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**FORM ADV PART 2
BROCHURE**

This brochure provides information about the qualifications and business practices of Resource Financial Group, Ltd. If you have any questions about the contents of this brochure, please contact us at 847-256-7495 and/or peterm@rfgltd.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Resource Financial Group, Ltd. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Resource Financial Group, Ltd. is 119833.

Resource Financial Group, Ltd. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Table of Contents

<i>Advisory Business.....</i>	<i>1</i>
<i>Fees and Compensation</i>	<i>4</i>
<i>Performance-Based Fees and Side-By-Side Management</i>	<i>7</i>
<i>Types of Clients.....</i>	<i>8</i>
<i>Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>9</i>
<i>Disciplinary Information.....</i>	<i>11</i>
<i>Other Financial Industry Activities and Affiliations</i>	<i>13</i>
<i>Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</i>	<i>14</i>
<i>Brokerage Practices</i>	<i>16</i>
<i>Review of Accounts.....</i>	<i>18</i>
<i>Client Referrals and Other Compensation.....</i>	<i>19</i>
<i>Custody.....</i>	<i>20</i>
<i>Investment Discretion</i>	<i>21</i>
<i>Voting Client Securities.....</i>	<i>22</i>
<i>Financial Information.....</i>	<i>23</i>
<i>Requirements for State-Registered Advisers.....</i>	<i>24</i>

Advisory Business

Form ADV Part 2A, Item 4

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Describe your advisory firm, including how long you have been in business. Identify your principal owner(s).

Notes: (1) For purposes of this item, your principal owners include the persons you list as owning 25% or more of your firm on Schedule A of Part 1A of Form ADV (Ownership Codes C, D or E). (2) If you are a publicly held company without a 25% shareholder, simply disclose that you are publicly held. (3) If an individual or company owns 25% or more of your firm through subsidiaries, you must identify the individual or parent company and intermediate subsidiaries. If you are an SEC-registered adviser, you must identify intermediate subsidiaries that are publicly held, but not other intermediate subsidiaries. If you are a state-registered adviser, you must identify all intermediate subsidiaries.

Resource Financial Group, Ltd. ("Adviser" or "<RIA>") is an SEC Registered Investment Adviser founded in November 1996. Peter M. Maris is the sole Principal of Resource Financial Group, Ltd. Peter is the only shareholder of Resource Financial Group, Ltd., with ownership of 100% of the company.

Adviser offers financial planning and investment advisory services to its clients ("Client(s)"). Such services are offered through its Investment Adviser Representatives ("Advisory Representatives").

Separate and apart from their registration as Advisory Representatives of Adviser, the Advisory Representatives are also Registered Representatives of Securities Service Network, Inc. ("SSN"). SSN is a member of the Financial Industry Regulatory Authority and various other regulatory bodies. SSN does not provide any investment advisory services in conjunction with, or as part of, the financial planning and investment advisory services provided by Adviser.

LIMITATIONS: Since Advisory Representatives are affiliated with a broker-dealer and licensed as agents/brokers of various insurance companies, recommendations made in financial plans are limited to only those products and services offered or approved by these companies.

B. Describe the types of advisory services you offer. If you hold yourself out as specializing in a particular type of advisory service, such as financial planning, quantitative analysis, or market timing, explain the nature of that service in greater detail. If you provide investment advice only with respect to limited types of investments, explain the type of investment advice you offer, and disclose that your advice is limited to those types of investments.

DESCRIPTION OF SERVICES PROVIDED

Provision of Continuous Management and Supervisory Services

The Adviser provides investment supervisory services, defined as giving continuous advice to Client, based upon the individual needs of the client. Adviser creates a client profile or investment policy through personal discussions with each Client, in which goals and objectives based on a Client's particular circumstances are established. The Adviser designs each portfolio to meet a particular investment goal, which the Advisory Representative has determined to be suitable to the Client's circumstances. Once the appropriate portfolio has been determined, the portfolio will be continuously managed based on the Client's individual needs. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. The Adviser will provide such continuous advisory services on a discretionary and non-discretionary basis. Account supervision will be guided by the stated objectives of the Client (i.e. maximum capital appreciation, growth, income, or growth and income). Standing agreements between Adviser and the Client to maintain prior agreed upon static reallocation will not be considered use of discretion by an Advisory Representative. Advisory Representative will create a portfolio, consisting of individual stocks or bonds; no-load funds, (funds with no front-end or deferred sales charges and whose total charges against net assets for sales related expenses and or services do not exceed 0.25%); load-waived funds (front-end commissions will not be charged); and, front-end load fee exclusion funds for mutual funds bought prior to engaging the

Adviser's services (advisory fees will not be charged for a period of two years from) the date the sales charge was earned by Advisor). Such portfolio may also consist of variable life and/or variable annuity products which the Advisory Representative sold the Client, on a full commission basis, in his/her capacity as a Registered Representative of SSN.

The Adviser may select mutual funds on the basis of any or all of the following criteria: performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives, management style and philosophy; and, the fund's management fee structure. Each Client's individual needs and circumstances will determine initial portfolio weighting between and among funds and market sectors. Client will have the opportunity to place restrictions on the types of investments made. Client will retain individual ownership of all securities.

When appropriate to the needs of the Client, the Advisory Representative may recommend the use of short-term trading (securities sold within 30 days of purchase), the use of margin or covered call option writing. Because these investment strategies bear a certain degree of risk, they will only be recommended when consistent with the Client's stated risk tolerance and investment objectives.

Approximately 65% of total advisory billings come from these services.

Portfolio Monitoring and Performance Appraisal

Adviser emphasizes personal client contact and interaction rather than continuous and regular account supervision. The Advisory Representative works with the Client to identify his/her investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement, among other things, Client's educational, home ownership and retirement funding goals and objectives. The Advisory Representative creates a portfolio, consisting of individual stocks or bonds; no-load funds, (funds with no front-end or deferred sales charges and whose total charges against net assets for sales related expenses and or services do not exceed 0.25%); load-waived funds (front-end commissions will not be charged); and, front-end load fee exclusion (advisory fees will not be charged for a period of two years from the date the sales charge was earned by Advisor) for mutual funds bought prior to engaging the Adviser's services. Such portfolios may also consist of variable life and/or variable annuity products which the Advisory Representative sold the Client, on a full commission basis, in his/her capacity as a Registered Representative of SSN.

Investment strategy will focus primarily on a long-term buy and hold approach as opposed to short-term trading. Each portfolio will be initially designed to meet (a) particular investment goal(s) which the Advisory Representative has determined to be suitable to the Client's circumstances. Once the appropriate portfolio has been determined, the Advisory Representative will review the portfolio two to six times per year and, if necessary, rebalance such portfolio, based upon the Client's individual needs, stated goals, and objectives. However, Client will have the opportunity to place restrictions on the types of investments to be held in the portfolio. Adviser's strategy, generally, will be to seek to meet Client's investment objectives while providing Client with access to the personal advisory services of its Advisory Representatives on at least an annual basis, or more often, depending upon prior agreement between Advisory Representative and Client. The Advisory Representatives do not attempt to manage short-term market fluctuations with active trading (market-timing/allocation, etc.) However, the Advisory Representative may reallocate the portfolio as necessitated by large-scale macro-economic changes in the securities markets.

Approximately 10% of total advisory billings come from these services.

Financial Planning Services

The Adviser, through its Advisory Representatives, provides a variety of financial planning services, principally advisory in nature, to individuals or families regarding the management of their financial resources, based upon an analysis of Client's needs. Generally, such financial planning services will involve preparing a financial plan for a Client based on the Client's financial circumstances and stated time horizon and investment objectives. The information used to analyze Client's needs will include, but not be limited to: present and anticipated assets and liabilities, including insurance, savings, investments, and anticipated retirement or other employee benefits.

The plan that the Adviser develops for a Client usually includes general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client obtain insurance or revise existing insurance coverage, establish an individual retirement account, increase or decrease funds held in savings accounts or invest funds in securities. The Advisory Representative may develop tax or estate plans for Client or refer Client to an accountant or attorney.

The Advisory Representative may also create a cash flow analysis or work with and advise Client as to the rearrangement of cash flow in order to fund certain long-term objectives such as buying a house, planning for college and/or retirement, etc.

Approximately 10% of total advisory billings come from these services.

Consulting Services

Clients can also receive advice on a more limited basis. This may include advice on only (an) isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. Resource Financial Group, Ltd. also provides specific consultation and administrative services regarding investment and financial concerns of the Client. Additionally, Resource Financial Group, Ltd. provides advice on non-securities matters. Generally this is in connection with the rendering of estate planning, insurance, and/or annuity advice.

Approximately 10% of total advisory billings come from these services.

Asset Allocation Services For External Pension, Profit Sharing, 401k and 403b Plan Assets

As part of a financial planning analysis and engagement, the Adviser and its Advisory Representatives assist Client in determining their investment goals and objectives; risk tolerance and retirement plan time horizons. The Adviser will then recommend an initial asset allocation. However, because such assets are held in custody outside of the control of SSN and the Adviser, the Client will be responsible for accepting and implementing the Adviser's recommendations. Further, the Adviser will neither provide *Continuous Management and Supervision* or *Portfolio Monitoring* services for such accounts nor receive ongoing, asset-based compensation. However, Clients will be able to engage the Adviser to conduct a review of such accounts on a periodic or annual basis for an hourly or fixed-fee.

Approximately 5% of total advisory billings come from these services.

C. Explain whether (and, if so, how) you tailor your advisory services to the individual needs of clients. Explain whether clients may impose restrictions on investing in certain securities or types of securities.

Investment advice is tailored for each individual client. During the establishment of each client's risk profile, advisor discusses what types of investment vehicles may be appropriate with client. Clients always maintain authority to impose restrictions on individual investments, or types of investments for their portfolios. Advisor works with clients to set up an investment portfolio that can help meet client's objectives, with their risk profile, and constrained to any client specific restrictions.

D. If you participate in wrap fee programs by providing portfolio management services, (1) describe the differences, if any, between how you manage wrap fee accounts and how you manage other accounts, and (2) explain that you receive a portion of the wrap fee for your services.

Adviser does not participate in a wrap fee program.

E. If you manage client assets, disclose the amount of client assets you manage on a discretionary basis and the amount of client assets you manage on a non-discretionary basis. Disclose the date "as of" which you calculated the amounts.

Note: Your method for computing the amount of "client assets you manage" can be different from the method for computing "assets under management" required for Item 5.F in Part 1A. However, if you choose to use a different method to compute "client assets you manage," you must keep documentation describing the method you use. The amount you disclose may be rounded to the nearest \$100,000. Your "as of" date must not be more than 90 days before the date you last updated your brochure in response to this Item 4.E.

Total Assets Under Management (As of 3-10-2011): \$123,412,570

Discretionary Assets Under Management (As of 3-10-2011): \$305,816

Non-Discretionary Assets Under Management (As of 3-10-2011): \$123,106,754

Fees and Compensation

Form ADV Part 2A, Item 5

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Describe how you are compensated for your advisory services. Provide your fee schedule. Disclose whether the fees are negotiable.

Note: If you are an SEC-registered adviser, you do not need to include this information in a brochure that is delivered only to qualified purchasers as defined in section 2(a)(51)(A) of the Investment Company Act of 1940.

Adviser offers the Resource Financial Group Ltd Portfolio Management Advisory Program ("Program") to suitable Clients who seek to maintain an advisory account of load waived and no-load mutual funds and other equity and debt securities. Program is offered as either discretionary, where the Adviser is authorized to manage all trading without seeking the Client's consent for each transaction, or non-discretionary, where the Adviser trades only after the Client approves each transaction.

The annual management fee for the Adviser's investment advisory services is negotiable. The Adviser provides each Client with a copy of the Investment Advisory Agreement. That agreement will describe in detail the investment advisory services offered as well as the fees. The annualized investment management fee is a percentage of assets in the account and will be charged according to the following schedule:

Schedule Of Program Fees

<u>Portfolio Value Breakpoints</u>	<u>Max Annual Advisory Fee</u>
\$ 0 – \$ 249,999	2.00%
\$ 250,000- \$499,999	2.00%
\$ 500,00 - \$999,999	2.00%
\$ 1,000,000 - 1,999,999	2.00%
\$ 2,000,000 +	2.00%

B. Describe whether you deduct fees from clients' assets or bill clients for fees incurred. If clients may select either method, disclose this fact. Explain how often you bill clients or deduct your fees.

The Fee will be paid quarterly in advance from the client's account. The Fee will be payable when the account is established, pro-rated for the first partial quarter, if applicable. Thereafter, the Fee will be payable on the first day of each calendar quarter based on the asset value of the account as of the last business day of the prior quarter. Additional deposits to the account are subject to the same fee procedures. The client also has the option of being billed directly.

C. Describe any other types of fees or expenses clients may pay in connection with your advisory services, such as custodian fees or mutual fund expenses. Disclose that clients will incur brokerage and other transaction costs, and direct clients to the section(s) of your brochure that discuss brokerage.

In addition to the Fee, the Client will be charged transaction fees, pursuant to a fixed schedule, for trade execution based upon the option chosen. These transaction charges are paid to NFS and are partially retained by NFS for its clearance and execution services. A portion of the transaction fee will be paid to SSN for its supervisory services. These transaction charges represent the only payment to SSN and NFS for their services. The transaction charges for execution and supervisory services will be described in detail in the Investment Advisory Agreement provided to Client. If the account is opened with securities previously purchased through SSN or the Adviser, SSN and/or the

Adviser may have already received commissions on the purchase. If the account is opened with cash proceeds from the sale of securities purchased through SSN or the Adviser, SSN and/or the Adviser may already have received commissions on the sale. The custodian, NFS, will charge the client \$35/year for custodial services in the qualified accounts; in addition, the custodian may also charge an annual fee of \$35 for each Alternative Investment holding held within a client's qualified account.

TRANSACTION CHARGES

No-Load Funds	\$0 to \$25
Load Funds	\$0 to \$25
Stocks*	Listed \$19 plus .02 per share; OTC \$27
Bonds*	\$45
Options*	\$28 plus \$1.50 per contract

*All stock, bond and option trades will incur an additional \$4.95 for confirmation charges.

D. If your clients either may or must pay your fees in advance, disclose this fact. Explain how a client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period. Explain how you will determine the amount of the refund.

The Advisory Fee is charged in advance at the beginning of the calendar quarter, based upon the fair market value of the assets in the portfolio as of the last business day of the prior quarter. When the Account is established, the initial Advisory Fee will be prorated for the first partial quarter, if applicable. Additional deposits to the Account are subject to the same fee procedures. No fee adjustments will be made for partial withdrawals and account depreciation.

Upon Client's written authorization, Advisory Fee will automatically be deducted from the Account. Client will be provided with an invoice setting forth the fee calculation and a quarterly statement reflecting deduction of the Advisory Fee.

Upon termination of the advisory contract, the client will be entitled to a pro rata refund of any pre-paid quarterly fee based upon the number of days remaining in the quarter after termination.

E. If you or any of your supervised persons accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds, disclose this fact and respond to Items 5.E.1, 5.E.2, 5.E.3 and 5.E.4.

1. Explain that this practice presents a conflict of interest and gives you or your supervised persons an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Describe generally how you address conflicts that arise, including your procedures for disclosing the conflicts to clients. If you primarily recommend mutual funds, disclose whether you will recommend "no-load" funds.

The adviser accepts compensation for the sale of mutual funds. A conflict of interest arises and gives the adviser an incentive to recommend investment products based on the compensation received rather than on client's needs. However, in the advisory accounts, the Advisory Representative will create a portfolio, consisting of individual stocks or bonds; no-load funds, (funds with no front-end or deferred sales charges and whose total charges against net assets for sales related expenses and or services do not exceed 0.25%); For load-waived funds (front-end commissions will not be charged); and, front-end load fee exclusion funds for mutual funds bought prior to engaging the Adviser's services, advisory fees will not be charged for a period of two years from the date the sales charge was earned by Advisor.

No advisory fee will be charged on products within the advisory accounts that paid a commission within the past 12 months.

Before the purchase of a load fund, the clients are advised in regards to the fees and features associated with the fund purchases. Adviser strongly encourages clients to carefully read prospectuses and consider the investment objectives, risks and charges and expenses of the investment company, prior to investing. The contract prospectus and the underlying fund prospectus contain this and other information

about the investment company.

The investment products will be offered to the client based upon the individual needs of the client, and not based on the compensation received from the mutual funds sales. Adviser will create a client profile or investment policy through personal discussions in which goals and objectives based on a Client's particular circumstances are established. Each portfolio will be designed to meet a particular investment goal, which the Advisory Representative has determined to be suitable to the Client's circumstances. Once the appropriate portfolio has been determined, the portfolio will be continuously managed based on the Client's individual needs. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. The Adviser will provide such continuous advisory services on a discretionary and non-discretionary basis. Account supervision will be guided by the stated objectives of the Client (i.e. maximum capital appreciation, growth, income, or growth and income). Standing agreements between Adviser and the Client to maintain prior agreed upon static reallocation will not be considered use of discretion by an Advisory Representative.

Non-Advisory accounts are not provided the same continuous advice as is offered in advisory accounts. Investments in non-advisory accounts are made on a commission basis, while selection of recommended investments is based on the objectives of each individual investor as determined by their investor profile. The use of load-based mutual funds is applied in non-advisory accounts when deemed to be in the interest of meeting the client's stated objectives.

Client will have the opportunity to place restrictions on the types of investments made in both advisory and non-advisory accounts.

Clients are under no obligation to accept recommendations by Adviser or authorize transactions through Adviser, related persons of Adviser, or SSN. Clients may be able to purchase recommended no-load mutual funds outside of the Adviser's program at little or no transaction cost and without the Adviser's advisory fees.

2. Explain that clients have the option to purchase investment products that you recommend through other brokers or agents that are not affiliated with you.

Clients have the option to purchase the investment products recommended through other brokers or agents not affiliated with Adviser.

3. If more than 50% of your revenue from advisory clients results from commissions and other compensation for the sale of investment products you recommend to your clients, including asset-based distribution fees from the sale of mutual funds, disclose that commissions provide your primary or, if applicable, your exclusive compensation.

This does not apply to the advisor, as the main revenue from advisory clients does not result from commissions or other compensation for the sale of investment products. Please see ADV part 2A Item 4 B for a complete breakdown of the advisory services offered and revenue percentages from each service type.

4. If you charge advisory fees in addition to commissions or markups, disclose whether you reduce your advisory fees to offset the commissions or markups.

Note: If you receive compensation in connection with the purchase or sale of securities, you should carefully consider the applicability of the broker-dealer registration requirements of the Securities Exchange Act of 1934 and any applicable state securities statutes.

Adviser does not charge advisory fees in addition to markups or commissions. No advisory fee will be charged on products within the advisory accounts that paid a commission within the past 12 months.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

If you or any of your supervised persons accepts performance-based fees – that is, fees based on a share of capital gains on or capital appreciation of the assets of a client (such as a client that is a hedge fund or other pooled investment vehicle) – disclose this fact. If you or any of your supervised persons manage both accounts that are charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee, disclose this fact. Explain the conflicts of interest that you or your supervised persons face by managing these accounts at the same time, including that you or your supervised persons have an incentive to favor accounts for which you or your supervised persons receive a performance-based fee, and describe generally how you address these conflicts.

Advisor does not accept performance-based fees. The advisory 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.

Types of Clients

Form ADV Part 2A, Item 7

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

Describe the types of clients to whom you generally provide investment advice, such as individuals, trusts, investment companies, or pension plans. If you have any requirements for opening or maintaining an account, such as a minimum account size, disclose the requirements.

Advisory Representative provides advisory services to individuals, pension and profit sharing plans, trusts, estate or charitable organizations, corporations or other business entities.

There is no minimum account size.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Describe the methods of analysis and investment strategies you use in formulating investment advice or managing assets. Explain that investing in securities involves risk of loss that clients should be prepared to bear.

Advisor first establishes an investor profile for each Client.

The profile identifies the financial characteristics of each investor, including but not limited to a breakdown of assets and liabilities, the composition of financial account types (taxable vs. tax-deferred), employment status, income and expense analysis, and federal and state tax status of each client.

The profile also identifies client goals (both financial and personal) to allow advisor and client to translate stated goals into objectives for the asset management process. The advisor reviews and clarifies the risk tolerance of each client during the development of the investor profile.

After the objectives have been determined, the advisor can evaluate the investor profile and identify any appropriate strategies to assist the client in meeting their stated objectives, within their specific risk tolerance.

Investment strategies are formulated after the investor profile and objective setting has been completed. All investment strategies are created to be specifically tailored to each individual client. Possible investment vehicles are only considered if they are believed to provide added value to the client in the asset management process. If appropriate for the client, a specific asset allocation is proposed, and a review of the risk characteristics of each asset class considered, along with all specific investments, is discussed with client prior to implementation of any investment plan.

Clients are informed that investing in securities involves risk of loss, and that each client must be prepared to bear a possible loss prior to any investment.

B. For each significant investment strategy or method of analysis you use, explain the material risks involved. If the method of analysis or strategy involves significant or unusual risks, discuss these risks in detail. If your primary strategy involves frequent trading of securities, explain how frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

All Investment strategies are evaluated by the Advisor, and an analysis of risk is performed at the investment strategy level, portfolio level, asset class level, and security level. Each investment strategy contains different risks including, but not limited to credit risk, liquidity risk, market risk, principal risk, risk of tax liability, and price risk. Risk of loss of principal is possible for any strategy that is entered into via a non-FDIC insured secondary market investment vehicle. Advisor is committed to proposing strategies that minimize costs from excessive trading of securities, unless it is prudent to do so to meet the unique objectives of the particular client.

Investment strategy will focus primarily on a long-term buy and hold approach as opposed to short-term trading. Each portfolio will be initially designed to meet (a) particular investment goal(s) which the Advisory Representative has determined to be suitable to the Client's circumstances. Once the appropriate portfolio has been determined, the Advisory Representative will review the portfolio two to six times per year and, if necessary, rebalance such portfolio, based upon the Client's individual needs, stated goals, and objectives. However, Client will have the opportunity to place restrictions on the types of investments to be held in the portfolio. Adviser's strategy, generally, will be to seek to meet Client's investment objectives while providing Client with access to the personal advisory services of its Advisory Representatives on at least an annual basis, or more often, depending upon prior agreement between Advisory Representative and Client. The Advisory Representatives will not attempt to manage short-term market fluctuations with active trading (market-timing/allocation, etc.) However, the Advisory Representative may reallocate the portfolio as necessitated by large-scale macro-economic changes in the securities markets.

C. If you recommend primarily a particular type of security, explain the material risks involved. If the type of security involves significant or unusual risks, discuss these risks in detail.

Advisor does not primarily recommend any particular security unless the security specifically meets the objectives of the Client, and is appropriate in terms of the risk profile of Client.

Disciplinary Information

Form ADV Part 2A, Item 9

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

If there are legal or disciplinary events that are material to a client's or prospective client's evaluation of your advisory business or the integrity of your management, disclose all material facts regarding those events.

Items 9.A, 9.B, and 9.C list specific legal and disciplinary events presumed to be material for this Item. If your advisory firm or a management person has been involved in one of these events, you must disclose it under this Item for ten years following the date of the event, unless (1) the event was resolved in your or the management person's favor, or was reversed, suspended or vacated, or (2) you have rebutted the presumption of materiality to determine that the event is not material (see Note below). For purposes of calculating this ten-year period, the "date" of an event is the date that the final order, judgment, or decree was entered, or the date that any rights of appeal from preliminary orders, judgments or decrees lapsed.

Items 9.A, 9.B, and 9.C do not contain an exclusive list of material disciplinary events. If your advisory firm or a management person has been involved in a legal or disciplinary event that is not listed in Items 9.A, 9.B, or 9.C, but nonetheless is material to a client's or prospective client's evaluation of your advisory business or the integrity of its management, you must disclose the event. Similarly, even if more than ten years have passed since the date of the event, you must disclose the event if it is so serious that it remains material to a client's or prospective client's evaluation.

Neither Resource Financial Group, Ltd., nor Mr. Peter M Maris, CFP has any event(s) to report regarding regulatory or legal disciplinary findings or actions.

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which your firm or a management person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

3. was found to have been involved in a violation of an investment-related statute or regulation; or

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which your firm or a management person

1. was found to have caused an investment-related business to lose its authorization to do business; or

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority

(a) denying, suspending, or revoking the authorization of your firm or a management person to act in an investment-related business;

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

(b) barring or suspending your firm's or a management person's association with an investment-related business;

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

(c) otherwise significantly limiting your firm's or a management person's investment-related activities; or

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

(d) imposing a civil money penalty of more than \$2,500 on your firm or a management person.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

C. A self-regulatory organization (SRO) proceeding in which your firm or a management person

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

1. was found to have caused an investment-related business to lose its authorization to do business; or

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership;

(ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Note: You may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, you are not required to disclose it. When you review a legal or disciplinary event involving your firm or a management person to determine whether it is appropriate to rebut the presumption of materiality, you should consider all of the following factors: (1) the proximity of the person involved in the disciplinary event to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If you conclude that the materiality presumption has been overcome, you must prepare and maintain a file memorandum of your determination in your records. See SEC rule 204-2(a)(14)(iii).

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. If you or any of your management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer, disclose this fact.

Peter M. Maris is a registered representative of broker dealer Securities Service Network.

B. If you or any of your management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, disclose this fact.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

C. Describe any relationship or arrangement that is material to your advisory business or to your clients that you or any of your management persons have with any related person listed below. Identify the related person and if the relationship or arrangement creates a material conflict of interest with clients, describe the nature of the conflict and how you address it.

1. broker-dealer, municipal securities dealer, or government securities dealer or broker
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
3. other investment adviser or financial planner
4. futures commission merchant, commodity pool operator, or commodity trading advisor
5. banking or thrift institution
6. accountant or accounting firm
7. lawyer or law firm
8. insurance company or agency
9. pension consultant
10. real estate broker or dealer
11. sponsor or syndicator of limited partnerships.

Adviser and RIA firm are not involved in any of the relationships mentioned above

D. If you recommend or select other investment advisers for your clients and you receive compensation directly or indirectly from those advisers that creates a material conflict of interest, or if you have other business relationships with those advisers that create a material conflict of interest, describe these practices and discuss the material conflicts of interest these practices create and how you address them.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

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

Form ADV Part 2A, Item 11

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. If you are an SEC-registered adviser, briefly describe your code of ethics adopted pursuant to SEC rule 204A-1 or similar state rules. Explain that you will provide a copy of your code of ethics to any client or prospective client upon request.

Clients can obtain a copy of our Code of Ethics upon request.

Code of Ethics

The Advisers Act imposes a fiduciary duty on investment advisors. As a fiduciary, RFG has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying this Code of Ethics and Personal Trading Policy, and represents the expected basis of all of our dealings with our clients.

A. Standards of Conduct

This Code of Ethics consists of the following core principles:

- (1) The interest of clients is placed ahead of the firm's or any employee's own investment interests.
- (2) Employees are expected to conduct their personal securities transactions in accordance with the Personal Trading Policy and will strive to avoid any actual or perceived conflict of interest with the client. Employees with questions regarding the appearance of a conflict with a client should consult with the President and/or the CCO before taking action that may result in an actual conflict.
- (3) Employees will not take inappropriate advantage of their position with the firm.
- (4) Employees are required to act in the best interest of each of our clients.
- (5) Employees are required to comply with federal securities laws (See Appendix A for a listing of federal securities laws). Strict adherence to this policy manual will assist the employee in complying with this important requirement.

B. Protection of Material Nonpublic Information

As more fully discussed within our Privacy Policy, employees are required to exercise diligence and care in maintaining and protecting our client's nonpublic, confidential information. Employees are also required to not divulge information regarding RFG's securities recommendations or client securities holdings to any individual outside of the firm, except:

- (1) As necessary to complete transactions or account changes (for example, communications with broker-dealers, clearing firms and custodians);
- (2) As necessary to maintain or service a client or his/her account (for example, communications with a client's accountant);
- (3) With various service providers providing administrative functions for RFG (such as our technology service provider), only after we have entered into a contractual agreement that prohibits the service provider from disclosing or using confidential information except as necessary to carry out its assigned responsibilities and only for that purpose; or
- (4) As permitted by law.

C. Personal Conduct

As noted above, employees are expected to conduct themselves with the utmost integrity and to avoid any actual or perceived conflict with our clients. In this spirit, the following are required of employees:

Employees are prohibited from receiving any gift, gratuity, hospitality or other offering of more than *de minimis* value from any person or entity doing business with RFG. This gift policy generally excludes items or events where the employee has reason to believe there is a legitimate business purpose.

(1) Annual Employee Acknowledgement

New employees must acknowledge they have read and they understand and agree to comply with this Code of Ethics and Personal Trading Policy. All employees are required to acknowledge as such annually in connection with the firm's annual policy manual acknowledgement process.

B. If you or a related person recommends to clients, or buys or sells for client accounts, securities in which you or a related person has a material financial interest, describe your practice and discuss the conflicts of interest it presents. Describe generally how you address conflicts that arise.

Examples: (1) You or a related person, as principal, buys securities from (or sells securities to) your clients; (2) you or a related person acts as general partner in a partnership in which you solicit client investments; or (3) you or a related person acts as an investment adviser to an investment company that you recommend to clients.

None of the 3 scenarios are applicable to Resource Financial Group, Ltd. or Peter M. Maris

C. If you or a related person invests in the same securities (or related securities, e.g., warrants, options or futures) that you or a related person recommends to clients, describe your practice and discuss the conflicts of interest this presents and generally how you address the conflicts that arise in connection with personal trading.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

D. If you or a related person recommends securities to clients, or buys or sells securities for client accounts, at or about the same time that you or a related person buys or sells the same securities for your own (or the related person's own) account, describe your practice and discuss the conflicts of interest it presents. Describe generally how you address conflicts that arise.

Note: The description required by Item 11.A may include information responsive to Item 11.B, C or D. If so, it is not necessary to make repeated disclosures of the same information. You do not have to provide disclosure in response to Item 11.B, 11.C, or 11.D with respect to securities that are not "reportable securities" under SEC rule 204A-1(e)(10) and similar state rules.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

Brokerage Practices

Form ADV Part 2A, Item 12

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Describe the factors that you consider in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

1. Research and Other Soft Dollar Benefits. If you receive research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions ("soft dollar benefits"), disclose your practices and discuss the conflicts of interest they create.

Note: Your disclosure and discussion must include all soft dollar benefits you receive, including, in the case of research, both proprietary research (created or developed by the broker-dealer) and research created or developed by a third party.

Clients in need of brokerage and/or custodial services will have Securities Service Network (SSN), in its capacity as a broker-dealer, recommended to them. Although no client is required to select SSN, or one of the approved clearing broker-dealers, for execution and custodial services, RFG will not be able to allow the client to participate in its investment advisory services if another broker-dealer is selected by the client. RFG does not have discretion to select the broker-dealer to use for transactions or to negotiate transaction costs.

As part of the Adviser's marketing process, there are instances where the adviser may receive marketing reimbursements from a Third Party in connection with a specific marketing event. In the event of such a situation, the relationship of the Third Party, and any reimbursement to Adviser for covered marketing expenses, is disclosed to clients up front. Adviser may also receive benefits from Third Parties in the form of research services or access. In event of such situations, all relationships to Third Parties and any benefits received are disclosed to clients.

a. Explain that when you use client brokerage commissions (or markups or markdowns) to obtain research or other products or services, you receive a benefit because you do not have to produce or pay for the research, products or services.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

b. Disclose that you may have an incentive to select or recommend a broker-dealer based on your interest in receiving the research or other products or services, rather than on your clients' interest in receiving most favorable execution.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris.

c. If you may cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up), disclose this fact.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

d. Disclose whether you use soft dollar benefits to service all of your clients' accounts or only those that paid for the benefits. Disclose whether you seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

e. Describe the types of products and services you or any of your related persons acquired with client brokerage commissions (or markups or markdowns) within your last fiscal year.

Note: This description must be specific enough for your clients to understand the types of products or services that you are acquiring and to permit them to evaluate possible conflicts of interest. Your description must be more detailed for products or services that do not qualify for the safe harbor in section 28(e) of the Securities Exchange Act of 1934, such as those services that do not aid in investment decision-making or trade execution. Merely disclosing that you obtain various research reports and products is not specific enough.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

f. Explain the procedures you used during your last fiscal year to direct client transactions to a particular broker-dealer in return for soft dollar benefits you received.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

2. Brokerage for Client Referrals. If you consider, in selecting or recommending broker-dealers, whether you or a related person receives client referrals from a broker-dealer or third party, disclose this practice and discuss the conflicts of interest it creates.

a. Disclose that you may have an incentive to select or recommend a broker-dealer based on your interest in receiving client referrals, rather than on your clients' interest in receiving most favorable execution.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

b. Explain the procedures you used during your last fiscal year to direct client transactions to a particular broker-dealer in return for client referrals.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

3. Directed Brokerage.

a. If you routinely recommend, request or require that a client direct you to execute transactions through a specified broker-dealer, describe your practice or policy. Explain that not all advisers require their clients to direct brokerage. If you and the broker-dealer are affiliates or have another economic relationship that creates a material conflict of interest, describe the relationship and discuss the conflicts of interest it presents. Explain that by directing brokerage you may be unable to achieve most favorable execution of client transactions, and that this practice may cost clients more money.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

b. If you permit a client to direct brokerage, describe your practice. If applicable, explain that you may be unable to achieve most favorable execution of client transactions. Explain that directing brokerage may cost clients more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because you may not be able to aggregate orders to reduce transaction costs, or the client may receive less favorable prices.

Note: If your clients only have directed brokerage arrangements subject to most favorable execution of client transactions, you do not need to respond to the last sentence of Item 12.A.3.a. or to the second or third sentences of Item 12.A.3.b.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

B. Discuss whether and under what conditions you aggregate the purchase or sale of securities for various client accounts. If you do not aggregate orders when you have the opportunity to do so, explain your practice and describe the costs to clients of not aggregating.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

Review of Accounts

Form ADV Part 2A, Item 13

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Indicate whether you periodically review client accounts or financial plans. If you do, describe the frequency and nature of the review, and the titles of the supervised persons who conduct the review.

Advisor reviews client accounts on a regular schedule, at a time interval no less than semi-annually, but in most cases, on a quarterly basis. A review of the asset allocation of client accounts is reviewed to ensure compliance with the investment plan in place for each client. Reviews of client accounts and financial plans may also be reviewed on the basis of client meetings, or any relevant changes to the client's investor profile that may dictate adjustments to the investment accounts, or financial plan.

B. If you review client accounts on other than a periodic basis, describe the factors that trigger a review.

The Advisor reviews client accounts on a regular basis, as described above. Additional client account or plan reviews can also be triggered by material changes to client's goals, status, or allocation requirements. These additional review parameters are determined in accordance with the specific needs of the client.

C. Describe the content and indicate the frequency of regular reports you provide to clients regarding their accounts. State whether these reports are written.

Reports are produced and provided to all investment advisory Clients on a minimum of an annual basis. The frequency of written reports provided to investment advisory clients will vary according to the preferences of each Client. Quarterly, and in some cases, monthly reports are provided to client, if requested.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. If someone who is not a client provides an economic benefit to you for providing investment advice or other advisory services to your clients, generally describe the arrangement, explain the conflicts of interest, and describe how you address the conflicts of interest. For purposes of this Item, economic benefits include any sales awards or other prizes.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

B. If you or a related person directly or indirectly compensates any person who is not your supervised person for client referrals, describe the arrangement and the compensation.

Note: If you compensate any person for client referrals, you should consider whether SEC rule 206(4)-3 or similar state rules regarding solicitation arrangements and/or state rules requiring registration of investment adviser representatives apply.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

Custody

Form ADV Part 2A, Item 15

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

If you have custody of client funds or securities and a qualified custodian sends quarterly, or more frequent, account statements directly to your clients, explain that clients will receive account statements from the broker-dealer, bank or other qualified custodian and that clients should carefully review those statements. If your clients also receive account statements from you, your explanation must include a statement urging clients to compare the account statements they receive from the qualified custodian with those they receive from you.

Resource Financial Group, Ltd./ Peter M. Maris does not have custody of Client funds / securities. Peter M. Maris is associated with

Securities Service Network (SSN) as a Registered Representative. SSN is a diversified financial services company engaged in the sale of specialized investment products and is a registered full service general securities broker-dealer with FINRA and various other regulatory bodies. Advisory Representative may recommend securities or insurance products offered by SSN. Client is under no obligation to purchase products recommend by Advisory Representative or to purchase products either through Advisory Representative or through SSN unless done in conjunction with an investment management program(s). Nationals Financial Services (NFS) provides all custodial and clearing services for the Portfolio Management Advisory Program Accounts. In no event will Adviser accept or maintain custody of the Client funds or securities for a Portfolio Management Advisory Program Account. Clients will receive monthly or quarterly statements from NFS, and they should review those statements carefully.

Investment Discretion

Form ADV Part 2A, Item 16

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

If you accept discretionary authority to manage securities accounts on behalf of clients, disclose this fact and describe any limitations clients may (or customarily do) place on this authority. Describe the procedures you follow before you assume this authority (e.g., execution of a power of attorney).

Adviser does not have the authority to determine, without obtaining discretionary authority, securities to be bought or sold; the amount of securities to be bought or sold; the broker or dealer to be used; or the commission rates to be paid. However, in order to meet its supervisory obligations, SSN requires that all investment advisory activities be conducted through SSN's clearing relationship with NFS. As a result, Adviser does not have the discretion to choose the broker-dealer or commission rates to be paid. Adviser reasonably believes that NFS's blend of execution services, commission and transaction costs as well as professionalism will allow Adviser to obtain best execution and competitive prices. However, Client should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through Advisory Representative in his/her separate capacity as a Registered Representative of SSN or as an independent insurance agent.

Client understands and agrees that Client retains the right to vote all proxies which are solicited for securities held in the Account. Adviser and Advisory Representative are hereby expressly precluded from voting proxies for securities held in the Account and will not be required to take any action or render advice with respect to the voting of proxies.

Should the client choose to, Resource Financial Group, Ltd. may take discretion of a client's account. Discretion will be limited to the selection of investments in the account as well as determining the timing of all trading without seeking the Client's consent for each transaction. Under no circumstances will the Adviser enter into a discretionary arrangement where Power of Attorney is assigned to allow the transfer of client assets between accounts without the client's consent for each transfer.

Resource Financial Group, Ltd. currently manages only two discretionary client account relationships with cumulative discretionary assets under \$500,000 in value.

Voting Client Securities

Form ADV Part 2A, Item 17

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. If you have, or will accept, authority to vote client securities, briefly describe your voting policies and procedures, including those adopted pursuant to SEC rule 206(4)-6. Describe whether (and, if so, how) your clients can direct your vote in a particular solicitation. Describe how you address conflicts of interest between you and your clients with respect to voting their securities. Describe how clients may obtain information from you about how you voted their securities. Explain to clients that they may obtain a copy of your proxy voting policies and procedures upon request.

Adviser does not have authority to vote on client securities

B. If you do not have authority to vote client securities, disclose this fact. Explain whether clients will receive their proxies or other solicitations directly from their custodian or a transfer agent or from you, and discuss whether (and, if so, how) clients can contact you with questions about a particular solicitation.

Clients will receive their proxies directly from the account custodian or transfer agent, and can contact the Adviser with any questions or concerns regarding the particular solicitation.

Financial Information

Form ADV Part 2A, Item 18

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. If you require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, include a balance sheet for your most recent fiscal year.

1. The balance sheet must be prepared in accordance with generally accepted accounting principles, audited by an independent public accountant, and accompanied by a note stating the principles used to prepare it, the basis of securities included, and any other explanations required for clarity.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

2. Show parenthetically the market or fair value of securities included at cost.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

3. Qualifications of the independent public accountant and any accompanying independent public accountant's report must conform to Article 2 of SEC Regulation S-X.

Note: If you are a sole proprietor, show investment advisory business assets and liabilities separate from other business and personal assets and liabilities. You may aggregate other business and personal assets unless advisory business liabilities exceed advisory business assets.

Note: If you have not completed your first fiscal year, include a balance sheet dated not more than 90 days prior to the date of your brochure.

Exception: You are not required to respond to Item 18.A of Part 2A if you also are: (i) a qualified custodian as defined in SEC rule 206(4)-2 or similar state rules; or (ii) an insurance company.

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

B. If you have discretionary authority or custody of client funds or securities, or you require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, disclose any financial condition that is reasonably likely to impair your ability to meet contractual commitments to clients.

Note: With respect to Items 18.A and 18.B, if you are registered or are registering with one or more of the state securities authorities, the dollar amount reporting threshold for including the required balance sheet and for making the required financial condition disclosures is more than \$500 in fees per client, six months or more in advance.

Peter M. Maris or Resource Financial Group, Ltd. do not require prepayment of more than \$1,200 in fees for the discretionary accounts.

C. If you have been the subject of a bankruptcy petition at any time during the past ten years, disclose this fact, the date the petition was first brought, and the current status.

If you are registering or are registered with one or more state securities authorities, you must respond to the following additional Item.

Peter M. Maris or Resource Financial Group, Ltd. has not been the subject of a bankruptcy petition at any time during the past 10 years.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

Not Applicable to Resource Financial Group, Ltd. or Peter M. Maris

****If you are registering or are registered with the SEC, remove this section. If you are registering or are registered with one or more state securities authorities, you must respond to the following additional Item.**

THIS SECTION IS REQUIRED. YOU MAY NOT OMIT THIS HEADING. You must answer each item. If an item is not applicable, you must state that it is not applicable.

A. Identify each of your principal executive officers and management persons, and describe their formal education and business background. If you have supplied this information elsewhere in your Form ADV, you do not need to repeat it in response to this Item.

[Click here to enter text.](#)

B. Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business. If you have supplied this information elsewhere in your Form ADV, you do not need to repeat it in response to this Item.

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C. In addition to the description of your fees in response to Item 5 of Part 2A, if you or a supervised person are compensated for advisory services with performance-based fees, explain how these fees will be calculated. Disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

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D. If you or a management person has been involved in one of the events listed below, disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

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2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

[Click here to enter text.](#)

E. In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, describe any relationship or arrangement that you or any of your management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

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