

The logo for A. Robert Taylor Financial Advisory Services, Ltd. is displayed within a dark blue rectangular box. The name "A. Robert Taylor" is written in a large, white, serif font, and "FINANCIAL ADVISORY SERVICES, LTD." is written in a smaller, white, sans-serif font below it.

A. Robert Taylor

FINANCIAL ADVISORY SERVICES, LTD.

A. ROBERT TAYLOR FINANCIAL ADVISORY SERVICES, LTD.

Part 2A of Form ADV: Firm Brochure

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2/1/2011

This brochure provides information about the qualifications and business practices of Adviser. If you have any questions about the contents of this brochure, please contact us at 847-251-2099 or by email: marie@artaylor.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 the Adviser is also available on the SEC's website at www.adviserinfo.sec.gov. Our searchable IARD/CRD number is 123182.

The Adviser 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.

Item 2 Material Changes

The SEC adopted “Amendments to Form ADV” in July, 2010. This Firm Brochure, dated 2/1/2011, is our new disclosure document prepared according to the SEC’s new requirements and rules. As you will see, this document is a narrative that is substantially different in form and content, and includes some new information that we were not previously required to disclose. Our last brochure was issued on March 31, 2010.

After our initial filing of this Brochure, this item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

Table of Contents (Item 3)

Advisory Business	1
Fees and Compensation.....	3
Performance-Based Fees and Side-By-Side Management.....	6
Types of Clients.....	7
Methods of Analysis, Investment Strategies and Risk of Loss	8
Disciplinary Information	9
Other Financial Industry Activities and Affiliations	10
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	11
Brokerage Practices.....	12
Review of Accounts	15
Client Referrals and Other Compensation.....	16
Custody.....	17
Investment Discretion.....	18
Voting Client Securities.....	19
Financial Information	20

Advisory Business – Item 4

Form ADV Part 2A, Item 4

A. Robert Taylor Financial Advisory Services is an SEC registered Investment Advisor with its principal place of business in Wilmette, IL. A. Robert Taylor Financial Advisory Services (ARTFAS) has been in business since 1998. The principal owners are A. Robert Taylor, CPA, PFS and Marie M. Beckman, MBA, CFP®.

INVESTMENT ADVISORY SERVICES

A. Robert Taylor Financial Advisory Services, Ltd. (ARTFAS) offers the following services:

(1) INVESTMENT MANAGEMENT, including an evaluation of risk tolerance, portfolio allocation, and on-going supervision and reporting is provided for a fee which is a percentage of assets under management.

Our firm provides continuous advice to a client regarding the 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, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we help the client determine individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background, and tax considerations.

Investments used to implement our investment management will generally include, but are not limited to, the following securities:

- Exchange-listed securities, including Exchange Traded Funds
- Securities traded over the counter
- Mutual funds
- Corporate debt securities
- Certificates of Deposit
- Municipal securities

(2) INVESTMENT ADVICE on investment assets not managed by ARTFAS is sometimes provided on an hourly basis. The client is then responsible for implementation of the investment advice. If requested by the client, we will review their investments on a quarterly basis, at our hourly rate. In the case of hourly advice, we would not provide an additional quarterly review. We do not take a retainer for these services.

(3) FINANCIAL PLANNING SERVICES are provided in the form of hourly consultations, segmented plans, and comprehensive plans. Clients receive an estimate of the number of hours needed to prepare and deliver the advice or plan.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. Through the financial planning process, all questions, information, and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a detailed

financial plan designed to assist the client achieve his or her financial goals and objectives.

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

- Personal budgeting and net worth, liability, estate information and financial goals
- Tax and cash flow considerations for the present and future years
- Investment alternatives and their potential effect on the client's portfolio
- Insurance review of existing policies for life, health, disability, long-term care, liability, and home and automobile
- Retirement strategies and analysis of investment plans to help the client achieve his or her retirement goals
- Estate planning and the use and evaluation, as appropriate, of living trusts, wills, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law

(4) INSURANCE PLANNING is also provided. Advice with regard to insurance coverage is sometimes offered on an hourly basis. A. Robert Taylor Financial Advisory Services, Ltd. receives a commission on life or long-term care policies sold to clients, as stipulated by the insurance carrier. This commission is disclosed to the client.

A. Robert Taylor Financial Advisory Services evaluates risk tolerance for each individual client using risk questionnaires from Morningstar and other sources. Each client signs an Investment Policy Statement specifying an allocation of investments suitable for their risk tolerance. Portfolios are periodically rebalanced to maintain chosen risk tolerances. Risk tolerances are reviewed with clients periodically or as requested by clients.

Our advisory agreement lists the types of securities we use and clients can restrict investing in certain types of securities if they so choose. These restrictions are noted in their Investment Advisory Agreement.

A. Robert Taylor Financial Advisory Services does not participate in any wrap fee programs.

As of 12/31/2010 A. Robert Taylor Financial Advisory Services managed \$49,299,174 on a discretionary basis and \$5,488,059 on a non-discretionary basis, for a total of \$54,787,233 in 175 accounts.

Fees and Compensation – Item 5

Form ADV Part 2A, Item 5

FEEs FOR INVESTMENT ADVISORY SERVICES

A. Robert Taylor Financial Advisory Services' fee schedule for assets under management is as follows:

For new clients with balances of \$100,000 to \$500,000, our fee is:

1.25% of the first \$500,000

1.00% of \$501,000 through \$1,000,000

.90% of the second \$1,000,000

.70% on any amount over and above \$2,000,000

For new clients with balances above \$500,000 the following schedule applies:

1.00% of the first \$1,000,000

.90% of the second \$1,000,000

.70% on any amount over and above \$2,000,000

This fee is withdrawn from client accounts on a quarterly basis, in arrears. Fees are withdrawn at the end of each quarter based on total portfolio value as of the last business day of that quarter. Portfolio value includes accrued interest and reinvested dividends. Breakpoints are provided for assets under management over \$1,000,000. Contract can be terminated by the client or advisor on 30 days notice. Fees are never paid in advance. No commissions are received by A. Robert Taylor Financial Advisory Services, Ltd. for any investment purchased in any client account. Trading costs are not included in the fees listed above, and are paid by the client. Trading costs are disclosed on client trade confirmation.

In calculating fees, A. Robert Taylor Financial Advisory Services, Ltd. adjusts for capital flows during the quarter. Fees reflect contributions and withdrawals from clients' accounts on a time weighted basis. A net contribution increases the total fee amount, while a net withdrawal decreases the total fee amount. Quarterly fees are rounded up or down to the nearest whole dollar.

Fees are sometimes negotiable. Although ARTFAS has established the aforementioned fee schedule, we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs will be considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, and reports, among other factors. The specific annual fee schedule will be identified in the contract between the advisor and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm. In addition, ARTFAS may offer discounts to members of certain organizations, and other project-related discounts.

DEDUCTION OF FEES

For clients whose assets we manage:

Our investment management fee is withdrawn from client accounts on a quarterly basis, in arrears. Fees are withdrawn at the end of each quarter based on total portfolio value at the end of that quarter. Portfolio value includes accrued interest and reinvested dividends. Breakpoints are provided for assets under management over \$1,000,000. Contract can be terminated by the client or advisor on 30 days notice. Fees are sometimes negotiable. Fees are never paid in advance. No commissions are received by A. Robert Taylor Financial Advisory Services, Ltd. for any investment purchased in any client account. Trading costs are not included in the fees listed above, and are paid by the client. Trading costs are disclosed on client trade confirmations.

In calculating fees, A. Robert Taylor Financial Advisory Services, Ltd. adjusts for capital flows during the quarter. Fees reflect contributions and withdrawals from clients' accounts on a time weighted basis. A net contribution increases the total fee amount, while a net withdrawal decreases the total fee amount. Quarterly fees are rounded up or down to the nearest whole dollar.

FEES FOR HOURLY FINANCIAL PLANNING

Investment Advice is sometimes provided on an hourly basis. Clients receive an estimate of the number of hours needed to prepare and deliver the advice or plan. Hourly fees range from \$175/hour to \$200/hour depending on personnel involved. Fees are never paid in advance. Clients are billed on a monthly basis as services are rendered. The agreement may not be modified or amended except in writing, and signed by both Advisor and Client. Advisor or Client may terminate the agreement within five days of acceptance without penalty to the client. Thereafter, the client will incur a pro-rata charge for services actually rendered prior to such termination. After the five-day period, either party may terminate the agreement by providing written notice to the other party. A. Robert Taylor Financial receives no commission for any investment product recommended to a client in hourly consultation.

Financial planning services are provided in the form of hourly consultations, segmented plans, and comprehensive plans. Clients receive an estimate of the number of hours needed to prepare and deliver the advice or plan. A fixed fee may be quoted for a comprehensive plan. Retirement planning, tax planning and estate planning are also provided on an hourly basis. The scope of the engagement is negotiable. A fixed fee may be quoted for a comprehensive plan. Hourly fees range from \$175/hour to \$200/hour depending on personnel involved. Fees are never paid in advance. Clients are billed on a monthly basis as services are rendered. The agreement may not be modified or amended except in writing, and signed by both Advisor and Client. Advisor or Client may terminate the agreement within five days of acceptance without penalty to the client. Thereafter the client will incur a pro-rata charge for services actually rendered prior to such termination. After the five-day period, either party may terminate the agreement by providing written notice to the other party. A. Robert Taylor Financial receives no commission for any investment product recommended to a client in hourly consultation or in a financial plan.

FEES FOR INSURANCE PLANNING

Advice with regard to insurance coverage is sometimes offered on an hourly basis. A. Robert Taylor Financial Advisory Services, Ltd. receives a commission on life or long-term care policies sold to clients, as stipulated by the insurance carrier. This commission is disclosed to the client. Fees are never paid in advance.

OTHER FEES AND EXPENSES

Mutual Fund Fees:

All fees paid to ARTFAS for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs 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. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the particular share class of funds in their portfolio, and our fees, to fully understand the total amount paid, and to thereby evaluate the advisory services being provided.

Additional Fees and Expenses:

In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers. Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

If Applicable: Grandfathering of Minimum Account Requirements

Pre-existing advisory clients are subject to ARTFAS's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

ERISA Accounts:

ARTFAS is deemed to be a fiduciary to advisory clients that are employee benefit plans pursuant to the Employee Retirement Income and Securities Act (ERISA). As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include, among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, ARTFAS may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees.

Advisory Fees in General:

Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisors for similar or lower fees.

Prepayment of Fees:

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

Neither of the principals of ARTFAS, or any of its 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.

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

Form ADV Part 2A, Item 6

A. Robert Taylor Financial Advisory Services does NOT charge performance fees.

Types of Clients – Item 7

Form ADV Part 2A, Item 7

A. Robert Taylor Financial Advisory Services, Ltd. provides investment and planning services primarily to high net worth individuals, but also to trusts, estates, charitable organizations, corporations, and pension and profit-sharing plans.

In order for a client to place assets under management with A. Robert Taylor Financial Advisory Services, Ltd., total assets under management per client or client family must total at least \$200,000. This minimum asset size is negotiable.

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

Form ADV Part 2A, Item 8

A. Robert Taylor Financial Advisory Services uses fundamental and technical analysis in determining and modifying client portfolios. We employ tools to test diversification, standard deviation, and allocation between equity and fixed investments, including exposure to sector and region. We examine performance and adherence to clients' chosen asset allocation model at least quarterly. We evaluate risk in terms of standard deviation and explain to clients that investing in securities involves risk of loss, including possible loss of principal.

Our investment strategies involve creating a balanced portfolio of equity and fixed investments. Equity and fixed investments involve risks including loss of principal invested. We endeavor to educate our clients about these risks, and balance risk against expected return.

Past performance of a security does not guarantee future results or success. The performance data quoted in our reports to clients represents past performance and does not guarantee future results.

Market volatility, volume, and system availability can delay account access and trade executions. A. Robert Taylor Financial Advisory Services is not responsible for third-party information or services it uses to evaluate clients portfolios, including market data provided by the exchanges.

Overall, ARTFAS does not recommend primarily a particular type of security; different securities involve different kinds of risk; some asset-class specific risks are listed below.

Investments that pay interest and/or dividends (income investment) involve re-investment risk. Bonds in particular involve interest-rate risk and inflation risk.

Stock investments involve risks associated with individual companies, and sector-specific risk, which may influence market valuation of company stock.

With regard to mutual funds, investment return and principal value of an investment will fluctuate, thus an investor's shares, when redeemed, may be worth more or less than their original cost. Expense ratios of mutual funds will affect return. A. Robert Taylor quotes performance on mutual funds net of expense.

Disciplinary Information – Item 9

Form ADV Part 2A, Item 9

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Other Financial Industry Activities and Affiliations – Item 10

Form ADV Part 2A, Item 10

Both principals of the firm, Bob Taylor and Marie Beckman, are licensed by the State of Illinois to sell Long-Term Care insurance, Life insurance, and fixed insurance products. Both meet the State of Illinois' ongoing educational requirements to sell these products.

Bob Taylor and Marie Beckman are agents for various insurance companies that provide Long-Term Care, Life, and fixed insurance products. We disclose to our clients that they are not obligated to purchase recommended insurance products from ARTFAS.

All commissions from the sale of insurance products to clients are assigned to A. Robert Taylor Financial Advisory Services.

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

Form ADV Part 2A, Item 11

ARTFAS and our personnel owe a duty of loyalty, fairness, and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics, but to the general principles that guide the Code.

ARTFAS has adopted a Code of Ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("*Code of Ethics*"). In accordance with Section 204A of the Advisers Act, its *Code of Ethics* contains written policies reasonably designed to prevent the unlawful use of material non-public information by the Registrant or any of its associated persons. The *Code of Ethics* also requires that certain of the Adviser's personnel (called "*Access Persons*") report their personal securities holdings and transactions and obtain pre-clearance for certain securities purchases. In addition, the Code provides the firm with guidelines regarding the receipt of gifts, outside business activities and maintaining client confidentiality.

Our code of ethics further includes the firm's policy prohibiting the use of non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

ARTFAS will provide clients with a copy of its Code of Ethics upon request.

Principals of A. Robert Taylor Financial Advisory Services, Ltd. may purchase for their own accounts securities they recommend for client accounts. No position is expected to be material to ARTFAS or clients. When the principals of the Advisor are buying and selling securities, other than open end mutual funds for clients, for their own accounts on the same business day, the buys and sells for the principals of the Advisor are placed simultaneously (in the case of a block trade) or after trades for clients.

Brokerage Practices – Item 12

Form ADV Part 2A, Item 12

A. Robert Taylor Financial Advisory Services, Ltd uses TD Ameritrade generally as its broker-dealer. The Advisor, because of the number of accounts to be managed may be able to negotiate lower commission costs on behalf of the client. The Advisor may group client trades together in order to obtain better pricing on a more sizable transaction and pricing equality among the accounts involved

The Advisor has done an overall evaluation of TD Ameritrade and regularly reviews their order execution policies. Factors which the Advisor considers in recommending T.D. Ameritrade, to clients include its financial strength, reputation, execution, pricing, research, and service. TD Ameritrade provides Goldman Sachs and Bear Stearns research through their VEO website. This research is free and is available for use with any and all clients. Clients pay trading costs which are disclosed.

Clients may direct brokerage to brokers of their own choosing, in which case the client may not get the benefit of lower commission costs or other aspects of best execution that Advisor may obtain for its other clients.

The principals of A. Robert Taylor Financial Advisory Services, Ltd are responsible for identifying and approving broker-dealers to use in executing trades for client accounts. In choosing TD Ameritrade as its predominant custodian, the principals of the Advisor have considered various factors in selecting a broker, including:

Financial condition;
Acceptable record keeping;
Ability to obtain best price;
Knowledge of market, securities and industries;
Commission structure; and
Reputation and integrity.

A. Robert Taylor Financial Advisory Services, Ltd. uses TD Ameritrade's investment management service program. Through this program, TD Ameritrade provides both brokerage and custodial services to nearly all of A. Robert Taylor Financial Advisory Services, Ltd's clients, although clients may request that A. Robert Taylor Financial Advisory Services, Ltd. advise them on accounts held at another custodian. A. Robert Taylor Financial Advisory Services, Ltd. has chosen TD Ameritrade for its ability to deliver quality execution and record keeping services, among other items. Should our advisers trade in securities in which we are uncomfortable with TD Ameritrade's ability to deliver best execution, the principals will locate a more suitable broker using the factors outlined above.

Adviser acknowledges its duty of best execution. Consistent with our fiduciary obligations, A. Robert Taylor Financial Advisory Services, Ltd. seeks best execution in all transactions. We define best execution as the best price we believe we may obtain for a specific trade in light of all relevant circumstances. Our trading and brokerage policies are designed to assist the firm in meeting its goal of seeking best execution in all transactions. However, as a single written policy describing the firm's trading and brokerage practices cannot alone ensure best execution, A. Robert Taylor Financial Advisory Services, Ltd employees are expected to be mindful of their responsibility to seek best execution for our clients as part of their daily business activities, and are encouraged to suggest any recommendations to firm management which may improve upon our best execution process. The CCO will formally review trading and brokerage practices no less frequently than on an

annual basis. A primary reason for this review is to improve upon our best execution process.

Clients may incur transaction costs in addition to any commissions charged by the broker-dealer when securities traded over-the-counter are placed on their behalf through the broker-dealer on an agency basis. Broker custody of client assets may limit or eliminate A. Robert Taylor Financial Advisory Services, Ltd's ability to obtain best price and execution of transactions in over-the counter securities.

TRADE PROCEDURES: Before placing a trade in a client account, the advisor will review the current "cash position" for the account on TD Ameritrade's VEO system, to insure that cash is available for the trade, or that securities are being sold to cover the 'buy' trade. The advisor will also review any pending deposits or transfers of funds into the account, if applicable, which are available for 'buy' trades.

On the next business day after a trade is placed in a client account, a cash balance report will be reviewed to insure that, in each client account containing a prior day trade, there is a positive cash balance. If there is a negative cash balance at that time, the reason will be noted in writing and necessary steps taken to correct the trade or deliver the funds needed to TD Ameritrade.

TRADE ERROR POLICY: It is A. Robert Taylor Financial Advisory Services, Ltd.'s policy to ensure clients are made whole following a trade error. Specifically, when A. Robert Taylor Financial Advisory Services, Ltd causes a trade error to occur in a client account that results in a loss, A. Robert Taylor Financial Advisory Services, Ltd will reimburse the client. If the trade error results in a gain, A. Robert Taylor Financial Advisory Services, Ltd will keep that gain.

A. Robert Taylor Financial Advisory Services, Ltd maintains a separate trade error account ("Error Account") at TD Ameritrade for handling client trading errors. Client accounts are reimbursed for losses from trade errors, and all trading error gains are retained in the Error Account to offset future trade error losses.

TD Ameritrade provides Goldman Sachs and Bear Stearns research to ARTFAS through their VEO website. This research is free and is available for use with any and all clients. Clients pay trading costs to TD Ameritrade, which are disclosed. ARTFAS receives no soft dollar benefits. ARTFAS does not use client brokerage commissions to receive any benefit.

A. Robert Taylor Financial Advisory Services, Ltd uses TD Ameritrade generally as its broker-dealer. ARTFAS, because of the number of accounts to be managed, may be able to negotiate lower commission costs on behalf of the client. ARTFAS may group client trades together in order to obtain better pricing on a more sizable transaction and pricing equality among the accounts involved.

ARTFAS does not make its choice of custodian dependent upon client referrals from the custodian. In fact, no referrals to ARTFAS are made by the custodian.

ARTFAS does not allow directed brokerage.

BLOCK TRADING: A. Robert Taylor Financial Advisory Services, Ltd. strives to treat all clients in a fair manner. This is the basic principal underlying this aggregation and allocation policy.

The allocations of a particular security will be determined by A. Robert Taylor Financial Advisory Services, Ltd before the trade is placed with the broker. When practical, client trades in the same security will be bunched in a single order (a "block") in an effort to obtain best execution at the best security price available. When employing a block trade:

A firm principal will allocate shares executed to underlying accounts on a pro rata basis, adjusted as necessary to keep client transaction costs to a minimum and in accordance with specific account guidelines;

If a block order is filled (full or partial fill) at several prices through multiple trades, an average price will be used for all trades executed. Clients may pay varying commission prices as described below;

All participants receiving securities from the block trade will receive the average price; and

Only trades executed within the block on the single day may be combined for purposes of calculating the average price. It is expected that this trade aggregation and allocation policy will be applied consistently.

However, if application of this policy results in unfair or inequitable treatment to some or all of A. Robert Taylor Financial Advisory Services, Ltd's clients, we may deviate from this policy.

In an aggregated trade, all clients will pay the same execution price but may pay varying commission rates. The commission rates are dependent upon the client's method of receipt of confirmation and statements (electronic vs. paper) and asset size of the account.

Review of Accounts – Item 13

Form ADV Part 2A, Item 13

Client accounts are reviewed in-house weekly for performance. Each client account undergoes a comprehensive review each quarter, which includes review of performance and current asset allocation versus target allocation.

Up to four review meetings per year with the client are provided. Level and frequency of review meetings varies by client. All comprehensive personal financial planning clients are reviewed at least annually. There are two reviewers/advisors: A. Robert Taylor and Marie Beckman (principals of the firm) are reviewers on all client accounts.

Factors that trigger a review include performance significantly above or below the firm's average and/or significant changes in clients' personal circumstances. Economic or tax law changes can trigger a review.

Custodial reports are provided for every account every month, showing current market value for all assets and all transactions in the account for the month.

Quarterly written reports are provided by A. Robert Taylor Financial Advisory Services. These reports include an account statement showing performance against benchmark, a listing of all assets in the account and their current market value, year to date and recent past performance, and an analysis of portfolio diversification by sector, region and market capitalization. Also included is a billing statement for each household, showing breakpoints, and a commentary on market conditions.

Client Referrals and Other Compensation – Item 14

Form ADV Part 2A, Item 14

A. Robert Taylor Financial Advisory Services, Ltd. receives a commission from the insurance carrier if a client purchases a term life, disability, fixed annuity, or long-term care policy through the advisor. A. Robert Taylor Financial does not sell variable annuity products.

Custody – Item 15

Form ADV Part 2A, Item 15

A. Robert Taylor Financial Advisory Services, Ltd. does not accept custody of any client assets.

All assets under ARTFAS's management are held at a qualified custodian. Clients receive statements at least quarterly directly from the custodian.

In addition to the periodic statements that clients receive directly from their custodians, we also provide account statements to our clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements with custodial statements to ensure that all accounts transactions, holdings and values are correct and current.

Investment Discretion – Item 16

Form ADV Part 2A, Item 16

A. Robert Taylor Financial Advisory Services does accept discretionary authority to manage securities on behalf of clients. Discretionary Power of Attorney is included in the application to open an account with TD Ameritrade, thus, all clients who have assets under management with the firm sign a POA for discretion.

The advisor has the authority to determine, without obtaining specific client consent, securities to be bought or sold, and the amount of securities bought or sold. We also determine the broker-dealer to be used. The advisor does NOT determine the commission rates paid; those are determined by the broker-dealer.

Voting Client Securities – Item 17

Form ADV Part 2A, Item 17

A. Robert Taylor Financial Advisory Services does not vote proxies.

Clients will receive proxies directly from the custodian. Clients can contact us by phone at 847-251-2099 with questions about any particular proxy or solicitation.

Financial Information – Item 18

ARTFAS has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per clients more than six months in advance of services rendered. Therefore we are not required to include a financial statement.

Neither ARTFAS nor its principals have been the subject of a bankruptcy petition at any time during the past ten years.