

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

**CONSOLIDATED FINANCIAL MANAGEMENT GROUP, LLC  
CFMG**

5850 Venture Dr.

Ste A

Dublin, OH 43017

(614) 932-0000

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

12/31/2010

This brochure provides information about the qualifications and business practices of Consolidated Financial Management Group, LLC. (CFMG). If you have any questions about the contents of this brochure, please contact Andrew Roseberry, Member & Chief Compliance Officer at (614) 932-0000. 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 Consolidated Financial Management Group, LLC (CFMG) also is available on the SEC website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). Searches may be done using the CFMG CRD # 119695.

Item 2 Material Changes

There are no material changes from the Brochure dated 12/31/2009

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#### Item 4 Advisory Business

A. CONSOLIDATED FINANCIAL MANAGEMENT GROUP, LLC (CFMG) was founded in September of 1998.

The principal owners are:

- Mark Curry, CFP™
- Eddie Bell, CFP™
- Andy Roseberry, CFP™
- Andy Bell, CFP™
- The Wiseman Agency

#### B. INVESTMENT SERVICES

CFMG offers a combination of the following advisory services, where appropriate, to individuals, pension and profit sharing plans, trusts, estates or charitable organizations and corporations or other business entities:

##### PORTFOLIO MANAGEMENT:

CFMG provides continuous advice to a client regarding investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, CFMG develops a client's personal investment policy and creates and manages a portfolio based on that policy. CFMG will manage advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).

CFMG will create a portfolio consisting of one or all of the following: individual equities, bonds, other investment products, and mutual funds. CFMG will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. The mutual funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf. Clients will retain individual ownership of all securities.

##### FINANCIAL PLANNING:

CFMG also provides advice in the form of a financial plan. Clients purchasing this service will 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. CFMG 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.

CFMG 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, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, CFMG 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.

As individuals of CFMG are registered as representatives of a broker dealer and as agents of various insurance agencies/companies, recommendations made in financial plans are typically limited to only those products offered by these agencies and companies. If a product is not offered through these companies, other such companies offering the products will be recommended.

#### CONSULTING:

Clients can also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, reviewing a client's existing portfolio, or any other specific topic. CFMG also provides specific consultation and administrative services regarding investment and financial concerns of the client.

Additionally, CFMG provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice.

As individuals of CFMG are registered as representatives of a broker dealer and as agents of various insurance agencies/companies, consulting recommendations are typically limited to only those products offered by these agencies and companies. If a product is not offered through these companies, other such companies offering the products will be recommended.

#### PENSION CONSULTING:

CFMG provides several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, CFMG will also offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Pension consulting services are comprised of four distinct services. Clients may choose to use any or all of these services.

#### Investment Policy Statement Preparation (hereinafter referred to as "IPS"):

CFMG will meet with the client (in person or over the telephone) to determine the client's investment needs and goals. CFMG will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.

#### Selection of Investment Vehicles and Money Managers:

CFMG will review various investments, consisting exclusively of mutual funds (both index and managed) to determine which of these investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the Investment Policy Statement.

CFMG may also perform management searches of various independent registered investment advisers on behalf of a client. Based on a client's IPS, CFMG will determine which independent adviser's portfolio management is appropriate for that client. The factors considered in making this determination include the amount of assets to be managed, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser.

Monitoring of Investment Performance and Performance of Money Managers:

Client investments and the independent money managers retained by the client will be monitored continuously based on the procedures and timing intervals delineated in the Investment Policy Statement. Although CFMG will not be involved in any way in the purchase or sale of these investments or the retention of these independent money managers, CFMG will supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.

Employee Communications:

For pension, profit sharing and 401(k) plan clients wherein there are individual accounts with participants exercising control over assets in their own account ("self-directed plans"), CFMG also provides quarterly educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by CFMG and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

As of 12/31/2010 CFMG had Assets Under Management (AUM) of:

Discretionary: \$37,409,000  
Non-Discretionary: \$83,591,000

Total: \$121,000,000

## Item 5 Fees and Compensation

### FEE SCHEDULE

#### PORTFOLIO MANAGEMENT:

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

Assets Under Management	Annual Fee (%)
\$0 - \$100,000	1.50%
\$100,001 - \$250,000	1.00%
\$250,001 - \$500,000	0.90%
\$500,001 - \$1,000,000	0.80%
\$1,000,001 - \$2,500,000	0.70%
Over \$2,500,000	negotiable

CFMG may group certain related client accounts for the purposes determining the annualized fee. There are no account minimums or minimum fees for portfolio management clients. Clients will be invoiced in arrears or have their account directly debited at the end of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account at the end of the previous quarter. CFMG will not directly debit any client account without receiving written authorization from the client.

#### FINANCIAL PLANNING/CONSULTING:

The fees for financial planning and consulting services will be charged in the following ways:

- As a fixed fee, typically ranging from \$500 to \$5,000; and/or
- On an hourly basis, ranging from \$100 to \$300 per hour.

If appropriate, an estimate for total hours will be determined at the start of the advisory relationship. A retainer may be requested upon completion of CFMG's fact-finding session with the client, however, advance payment will never exceed \$500 for work that will not be completed within six months. The balance will be due upon completion of the plan or consulting service.

CFMG's financial planning and/or consulting fee(s) will be determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client. There are no account or net worth minimums for financial planning and/or consulting clients.

If a financial planning/consulting client executes recommended securities transactions through associated persons of CFMG in their separate capacities as registered representatives of a broker dealer, these individuals will earn commissions which are separate and distinct from fees charged for advisory services. In some instances, depending on the size of the transaction, advisory fees will be discounted, at CFMG's discretion, for commissions earned. Commissions will not be credited towards future advisory fees. Notwithstanding the above, advisory fees will always be offset for commissions earned on securities transactions executed in pension, profit-sharing, 401k, IRA or other client accounts where to do otherwise would constitute a prohibited transaction under the provisions of ERISA or the Internal Revenue Code.

Further, if a financial planning/consulting client implements investment recommendations by engaging CFMG for portfolio management services, CFMG may, at its discretion, waive, discount, or adjust financial planning/consulting fees for portfolio management services fees.

## PENSION CONSULTING:

CFMG offers several fee options to pension consulting clients. CFMG may be compensated based on an annual percentage of plan assets for services involving ongoing reviews, and/or it may be compensated by an hourly fee or fixed fee.

The annual fee may range from 0.20% to 1.25% of plan assets depending on the services requested and the size of the plan. Plan sponsors will be invoiced in arrears at the end of each calendar quarter. Fees will be based upon the value of the plan at the end of the previous period (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance). The annual fee will typically be charged according to the following schedule:

Assets Under Management	Annual Fee (%)
\$0 - \$100,000	1.25%
\$100,001 - \$250,000	0.90%
\$250,001 - \$500,000	0.80%
\$500,001 - \$1,000,000	0.50%
\$1,000,001 - \$2,500,000	0.30%
Over \$2,500,000	0.20%

CFMG's hourly charges range from \$100 to \$300 per hour. A fixed fee may be quoted based on an estimate of hours for the services requested. CFMG may request a retainer for hourly and fixed fee arrangements. The amount of a requested retainer will never exceed the fee for services to be provided within the first six months of an engagement.

These different types of fees may also be combined as appropriate for the different types of services requested by the client. There are no account minimums or minimum fees for pension consulting clients.

Associated persons of CFMG may receive commissions for executing securities transactions, or 12b-1 distribution fees from the investment companies chosen by the plan sponsor. CFMG will provide full disclosure to plan sponsors regarding such commissions and fees. CFMG will offset any commissions or fees received by such associated persons from asset based advisory fees charged by CFMG for ongoing services. The receipt of such fees and their availability from different vendors may create conflicts of interest.

## GENERAL INFORMATION:

**Negotiability of Fees:** In certain rare circumstances, all fees may be negotiable.

**Fee Calculation:** The fee charged is calculated as described above and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (Section 205(a)(1) of the Advisers Act).

**Termination:** A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

**Other Fees and Expenses:** All fees paid to CFMG for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client



could invest in a mutual fund directly, without the services of CFMG. In that case, the client would not receive the services provided by CFMG which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by CFMG to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

In addition to CFMG's advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers. Such fees may include, but are not limited to, any transaction charges, fees for duplicate statements and transaction confirmations, and fees for electronic data feeds and reports.

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

CFMG does not use Performance-Based Fees at this time.

CFMG offers a combination of the following advisory services, where appropriate, to individuals, pension and profit sharing plans, trusts, estates or charitable organizations and corporations or other business entities:

**PORTFOLIO MANAGEMENT:**

CFMG provides continuous advice to a client regarding investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, CFMG develops a client's personal investment policy and creates and manages a portfolio based on that policy. CFMG will manage advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).

CFMG will create a portfolio consisting of one or all of the following: individual equities, bonds, other investment products, and mutual funds. CFMG will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. The mutual funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf. Clients will retain individual ownership of all securities.

**FINANCIAL PLANNING:**

CFMG also provides advice in the form of a financial plan. Clients purchasing this service will 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. CFMG 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.

CFMG 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, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, CFMG 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.

As individuals of CFMG are registered as representatives of a broker dealer and as agents of various insurance agencies/companies, recommendations made in financial plans are typically limited to only those products offered by these agencies and companies. If a product is not offered through these companies, other such companies offering the products will be recommended.

## CONSULTING:

Clients can also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, reviewing a client's existing portfolio, or any other specific topic. CFMG also provides specific consultation and administrative services regarding investment and financial concerns of the client.

Additionally, CFMG provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice.

As individuals of CFMG are registered as representatives of a broker dealer and as agents of various insurance agencies/companies, consulting recommendations are typically limited to only those products offered by these agencies and companies. If a product is not offered through these companies, other such companies offering the products will be recommended.

## PENSION CONSULTING:

CFMG provides several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, CFMG will also offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Pension consulting services are comprised of four distinct services. Clients may choose to use any or all of these services.

### Investment Policy Statement Preparation (hereinafter referred to as "IPS"):

CFMG will meet with the client (in person or over the telephone) to determine the client's investment needs and goals. CFMG will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.

### Selection of Investment Vehicles and Money Managers:

CFMG will review various investments, consisting exclusively of mutual funds (both index and managed) to determine which of these investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the Investment Policy Statement.

CFMG may also perform management searches of various independent registered investment advisers on behalf of a client. Based on a client's IPS, CFMG will determine which independent adviser's portfolio management is appropriate for that client. The factors considered in making this determination include the amount of assets to be managed, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser.

### Monitoring of Investment Performance and Performance of Money Managers:

Client investments and the independent money managers retained by the client will be monitored continuously based on the procedures and timing intervals delineated in the Investment Policy Statement. Although CFMG will not be involved in any way in the purchase or sale of these investments or the retention of these independent money managers, CFMG will supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.

Employee Communications:

For pension, profit sharing and 401(k) plan clients wherein there are individual accounts with participants exercising control over assets in their own account ("self-directed plans"), CFMG also provides quarterly educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by CFMG and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

## INVESTMENT STRATEGIES

When appropriate to the needs of the client, CFMG may recommend the use of various investment strategies including, but not limited to, short sales, margin transactions or option writing. Because some of these investment strategies may involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated tolerance for risk.

Item 9      Disciplinary Information

There is no Disciplinary history for any employee of CFMG

OTHER BUSINESS ACTIVITIES, FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS

CFMG, a limited liability company, is an SEC registered investment adviser. The Wiseman Agency an Ohio insurance agency, is a Member and owner of CFMG. Further, the Wiseman Agency from time to time may receive a percentage of the total fees generated from CFMG's portfolio management accounts. The Wiseman Agency may recommend CFMG to insurance clients in need of advisory services. CFMG may recommend both The Wiseman Agency and Consolidated Insurance Agency to advisory clients in need of insurance products and services. Insurance products and services provided by either The Wiseman Agency or Consolidated Insurance are separate and distinct from the advisory services of CFMG, and are provided for separate and typical compensation. No CFMG client is obligated to use either The Wiseman Agency or Consolidated Insurance for any insurance services. Certain Members and other associated persons of CFMG are separately licensed as registered representatives of Lincoln Investment Planning, a FINRA member broker dealer. Further, these Members and associated persons of CFMG may also be insurance agents or brokers for The Wiseman Agency, Consolidated Insurance and/or other insurance companies. As such, these individuals, in their separate capacities as registered representatives and/or insurance agents or brokers, will be able to effect securities transactions and/or purchase insurance and insurance-related investment products (insurance) for clients, for which they will receive separate and customary compensation. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.



## CODE OF ETHICS

CFMG has adopted a Code of Ethics which sets forth high ethical standards of business conduct that it requires of its employees, including compliance with applicable state and federal securities laws and regulations. CFMG's Code of Ethics stresses that no person it employs shall prefer his/her own interests to those of advisory clients and prohibits the use of material non-public information. CFMG's Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by CFMG's access persons. Among other things, CFMG's Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or in an initial public offering. CFMG's Code provides for oversight, enforcement and recordkeeping provisions. A copy of CFMG's Code of Ethics is available to all advisory clients and prospective advisory clients upon request to the Chief Compliance Officer at CFMG's principal office address.

**BROKERAGE RECOMMENDATION - DIRECTED BROKERAGE PORTFOLIO MANAGEMENT:**

As CFMG does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct CFMG as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that CFMG will not have authority to negotiate commissions among various brokers or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to the client and those charged to other clients.

For clients in need of brokerage or custodial services, and depending on client circumstances and needs, CFMG may recommend the use of one of several FINRA member broker dealers including, Charles Schwab & Co., Inc. ("Schwab") and Lincoln Investment Planning, provided that such recommendations are consistent with CFMG's fiduciary duty to the client. CFMG clients must evaluate these brokers before opening an account. The factors considered by CFMG when making this recommendation are the broker's ability to provide professional services, CFMG's experience with the broker, the broker's reputation, and the broker's quality of execution services and costs of such services, among other factors. Clients are not under any obligation to effect trades through any recommended broker.

Clients may request that brokerage transactions be directed to a particular broker or dealer. However, if CFMG believes that the use of that broker dealer would hinder CFMG in meeting its fiduciary obligations, CFMG will not be able to accept the account. Further, as associated persons of CFMG are separately registered as representatives of Lincoln Investment Planning, Lincoln Investment Planning is required to supervise their securities trading activities. If Lincoln Investment Planning believes that the use of that broker dealer would hinder Lincoln Investment Planning in meeting its supervisory obligations, CFMG will not be able to accept the account.

Clients should note that CFMG participates in the Schwab Institutional ("SI") services program offered to independent investment advisers by Schwab. As part of the SI Program, CFMG receives certain benefits that it would not receive if it did not offer investment advice to clients.

**FINANCIAL PLANNING/CONSULTING:**

As noted above, the associated persons of CFMG are separately registered as representatives of Lincoln Investment Planning, a FINRA member broker dealer. In general, CFMG will recommend the use of Lincoln Investment Planning and these individuals to clients for implementation of financial planning and consulting recommendations, provided that this recommendation is consistent with CFMG's fiduciary duty to the client. Any commissions or other compensation received from the implementation of financial planning and/or consulting recommendations are separate and distinct from CFMG's advisory fee. No financial planning or consulting client is obligated to use GAA to implement any recommended transactions.

Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through these individuals, in their separate capacities as registered representatives or insurance agents/brokers.

**PENSION CONSULTING:**

CFMG does not arrange for the execution of securities transactions for pension plans as a part of this service. The client is responsible for the implementation of securities transactions for these accounts.

**ACCOUNT REVIEWS AND REPORTS PORTFOLIO MANAGEMENT:**

**Reviews:** While the underlying securities within portfolio management accounts are continuously monitored, these accounts are reviewed at least quarterly by an investment adviser representative of CFMG. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

**Reports:** Client's broker-dealer and/or custodian will provide clients with monthly statements summarizing account performance, balances and holdings as well as confirmations of transactions. CFMG will provide clients with additional reports as contracted for at the inception of the advisory relationship.

**FINANCIAL PLANNING/CONSULTING:**

**Reviews:** These client accounts will be reviewed as contracted for at the inception of the advisory relationship.

**Reports:** Financial planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for. Consulting services clients will receive reports as contracted for at the inception of the advisory relationship.

**PENSION CONSULTING:**

**Reviews:** These client accounts will be reviewed as contracted for at the inception of the advisory relationship and will typically depend on the type and scope of services provided to the client.

**Reports:** These client accounts will receive reports as contracted for at the inception of the advisory relationship.

#### **ADDITIONAL COMPENSATION**

CFMG, its Members and/or associated persons may receive commissions and incentive awards for the sale/recommendation/introduction of insurance products to clients. These Members and associated persons of CFMG may also receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies. The receipt of this compensation may affect CFMG's judgment in recommending products to its clients.

CFMG participates in Charles Schwab & Co., Inc.'s ("Schwab"), Schwab Institutional ("SI") service program. While there is no direct linkage between the investment advice given and participation in the SI program, economic benefits are received which would not be received if CFMG did not give investment advice to clients. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving SI participants exclusively; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; ability to have investment advisory fees deducted directly from client account; access, for a fee, to an electronic communication network for client order entry and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors. Additional benefits received through participation in the SI program may depend upon the amount of transactions directed to, or amount of assets custodied by, Schwab.

CFMG has entered into arrangements to compensate persons (defined as a natural person or a company) who act as "solicitors" for CFMG as defined by the Securities and Exchange Commission pursuant to rule 206(4)-3 of the Investment Advisors Act of 1940. These "solicitors" have signed solicitors agreements on file with CFMG. All clients referred to CFMG via a "solicitor" are required to sign a "Solicitor's Disclosure" letter that outlines the arrangement and compensation between CFMG and the "solicitor."

Item 15      *Custody*

CFMG does not maintain Custody of client assets at this time.

#### INVESTMENT DISCRETION

For clients granting CFMG discretionary authority to determine which securities and the amounts of securities that are to be bought or sold for the client's account(s), CFMG requests that such authority be granted in writing. Should the client wish to impose reasonable limitations on this discretionary authority, such limitations shall be included in this written authority statement. Clients may change/amend these limitations as desired. Such amendments shall be submitted in writing.

Advisory clients who elect not to grant such discretionary authority to CFMG are advised that trades in their accounts will typically be executed subsequent to trades effected in discretionary accounts due to the time involved in obtaining the requisite client approval. Consequently, these clients may not participate in blocked trades and there may be a difference in the price paid per share of a given security and the commission rates paid by these clients as compared to other clients.

Item 17      Voting *Client* Securities

Class Actions, Bankruptcies and other Legal Proceedings:

CFMG will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are 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 CFMG to transmit copies of class action notices to the client or a third party. Upon such direction, CFMG will make commercially reasonable efforts to forward such notices in a timely manner.

Proxy Disclosure:

As a matter of firm policy and practice, CFMG 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, CFMG may provide advice to clients regarding the clients' voting of proxies.

Item 18 Financial Information

Financial disclosures are not required by CFMG



## EDUCATION AND BUSINESS STANDARDS

Advisory persons associated with CFMG must possess, minimally, a bachelor's degree from an accredited university, a professional designation of Certified Financial Planner (or have begun work on such a designation), the FINRA Series 7 license and/or any other required licensure. CFMG also puts significant emphasis on an individual's experience in business, finance, investment analysis and related fields.

## EDUCATION AND BUSINESS BACKGROUND

### EDWARD STEELE BELL

Born: 1972

#### Education:

- 1997-1998: College for Financial Planning (Certified Financial Planner)
- 1990-1994: Miami University (B.A., Accounting, Decision Sciences)

#### Business Background:

- 1998-Present: Consolidated Financial Management Group, LLC, Financial

#### Planner and Member

- 1998-Present: Consolidated Insurance, Agent
- 2010-Present: Lincoln Investment Planning, Registered Representative
- 2001-2010: Great American Advisors, Inc., Registered Representative
- 1998-1999: LPL Financial Corporation, Registered Representative
- 1995-1998: Olde Discount Corporation, Registered Representative
- 1992-1995: Consolidated Insurance Agency, Inc., Appraiser

#### Examinations and Professional Designations:

- 1998: Certified Financial Planner (CFP), granted by the CFP Board of Standards
- 2006: Chartered Financial Consultant (ChFC), granted by the American College
- 1995: NASAA Series 63, Uniform Securities Agent State Law Examination
- 1995: NASD Series 7, General Securities Representative Examination

## ANDREW TODD ROSEBERRY

Born: 1972

### Education:

- 2008-2009: Ohio University (Masters of Financial Economics)
- 1997-1998: College for Financial Planning (Certified Financial Planner)
- 1992-1994: Mount Vernon Nazarene College (B.A., Business Administration, Biology)
- 1990-1992: Miami University

### Business Background:

- 1998-Present: Consolidated Financial Management Group, LLC, Financial

### Planner and Member

- 1998-Present: Consolidated Insurance, Agent
- 2010-Present: Lincoln Investment Planning, Registered Representative
- 2001-2010: Great American Advisors, Inc., Registered Representative
- 1998-2001: LPL Financial Corporation, Registered Representative
- 1995-1998: Olde Discount Corporation, Registered Representative

### Examinations and Professional Designations:

- 1998: Certified Financial Planner (CFP), granted by the CFP Board of

### Standards

- 1998: NASD Series 24, General Securities Principal Examination
- 1997: NASD Series 8, General Securities Sales Supervisor Examination
- 1995: NASAA Series 63, Uniform Securities Agent State Law Examination
- 1995: NASD Series 7, General Securities Representative Examination
- 1995: NASD Series 52, Municipal Securities Representative Examination

## STEVEN ARTHUR SVETLICK

Born: 1971

### Education:

- 1997-Present: College for Financial Planning (Certified Financial Planner Candidate)
- 1990-1994: Olivet Nazarene University (B.A., Political Science)

### Business Background:

- 1998-Present: Consolidated Financial Management Group, LLC, Financial

### Advisor

- 2010-Present: Lincoln Investment Planning, Registered Representative
- 2001-2010: Great American Advisors, Inc., Registered Representative
- 1998-2001: LPL Financial Corporation, Registered Representative
- 1998: Legacy Financial Services, Inc., Registered Representative
- 1996-1998: Senior Benefits Information Center, Advisor/Insurance Sales
- 1995-1996: Olde Discount Corporation, Registered Representative

### Examinations and Professional Designations:

- 1995: NASAA Series 63, Uniform Securities Agent State Law Examination
- 1995: NASD Series 7, General Securities Representative Examination
- 1995: NASD Series 52, Municipal Securities Representative Examination

## JEFFREY RYAN BELL

Born: 1977

### Education:

- 2006-Present: College for Financial Planning (Certified Financial Planner Candidate)
- 1995-1999: The Ohio State University (B.A., Business Administration, Finance)

### Business Background:

- 2006-Present: Consolidated Financial Management Group, LLC, Financial Advisor
- 2006-Present: Consolidated Insurance, Agent
- 2010-Present: Lincoln Investment Planning, Registered Representative
- 2006-2010: Great American Advisors, Inc., Registered Representative
- 2002-2006: Nationwide Investment Services Corporation, Manager-401(k) sales desk and Registered Representative
- 2000-2002: H&R Block Financial Advisors, Inc., Registered Representative and Financial Advisor
- 1999-2000: National City Bank, Branch Assistance

### Examinations and Professional Designations:

- 2004: Accredited Investment Fiduciary Auditor (AIFA), Center for Fiduciary Studies
- 2005: Chartered Retirement Plan Specialist (CRPS), College of Financial Planning
- 2001: NASAA Series 65, Uniform Securities Agent State Law Examination
- 2000: NASAA Series 63, Uniform Securities Agent State Law Examination
- 2000: NASD Series 6, Investment Company and Variable Contracts Products Representative Examination
- 2000: NASD Series 7, General Securities Representative Examination

## JAMES MARK CURRY

Born: 1958

### Education:

- 1985-1988: College for Financial Planning - CFP™
- 1976-1981: The Ohio State University, Bachelor of Science in Business Administration

### Business Background:

- 1998-Present: Consolidated Financial Management Group, LLC, Financial Advisor
- 1984-Present: The Wiseman Agency, Agent-Life, Health and Group Insurance Department
- 2010-Present: Lincoln Investment Planning, Registered Representative
- 2002-2010: Great American Advisors, Inc., Registered Representative
- 1986-2002, The Lincoln National Life Insurance Company, Registered Representative
- 1986-2002, The Lincoln Financial Advisors Corporation, Registered Representative

### Examinations and Professional Designations:

- 1988: Certified Financial Planner (CFP), granted by the CFP Board of Standards
- 1988: NASAA Series 63, Uniform Securities Agent State Law Examination
- 1986: NASD Series 6, Investment Company and Variable Contracts Products Representative Examination