which it advises.

Investment guidelines and restrictions must be provided to ALLIANT WEALTH ADVISORS in writing.

### Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, ALLIANT WEALTH ADVISORS does not have any authority to and does not vote proxies on behalf of advisory clients and does not provide advice to clients about how to vote proxies. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios and will be required to ensure that proxy materials are sent directly to them. If any proxy materials are received on behalf of client accounts, they are sent directly to the client or a designated representative of the client who is responsible for voting the proxy.

## Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about ALLIANT WEALTH ADVISORS' financial condition. ALLIANT WEALTH ADVISORS 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.

## Item 19 – Requirements for State-Registered Advisers

ALLIANT WEALTH ADVISORS has one principal executive officer/management person, John A. Frisch, CPA/PFS, CFP®. (Also see ADV Part 2B)

Mr. Frisch was born in 1962. He graduated from Geneva College in Beaver Falls, PA in 1984 with a BS/BA degree in Accounting/Info Systems.

John A. Frisch's business background has been:

- President of Millennium Capital Management Corp. d/b/a Alliant Wealth Advisors, a Registered Investment Advisory firm from 2000 to present
- Chief Financial Officer of Computer World Services, Corp., IT Consulting Business from 2000 – present.
- President of Frisch, Ambrosiano, & Kontos, P.C. and accounting firm from 1995 to 2004.
- Owner of John A. Frisch, CPA, PC, an Accounting and Registered Investment Advisory firm from 1995-2000.
- Financial & Operations Principal for Voss & Co., a Broker/Dealer from 1992-2002.
- Registered Representative for Aegis Capital Corp., a Broker/Dealer from 2003-2004.

Mr. Frisch's Professional Designations include:

- Certified Public Accountant - Maryland - August 1986
- Certified Public Accountant - Virginia - April 1996
- Certified Financial Planner - Certified Financial Planner Board of Standards - September 1996
- Personal Financial Specialist - AICPA – 2004

The minimum qualifications required for a CFP designation include the following:

- A bachelor's degree (or higher) from an accredited college or university, and
- Three years of full-time personal financial planning experience
- Candidates must complete a CFP-board registered program or hold one of the following licenses: CPA, ChFC, Chartered Life Underwriter (CLU), DFA, Ph.D. in business or economics, Doctor of Business Administration, or an attorney's license
- Candidates must pass a CFP Certification Examination
- Continuing Education Requirements are 30 hours every two years

The minimum qualifications required for a CPA designation include the following:

- At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA)
- Successful passing of the Uniform CPA Examination
- Continuing Education Requirements include completion of 40 hours of continuing professional education each year to maintain a CPA license (varies by state)

The minimum qualifications required for a PFS designation include the following:

- Candidate must be a member of the AICPA (American Institute of CPA's).
- Candidate must hold an unrevoked CPA certificate issued by a state authority.
- Candidate must have at least two years of full-time business personal financial planning experience or 3000 hours equivalent experience within the five-year period preceding the date of the PFS application.
- Candidate must have a minimum of 80 hours of personal financial planning education within the five-year period preceding the date of the PFS application.
- Candidate must take and pass a Final Certification Exam.
- Candidate must take 60 hours of continuing professional education every three years related to the personal financial planning body of knowledge.

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**Item 1- Cover Page**

**Brochure Supplement** (Part 2B of Form ADV)

Supervisor and Supervised Person:

JOHN A. FRISCH

ALLIANT WEALTH ADVISORS

4008 Genesee Place, Suite 201, Woodbridge, VA 22192

(703) 878-9050

March 25, 2011

This Brochure Supplement provides information about JOHN A. FRISCH that supplements the ALLIANT WEALTH ADVISORS' Brochure. You should have received a copy of that Brochure. Please contact John A. Frisch if you did not receive ALLIANT WEALTH ADVISORS' Brochure or if you have any questions about the contents of this supplement. Mr. Frisch may be contacted via phone (703) 878-9050 or email: [jfrisch@alliantwealthadvisors.com](mailto:jfrisch@alliantwealthadvisors.com). The Brochure is also available on ALLIANT WEALTH ADVISORS' website [www.alliantwealthadvisors.com](http://www.alliantwealthadvisors.com).

Additional information about JOHN A. FRISCH is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Item 2- Educational Background and Business Experience**

John A. Frisch, CPA/PFS, CFP® was born in 1962. He graduated from Geneva College in Beaver Falls, PA in 1984 with a BS/BA degree in Accounting/Info Systems.

John A. Frisch's business background has been:

- President of Millennium Capital Management Corp. d/b/a Alliant Wealth Advisors, a Registered Investment Advisory firm from 2000 to present
- Chief Financial Officer of Computer World Services, Corp., IT Consulting Business from 2000 – present
- President of Frisch, Ambrosiano, & Kontos, P.C. and accounting firm from 1995 to 2004
- Owner of John A. Frisch, CPA, PC, an Accounting and Registered Investment Advisory firm from 1995-2000
- Financial & Operations Principal for Voss & Co., a Broker/Dealer from 1992-2002
- Registered Representative for Aegis Capital Corp., a Broker/Dealer from 2003-2004

Mr. Frisch's Professional Designations include:

- Certified Public Accountant (CPA)- Maryland - August 1986
- Certified Public Accountant (CPA)- Virginia - April 1996
- Certified Financial Planner (CFP) - Certified Financial Planner Board of Standards - September 1996
- Personal Financial Specialist (PFS)- AICPA – 2004

The minimum qualifications required for a CFP designation include the following:

- A bachelor's degree (or higher) from an accredited college or university, and
- Three years of full-time personal financial planning experience
- Candidates must complete a CFP-board registered program or hold one of the following licenses: CPA, ChFC, Chartered Life Underwriter (CLU), DFA, Ph.D. in business or economics, Doctor of Business Administration, or an attorney's license
- Candidates must pass a CFP Certification Examination
- Continuing Education Requirements are 30 hours every two years



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The minimum qualifications required for a CPA designation include the following:

- At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA)
- Successful passing of the Uniform CPA Examination;
- Continuing Education Requirements include completion of 40 hours of continuing professional education each year to maintain a CPA license (varies by state)

The minimum qualifications required for a PFS designation include the following:

- Candidate must be a member of the AICPA (American Institute of CPA's).
- Candidate must hold an unrevoked CPA certificate issued by a state authority.
- Candidate must have at least two years of full-time business personal financial planning experience or 3000 hours equivalent experience within the five-year period preceding the date of the PFS application.
- Candidate must have a minimum of 80 hours of personal financial planning education within the five-year period preceding the date of the PFS application.
- Candidate must take and pass a Final Certification Exam.
- Candidate must take 60 hours of continuing professional education every three years related to the personal financial planning body of knowledge.

### **Item 3- 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 each supervised person providing investment advice. John A Frisch has no information applicable to this Item.

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#### **Item 4- Other Business Activities**

John A. Frisch is the Chief Financial Officer (CFO) of Computer World Services Corp (since December 2000). Computer World Services Corp (CWS) is not investment related; its business is IT Engineering products and services.

#### **Item 5- Additional Compensation**

Only clients provide an economic benefit to John A Frisch for providing advisory services.

#### **Item 6 - Supervision**

ALLIANT WEALTH ADVISORS has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things.

John A. Frisch acknowledges the terms of the Code of Ethics annually, or as amended.

John A. Frisch, President is the only supervised person named in this Form ADV Part 2 Investment Adviser Brochure supplement. John A. Frisch may be reached at (703) 878-9050.

#### **Item 7- Requirements for State-Registered Advisers**

Registered investment advisers are required to disclose all material facts regarding the following:

- Involvement of an award or being found liable in an arbitration claim alleging damages in excess of \$2,500, or
- Involvement of an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

John A. Frisch has no information applicable to this Item.