



FINANCIAL INTEGRITY
RESOURCES MANAGEMENT, LLC.

Form ADV Part 2A

Financial Integrity Advisors, LLC

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This Brochure provides information about the qualifications and business practices of Financial Integrity Advisors, LLC. If you have any questions about the contents of this Brochure, please contact us at (215) 557-7622. 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.

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

Additional information about Financial Integrity Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since our last annual amendment, dated April 23, 2011, we have made the following material changes to our Form ADV Part 2, which under new regulations is now called Form ADV Part 2A:

- 1) Added disclosure language regarding new service:
 - Managed Portfolio Services
- 2) Aside from the changes referenced above, changes were made to conform to the new requirements required under the new Part 2A of Form ADV.

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Item 3 -Table of Contents

Item 2 – Material Changes	2
Item 3 – Table of Contents.....	3
Item 4 – Advisory Business	4
Item 5 – Fees and Compensation	9
Item 6 – Performance-Based Fees and Side-By-Side Management.....	15
Item 7 – Types of Clients	15
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	16
Item 9 – Disciplinary Information	16
Item 10 – Other Financial Industry Activities and Affiliations.....	17
Item 11 – Code of Ethics.....	18
Item 12 – Brokerage Practices.....	19
Item 13 – Review of Accounts	19
Item 14 – Client Referrals and Other Compensation	20
Item 15 – Custody	20
Item 16 – Investment Discretion	21
Item 17 – Voting Client Securities	21
Item 18 – Financial Information.....	21
Item 19 – Requirements for State-Registered Advisers.....	21
Brochure Supplement(s)	

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Item 4 – Advisory Business

Financial Integrity Advisors, LLC has been providing investment advice for individuals, investment companies, pension and profit sharing plans, trusts, estates, and charitable organizations since 2003. The firm works to serve client's financial investment and benefits planning needs with a mission of helping people reach their financial goals, helping companies find financial and benefit solutions for their employees, and helping provide financial confidence through objective advice.

The firm is purposefully structured to better serve the best interests of clients by eliminating the conflicts inherent with selling proprietary products and strives to provide higher levels of personal performance and service.

Financial Integrity Advisors, LLC. referred to herein as (*FIA* or *FIRM*). Associated persons of FIA are known as Investment Adviser Representatives and are referred to herein as (*IAR*). FIA may also do business as NorthPoint Financial Planning, LLC in Ohio, or Financial Integrity Resources Management, LLC (*FIRM*) in all other jurisdictions.

Institutional Asset Management & Pension Consulting Services

FIA will provide comprehensive consulting and investment advisory services to individual and institutional clients, including tax-exempt plan sponsors such as corporate, public, and Taft-Hartley employee benefit and retirement plans endowments, foundations, trusts, estates, charitable organizations and corporations or other business entities such as banks, credit cooperatives, and insurance reserves.

The services offered primarily to institutional clients will include the following:

- (a) Creation and Review of Investment Policy and Objectives: Provide the client an initial analytical and financial and actuarial data gathering process to review institutional strategic objectives. Assist the client in defining appropriate investment objectives, policies, standards and benchmarks for performance review. The first phase concludes with a completed investment policy statement, from which future investment actions will conform.
- (b) Asset Allocation and Review: Assist the client in allocating its assets in a strategic manner among different investment vehicles using various investment styles to achieve the clients' stated investment objectives and in conformance with an existing or created investment policy statement. The proposed allocation is adjusted by risk tolerance and investment style options. Asset Allocation is optimized in accordance with each client's specific tax attributes.
- (c) Investment Manager Firm(s) Selection: Assisting the client in the evaluation and selection of an appropriately suited investment manager firm(s) to provide day-to-day portfolio management of client accounts based on each client's circumstances

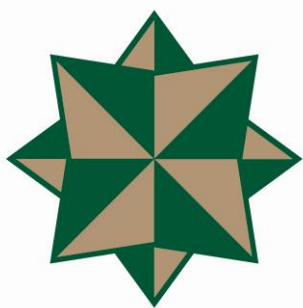
and to meet the objectives selected by the client. The manager selection process relies on the diversification objectives approved by the client and on due diligence research conducted by FIA on investment managers selected from a universe of potential managers. Upon approval by the client, investment managers are formally engaged and entrusted with the approved level of institutional asset.

- (d) Preparation and presentation to the client of quarterly performance measurement and attribution analysis.
- (e) Ongoing Evaluation and Review of Investment Manager Firm(s): Comparison and evaluation of the investment manager's firm(s) selected by the client, including a comparison of the manager's reported performance with the performance of a cross-section of actual accounts as computed by FIA which may also interview the manager and its key personnel and examine its operations. This process is comprised of capital markets research, investment manager due diligence tasks such as performance measurement and attribution analysis, and investment policy compliance is prepared by FIA analysts and presented to the Client. FIA also provides the client with a customized quarterly written performance report including personnel analysis and interpretation. All reports are part of a fee-based, rather than subscription-based service. If the client selects, FIA also refers clients for service facilities of Clearing, Trading and Custody. FIA may provide these services through a correspondent brokerage agreement with Lockwood Advisors, Inc. (crd #106108) ("Lockwood"), FSC Securities Corporation (crd #7461), Russell Investment (crd #105734) or Pershing. Members of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Asset Management Program

FIA offers asset management services on a discretionary or non-discretionary basis. IARs will gather information on a client's financial history, goals, objectives, and financial concerns and assist client in developing an asset allocation strategy. All information gathered from client is confidential. Client will establish an Account and deposit cash, cash equivalents and securities and engage an IAR to manage the Account. Based on client's investment objectives, risk tolerance, and financial situation, the client's IARs will contact their non-discretionary account clients to discuss recommendations for changes within the client's Account and obtain the client's prior authorization before any buy, sell or exchange.

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FIRMWEALTH
NAVIGATOR™

Financial, Estate, Retirement, Educational, Tax Planning, and Tax Preparation

IARs may offer services such as financial, estate, retirement, education, and tax planning services (“advisory services”). IARs will collect financial data from Client and assist Client in developing a plan for working toward their financial goals and objectives. IARs that are Certified Public Accountants will provide FIA’ Tax Preparation and Planning services.

IARs maintain their own offices; therefore, advisory services may vary depending on the IAR providing the service and Client’s needs and sophistication.

IARs may maintain relationships with other financial entities, such as insurance companies, through which they provide financial advice and products. IARs are also registered representatives of FSC Securities Corporation in its capacity as a broker dealer. Therefore, a conflict of interest may exist should Client choose to implement the advisory recommendations through the IAR.

Financial Education Seminars

IARs may host seminars on various financial subjects that may encourage clients to seek investment advisory services.

Retirement Plan Consulting Services

FIA provides defined contribution plan services for 401(k)s, 403(b)s, 457 and traditional defined benefit pension plans, as well as more innovative variant plans for the special needs and/or tax circumstances of institutions, business owners and executives.

Defined Contribution Plan

Our retirement plan consultants can:

- Design a retirement plan that can be administered effectively, is affordable to your organization, and satisfies regulatory and legal requirements.
- Assist you in selecting investments, either for investment options in your defined contribution plan, or to fund your defined benefit plan. We can assist you in the selection of a money manager, and monitor and report on the performance of your investments.
- Review, develop and implement an employee enrollment & education strategy that meets the diverse needs of your employee population and retirees.

Defined Benefit Plans

Our retirement plan consultants can:

- Advise on investment policy and strategic asset allocation for pension plans. We help you select and evaluate investment managers, and perform portfolio analysis, and performance evaluation.
- Our outsourcing unit can re-assess the actuarial assumptions of your retirement plan, by reviewing the plan's history of investments, mortality, service time and compensation. We take pride in anticipating and identifying issues before they develop into problems.

Managed Portfolio Services

FIA offers discretionary managed portfolio services (MPS), a professional and flexible asset management service created by, and proprietary to FIRM. As part of MPS, FIA utilizes data and analytical tools developed by multiple vendors including Ibbotson, Morningstar and Zephyr, FIA then selects among the available core investment options (ie. mutual funds in fixed income/cash, bond, large cap, small/mid cap, and international asset classes) selected by the Plan and manages participants' retirement accounts for them. Core investment options do not include employer stock or self-directed brokerage options. Participants receive a specific investment portfolio (which at the participant's discretion may be changed) that reflects the plan's core investment options and the participant's retirement timeframe, life stages, risk tolerance and overall financial picture, including assets held outside the plan (if the participant provides such information), which may be taken into consideration when determining the allocation of assets in the participant's account. FIA does not provide investment management for such non-plan assets. In MPS, FIA has discretionary authority over allocating amount the available core investment options, without prior participant approval of each transaction.

Participant account assets in the core investment options are monitored and may be rebalanced or reallocated periodically by FIA based on analysis of changing economic or market conditions or poor investment manager performance. Participants receive an account update and forecast statement annually and can update their personal information at any time by calling FIA or by visiting the Plan's website.

Limitations: Individual stocks, self-directed brokerage accounts, guaranteed certificate funds, or employer-dedicated monies are not eligible for management under MPS. Participant balances in any of these investment options or vehicles must be liquidated, subject to plan and/or investment provider restrictions, or they cannot be enrolled in MPS. Participants must allocate all of their account balance to MPS. Partial management of the account whereby participants invest in other core investment options while also participating in MPS is not an option.

As with any investment methodology, the past performance and historical returns used to select particular investments may not be indicative of future performance. There is no guarantee that any investment portfolio will achieve its investment objective.

Methodology: FIRM will select a suitable pre-defined model investment portfolio based on the risk profile and time horizon of each client. The process begins with the client filling out a confidential, in-depth "Client Profile". The Client Profile will help clarify financial objectives and goals, establish tolerance to risk and identify the appropriate investment time horizon. The purpose of the Profile is to establish a clear understanding as to the investment objectives and policies applicable to the management of the investment portfolio and it is used by our firm as the primary source for creating a personalized investment policy statement (IPS).

Based on our analysis of the Client's Profile, we will provide an Investment Policy Statement. In establishing an advisory relationship, it is important to:

- Establish reasonable expectations, objectives and guidelines when investing the portfolio;
- Set forth an investment structure detailing permitted asset classes and expected allocations among asset classes; and
- Encourage periodic communication between the client and FIRM

The IPS will also clarify client's specific circumstances and show an initial asset allocation for their risk based portfolio. Investments within each portfolio will be periodically adjusted and reallocated within the mutual funds, variable annuities, exchange traded funds, folios, and/or other securities represent asset classes according to provisions of the IPS, individual risk tolerance, goals, constraints and time horizon. As each portfolio will be monitored using relative strength and asset class risk factors, it is anticipated that the specific allocation to each asset class will change over time due to the nature of asset performance, prevailing economic conditions. In addition, selection of a more suitable pre-defined model investment portfolio may be recommended based on changes in the client's risk tolerance or investment time horizon.

A FIRM account specialist will review information submitted by each new prospective participant prior to initial trading for the appropriateness and suitability of our recommendations. The FIRM Investment Committee monitors the account's position for asset performance and analyzes market risk factors on a bi-weekly basis. The relative strength, momentum, and price movement of each asset class is reviewed, and the asset allocations are weighted to best meet model risk tolerances and objectives as selected by the client. During the analysis of economic indicators, major allocation movements may be necessary. If necessary, the FIRM Investment Committee will be consulted to review recommendations for approval of any asset allocation changes.

At least annually, individual clients are asked to meet with their financial representative. Together, the client and the representative determine whether a change objectives warrants a change in investment model used to allocate assets. At least annually, we send each client his or her confidential client information which describes the client's current personal and investment information and active investment policy. We use this information as the primary reference for directing a client's account. If the information is current, no further action is required. If any circumstances have changed, the client is instructed to promptly advise FIRM of any changes.

Item 5 – Fees and Compensation

We offer investment advisory services for a percentage of assets under management, hourly charges, and fixed fees that do not include subscription fees.

Basic Fee Schedule:

Institutional Investment Advisory Fees:

FIA's advisory fees are based on a percentage on client's assets under advisement and may vary depending on the value of the client's assets and the services provided. The minimum account size of \$10 million. The fees are negotiable and vary based on the level of service selected by the Client.

FIA affords each client the opportunity to choose among the following payment options:

1. "Hard Dollar Fee" including substantially all of the services described above. Minimum basic annual fees are:

\$15,000 yearly per fund, or investment manager plus
\$10,000 yearly for aggregate relationship with minimum agreed fee of
\$50,000 (Excludes execution services)
2. "Asset based fee" includes all the services described above, execution and custody services not included.

The basic annual fee schedule is set forth below:

<u>Account Asset Value</u>	<u>FIA Fee</u>
On the first \$5,000,000	1.00%
On the next \$5,000,000	0.60%
On the next \$10,000,000	0.50%
On the next \$10,000,000	0.15%
On the next \$10,000,000	0.10%
On the next \$40,000,000	0.05%
Over \$40,000,000	Negotiable

Small/Medium Accounts All-Inclusive Advisory Fees

For this market segment, FIA may enter into an agreement with Lockwood Advisors, Inc. (crd #106108) ("Lockwood"), FSC Securities Corporation (crd #7461), and/or Pershing, to provide these clients services on its platform. The basic annual fee schedule for Small/Medium Accounts (Less than \$10,000,000) is set forth below:

Asset Management Program

Clients wanting to engage FIA to manage client's account will need to establish an account ("Account"). Generally, minimum account size requirement is \$25,000. Minimum advisory

fee is the greater of \$500 or the advisory fee in accordance with the fee schedule below. FIA will not maintain custody of client's funds or securities.

Advisory fees will be charged in advance on a calendar quarterly basis based upon the value of the account on the last business day of the previous calendar quarter.

Provided the client has given FIA written authorization, the fee will be deducted directly from the client's Account. Clients will be provided with a fee invoice that identifies the advisory fee, the value of the Account and how the fee was calculated. Additionally, clients will be provided with an account statement reflecting the deduction of the advisory fee. If the Account does not contain sufficient funds to pay the advisory fees, FIA has limited authority to sell or redeem securities in sufficient amounts to pay advisory fees. Clients who have not authorized the deduction of advisory fees from client's Account will be requested to submit a check in the amount of the fees due.

In the event the Account is opened on a day other than the first day of a calendar quarter or closed on a day other than the last day of a calendar quarter, fees will be prorated for the quarter. Fees are negotiable and are not based on a share of capital gains upon or capital appreciation of the funds or any portion of the funds. Advisory fees are in accordance with the following fee schedule:

<u>Account Size</u>	<u>Maximum Annual Fee</u>
\$25,000 to \$50,000	\$500
\$50,001 to \$250,000	2.35%
\$250,001 to \$500,000	2.00%
\$500,001 to \$1,000,000	1.75%
Over \$1,000,001	Negotiable

In addition to the advisory fees above, client may pay fees for custodial services, account maintenance fees, transaction fees, and other fees associated with maintaining the Account. FIA does not share in any portion of such fees. Additionally, client may pay advisory fees to the manager of any mutual fund they purchase. Such advisory fees are not shared with FIA and are compensation to the fund-manager. Clients should read the mutual fund prospectus prior to investing.

Clients may make additions to the Account or withdrawals from the Account, provided the Account continues to meet minimum account size requirements. If Account falls below the minimum account size requirement, FIA reserves the right to terminate advisory services. Additional assets deposited into the Account after it is opened will be charged a pro-rata fee based upon the number of days remaining in the then current calendar quarter. No fee adjustments will be made for partial withdrawals or for Account appreciation or depreciation.

Clients may terminate investment advisory services obtained from FIA, without penalty, upon written notice five (5) business days after entering into the advisory agreement with FIA. Client will be responsible for any fees and charges incurred by client from third

parties as a result of maintaining the Account such as transaction fees for any securities transactions executed and Account maintenance or custodial fees. Thereafter, client may terminate investment advisory services upon FIA's receipt of client's written notice to terminate. Should client terminate investment advisory services during a quarter, client will be charged a pro-rata portion of the advisory fee for the quarter up to the date of termination.

FIA will meet with clients at least annually or at client's request to discuss the client's investment portfolio and to update the client's financial information should any changes have occurred. Client is advised that it is necessary to inform FIA promptly with respect to any changes in the client's financial situation and investment goals and objectives. Failure to notify FIA of any such changes could result in investment advice not meeting the needs of the client.

Financial, Estate, Retirement, Educational, Tax Planning, and Tax Preparation

IARs may maintain relationships with other financial entities, such as insurance companies, through which they provide financial advice and products. IARs are also registered representatives of FSC Securities Corporation in its capacity as a broker dealer. Therefore, a conflict of interest may exist should Client choose to implement the advisory recommendations through the IAR. In such a case, commissions may be earned by FSC, a portion of which may be allocated back to IAR. Any such commissions would be separate from, and in addition to, any advisory fees. Commissions and transaction charges may be higher or lower than similar services offered at other broker/dealers.

Fees for advisory services may be charged on a hourly or fixed-fee arrangement based on the schedules set forth below and as agreed upon between Client and IAR. Fees are negotiable and will vary depending on the complexity of Client and the services to be provided. Similar advisory services may be obtained elsewhere at a lower cost. If the advisory services are provided within six months or less, Client may prepay up to 50% of the financial planning fee in advance, with the balance of the fee due in accordance with the terms or the advisory contract.

Fixed Fee (Maximum)

\$3,500	Clients with a net worth up to \$1,000,000
\$7,000	Clients with a net worth of \$1,000,000 - \$5,000,000
Negotiable	Clients with a net worth greater than \$5,000,000

Two options are available for payment of fixed fees:

Option A – Fees are due upon the presentation of the plan

Option B – Fees are due on a quarterly basis in which one quarter (1/4) of the fixed fee will be due upon execution of the advisory agreement and one quarter (1/4) of the fee due on the first business day of each calendar quarter thereafter until the first of one of the following events: (i) the fee is paid in full, or (ii) the services specified in the advisory agreement are completed at which time the remainder of the balance will be due in its entirety.

HOURLY FEE: \$0 - \$300 per hour

Hourly fees will be due on a monthly basis on the last business day of each calendar month or in full upon completion of the services, whichever occurs first.

Client may terminate the agreement without penalty within five (5) business days after the execution of the advisory agreement by providing written notice of the termination to FIA. Termination will be effective upon receipt of such written notice by FIA. Thereafter, Client may terminate at any time upon FIA's receipt of written notice of termination. In the event Client terminates after five (5) business days, Client will be billed for the lesser of (a) the hourly rate set forth in the advisory agreement multiplied by the number of hours spent by the IAR on Client's behalf prior to FIA's receipt of Client's written notice of termination, or (b) the fixed fee set forth in the advisory agreement. Any unearned fees will be refunded on a pro-rata basis, less reasonable start-up expenses, upon the investment adviser's receipt of notice of termination.

Financial Education Seminars

Fees for the seminars will range from \$0 - \$125 per person. Fees may be negotiable for group rates and will be negotiated based upon the number of attendees and the content of the seminar. Fees will be due either before the seminar or on the day of the seminar, as set forth on the seminar announcement. Cancellation and refund provisions for prepaid fees will be clearly disclosed in the seminar invitation or announcement.

Defined Contribution Plan Consulting Services**HOURLY FEE: \$0 - \$300 per hour**

Hourly fees will be due on a monthly basis on the last business day of each calendar month or in full upon completion of the services, whichever occurs first.

Managed Portfolio Services

Participants may cancel their participation in MPS at any time. However, the allocation of their investment options will not change after cancellation unless the participant affirmatively makes an allocation change to their account online or by contacting their plan or plan's recordkeeper. After cancellation in MPS, all of the functionality which will permit the participant to manage their account will be restored by the next business day the markets are open.

The participant-level fees by participants are as follows:

<u>Account Size</u>	<u>Maximum Annual Fee</u>
\$0 to \$250,000	1.25%
\$250,000 to \$500,000	1.00%
\$500,000 to \$999,000	.90%
\$1,000,000 and up	Negotiable

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Third Party Advisers

IARs may contract with third party advisers to act as solicitors for their programs. At the time of solicitation, Client will be presented a copy of both the third party's Form ADV Part II (or equivalent disclosure document), and FIA's ADV Part II, fully disclosing the services and fee schedule being provided to the Client. FIA will provide additional disclosure statements to the Client, including disclosure of solicitation fees to FIA, as required by SEC Rule 206(4)-3.

Third party advisers will share Clients advisory fee with FIA, a portion of which will be allotted to the IAR. Additionally, FIA and IAR may receive commissions and ongoing 12b-1 fees for purchases of mutual funds made by Client. In all cases, the third party advisers must be licensed in the states in which they are doing business.

A. Asset Allocation Programs

IAR may use various asset allocation programs to provide management services to Client. IARs assist Clients with assessing the appropriate time horizon, goals, and objectives for Client's investments, and in recommending a portfolio strategy from among the program's available options. Through the Asset Allocation Program, IARs are provided with ongoing investment research and recommendations enabling the IAR to recommend changes to Client's profile.

Annual advisory fees for Asset Allocation Programs are in addition to the management fees charged by third party advisors and are negotiable. The maximum annualized advisory fees as a percentage of assets in the program are as follows:

	<u>Maximum Annual Fee</u>
First \$2,000,000	2.35%
Next \$3,000,000	2.10%
Next \$5,000,000	1.85%

Advisory and administrative fees are paid quarterly based on the value of the account on the last business day of the quarter. Individual program sponsor will determine whether fees are due in advance or in arrears. Fees will be prorated for any partial quarters. Fees will be deducted quarterly directly from Client's portfolio unless program sponsor allows for direct billing.

B. Wrap Fee Programs

FSC offers a select number of third party managers that sponsor wrap fee programs. IARs solicits Client for the program(s) and assists Client in determining his or her investment goals and objectives. Client pays one advisory fee to the sponsor of the wrap fee program for monitoring, management and reporting. A portion of the advisory fee is paid to FSC. Client will be presented a copy of both the third party's Form ADV Part II (or wrap fee disclosure document), fully disclosing the services and fee schedules being provided to Client. Such documents will be presented to Client no later than the time at which the agreement is entered into.

Additional Costs - Client should be aware that "no-load" mutual funds, as used in the context of this document, refer to mutual funds with no front-end or deferred sales charge. However, no-load mutual funds have ongoing expenses (administrative expenses, distribution expenses and investment advisory fees) which will be paid to the fund's adviser. Client will bear these expenses in addition to advisory fees and other applicable program fees/charges described above which may involve investments in mutual funds. This also applies to programs that maintain cash balances in money market mutual funds. In addition, some mutual funds pay annual distribution charges, sometimes referred to as 12b-1 fees, that come from fund assets, and thus indirectly from Client assets. A portion of these 12b-1 fees may be paid to FSC and be partially re-allowed to the IAR. Receipt of these may represent an incentive to purchase funds with 12b-1 fees over other funds.

Clients are advised that opening a Fee based Brokerage Account with proceeds from the sale of commission securities will result in additional costs to Client. In such an instance, Client will bear the transaction fees associated with both the liquidation of the commission securities and the funding of the Fee-based Brokerage Account.

FIA is free to assist clients in selecting any investment management company or custodial firm to hold the client's brokerage assets, if needed. Certain FIA IARs are registered representatives of FSC Securities Corporation and accounts or transactions established through FSC and/or Pershing may be subject to additional fees and or commissions payable to registered representatives of FSC Securities Corporation.

FIA may act as a solicitor for Asset Allocators. Clients will be provided with a disclosure explaining the relation between FIA and the Asset Allocator. In return for FIA referring clients to an Asset Allocator and assisting client in completing applicable paperwork, FIA will share in a portion of the Asset Allocator's fee. Disclosure of whether clients will pay more for such programs will be disclosed in the solicitor disclosure.

General

Advice offered by IARs may involve investment in mutual funds. Mutual funds may carry loads (i.e. sales charges) that may be up-front or on a contingent deferred basis or be no-loads with no initial or contingent deferred sales charges. Clients are advised that IARs may be registered representatives of FSC Securities Corporation a registered broker/dealer, member of the National Association of Securities Dealers ("FINRA") and SIPC. Therefore, IARs have a conflict of interest in recommending mutual funds that carry a load since such mutual funds will pay IARs a commission should the purchase be made through IARs.

A conflict of interest may exist between the interest of FIA and/or its IARs and the interests of the client in that FIA and IARs offer financial planning and investment advisory services for a fee and also offer various securities products for which they may be paid a commission. The securities products available through FIA may be limited to certain products that have been reviewed and made available for offering through the broker/dealer with which IARs may be registered representatives.

Lower fees for comparable services may be available from other sources. Material conflicts of interest have been disclosed to the client in writing via the Form ADV, Part II that could cause FIA or IARs to not render unbiased and objective advice. FIA does not maintain custody of client funds or securities

All fees are subject to negotiation. The specific manner in which fees are charged by FIA is established in a client's written agreement with FIA. FIA will generally bill its fees on a quarterly basis. Clients may elect to be billed in advance or arrears each calendar quarter. Clients may also elect to be billed directly for fees or to authorize FIA to directly debit fees from client accounts. Management fees shall [or shall not] be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

FIA's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to FIA's fee, and FIA shall not receive any portion of these commissions, fees, and costs.

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

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

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

Item 7 – Types of Clients

- Individuals
- Investment companies
- Pension and profit sharing plans
- Trusts, estates, or charitable organizations
- Corporations or business entities

FIA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, municipalities, registered mutual funds, private investment funds, trust programs, sovereign funds, foreign funds such as UCITs and SICAVs, and other U.S. and international institutions.

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

Security analysis methods:

- Fundamental
- Technical cyclical

Sources of information:

- Financial newspapers and magazines
- Inspections or corporate activities
- Research materials prepared by others
- Corporate rating services
- Annual reports, prospectuses, filings with SEC
- Company press releases

We perform qualitative analysis of investment company personnel.

Client is advised that the investment recommendations and advice offered by FIA are not legal advice or accounting advice. Client should coordinate and discuss the impact of financial advice with their attorney and/or accountant. Client is advised that it is necessary to inform FIA promptly with respect to any changes in the client's financial situation and investment goals and objectives. Failure to notify FIA of any such changes could result in investment recommendations not meeting the needs of the client.

Warranties/Representations

FIA does not represent, warrant or imply that the services or methods of analysis used by the firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. Investing in securities involves risk of loss that clients should be prepared to bear. Investment strategies:

- Long term purchases (securities held at least a year)
- Short term purchases (securities sold within a year)
- Trading (securities sold within 30 days)

Item 9 – Disciplinary Information

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

Item 10 – Other Financial Industry Activities and Affiliations

Associated persons of the firm may be licensed insurance agents and offer various insurance products for which the associated persons will be paid a commission. They spend approximately 10% of their time offering insurance products. Associated persons may be registered representatives and IARs of FSC Securities Corporation (“FSC”), a registered broker/dealer, member FINRA and SIPC and an investment adviser. They spend approximately 40% of their time offering securities products on a commission basis and FSC’s advisory programs. Philip Harris is an IAR of FSC and spends approximately 5% of his time offering investment advisory services through the investment adviser. Associated persons spend approximately 20% of their time conducting benefits consulting through Financial Integrity Resources Management, LLC. The remainder of associated persons’ time is spent acting in the capacity as an IAR for FIA.

IARs may be Registered Representatives of FSC Securities Corporation (“FSC”), a registered Broker/Dealer, member FINRA and SIPC. Clients are under no obligation to purchase or sell securities through the IARs. However, if they choose to implement the plan, commissions may be earned in addition to any fees paid for advisory services. Commissions may be higher or lower at FSC than at other broker/dealers. IARs may have a conflict of interest in having clients purchase securities and/or insurance related products through FSC in that the higher their production with FSC the greater potential for obtaining a higher pay out on commissions earned. Further, IARs may be restricted to only offering those products and services that have been reviewed and approved for offering to the public through FSC.

IARs may also be registered as IARs with FSC, a registered investment adviser. IARs will offer those advisory programs made available through FSC. Clients will be provided with a copy of the investment adviser’s Form ADV, which discloses the advisory programs and applicable fee schedules. Clients participating in the investment advisers’ advisory programs will result in a portion of the advisory fee being paid to the IARs who may also be an IAR of FIA.

IARs may utilize the services of third party managers and Asset Allocators to recommend their services to clients. Such third party managers may pay a portion of the advisory fee collected from the client to IAR or a fee in accordance with the fee schedule set forth under Item 5 will be charged. IAR may be limited to only recommending and utilizing the services of third party managers that have been reviewed by IAR’s broker/dealer.

IARs who are Registered Representatives may receive trail commissions for a period of time. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12b-1 fees. 12b-1 fees come from fund assets, therefore, indirectly from client assets. 12b-1 fees may be initially paid to FSC and a portion passed to the IARs. The receipt of such fees could represent an incentive for IARs to recommend funds with 12b(1) fees over funds that have no fees or lower fees. As a result, there is a potential conflict of interest. IARs may receive such benefits such as assistance with conferences and educational meetings by product sponsors assisting with the costs of such events.

Item 11 – Code of Ethics

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

FIA anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which FIA has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which FIA, its affiliates and/or clients, directly or indirectly, have a position of interest. FIA's employees and persons associated with FIA are required to follow FIA's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of FIA and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for FIA's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of FIA will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of FIA's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between FIA and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with FIA's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. FIA will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

It is FIA's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. FIA will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client

account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Privacy Statement

FIA understands that privacy is of utmost concern to its customers when asked to disclose personal account information to firm representatives. It is FIA's policy to withhold customer information from companies outside of FIA unless required for the operational support of delivering investment services. These companies are prohibited from using client information for anything beyond the intended services and will be denied access to client information if confidentiality cannot be ensured. For a complete copy of FIA's Privacy Policy, mail request to 1800 JFK Boulevard, Suite 460, Philadelphia, PA 19103.

IARs may buy or sell securities identical to those securities recommended to clients. Therefore, IARs may have an interest or position in certain securities that are also recommended and bought or sold to clients. IARs will not put their interests before a client's interest. IARs may not trade ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. FIA is required to maintain a list of all securities holdings for its associated persons. Further, associated persons are prohibited from trading on non-public information or sharing such information. Clients have the right to decline any investment recommendation. FIA and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations

Item 12 – Brokerage Practices

IARs may be Registered Representatives of FSC Securities Corporation ("FSC"), a registered broker/dealer, member FINRA and SIPC. They may have limited access to certain product sponsors where selling agreements have been executed by FSC. Commissions may be higher or lower at FSC than at other broker/dealers. Clients are advised that account maintenance fees and transaction charges may be higher or lower at FSC than at other broker/dealers offering similar services.

IARs who are registered representatives of FSC are subject to FINRA Conduct Rule 3040 which may restrict such registered individuals from conducting securities transactions away from FSC unless FSC provides the Representative with written authorization. Clients are advised that account maintenance fees and transaction charges may be higher or lower at broker/dealers who make fee based accounts available to independent investment advisers than at other broker/dealers offering similar services.

Item 13 – Review of Accounts

Reviews will be conducted with clients not less than at least annually or as agreed by client and Advisory Representative. Clients may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, Advisory Representatives will monitor for changes of shifts in the economy, changes to the management and structure of a money manager, mutual fund or company in which client assets are invested, and market shifts and corrections. Clients are advised that they should notify their Advisory Representative promptly of any changes to the client's financial goals, objectives or financial situation as such changes may require Advisory Representative to review the client's portfolio and make recommendations for changes.

Clients will be provided with account statements reflecting the transactions occurring in the client's account at least on a quarterly basis. The client will be provided with confirmations for each security transaction executed in the client's account unless the client requests otherwise. Further, depending on the services requested by client, Representative may provide account holding reports reflecting the holdings in clients account and the value of the securities. Such reports will be provided at a frequency as requested by the client.

Item 14 – Client Referrals and Other Compensation

FIA does not accept any other compensation from any third party, except from clients to deliver advisory services stipulated in the client advisory agreement. We do not provide compensation to any individual or third party for client referrals.

Item 15 – Custody

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

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Item 16 – Investment Discretion

FIA may receive discretionary authority from qualified plan participants (clients) at the outset of an advisory relationship who select our Managed Portfolio Services described on pages 7 and 8 of this brochure. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, FIA observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, FIA's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to FIA in writing.

Item 17 – Voting *Client* Securities

Client understands and agrees that Client retains the right to vote all proxies, which are solicited for securities held in the Client Account(s). Adviser and IAR are hereby expressly precluded from voting proxies for securities held in the account and will not be required to take action or render any advice with respect to the voting of proxies. In addition, Adviser will not take any action or render any advice with respect to any securities held in any Accounts that are named in or subject to class action lawsuits. Adviser will however, forward to Client any information received by Adviser regarding class action legal matters involving any security held in the Account.

Item 18 – Financial Information

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

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Item 19 – Requirements for State-Registered Advisers

Philip M. Harris – Owner/CEO

Please reference Brochure Supplement 2B for additional information.

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Form ADV Part 2B

Philip M. Harris

Financial Integrity Advisors, LLC

1800 JFK Boulevard, Suite 460

Philadelphia, PA 19103

(215) 557-7622

www.firmadvisor.com

March 28, 2011

This Brochure Supplement provides information about Philip M. Harris that supplements the Financial Integrity Advisors, LLC's Brochure. You should have received a copy of that brochure. Please contact FIA if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Philip M. Harris is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Philip M. Harris – Year of Birth: 1960

Formal Education after High School:

- University of Virginia, Charlotte, Virginia – attended for 5 years, Major in Chemistry
- Philadelphia College of Textiles & Sciences, Philadelphia, Pennsylvania – attended 2 years, Major in Life Sciences
- International Association of Registered Financial Consultants, Inc.
Registered Financial Consultant designation - 1996
- Denver College of Financial Planning – N.E.F.E
CFP Course I, Insurance and Financial Planning – 1996
CFP Course II, Investment Planning – 1996
- American College, Byrns, Pennsylvania
ChFC Course HS 331, Planning for Business Owners & Professionals
ChFC Course HS 330, Fundamentals of Estate Planning I – 1994
- L.U.T.F. – Bethesda, MD
Business Planning I – 1992
Business Planning I – 1993
Disability Insurance Planning – 1993
Retirement & Estate Planning – 1994

Business Background Preceding Five Years:

- Financial Integrity Advisors, LLC., an investment FIA – position: CEO, President, Treasurer, and IAR – 5/2003 to Present
- Financial Integrity Resources Management, LLC a financial services company – position: CEO & President, – 8/2002 to Present
- FSC Securities Corporation, an investment adviser – position: Investment Adviser Representative – 7/1995 to Present
- FSC Securities Corporation, a general securities broker dealer – position: Registered Representative – 6/1995 to Present
Registered Principal since 12/1996
- Benefits Plus Consulting Group, Inc., a financial services company – position: Vice President – 4/1993 to 3/2003
- Benefits Plus Advisory Services LLC, a registered Investment Advisor – position: CEO and President - /1999 to 3/2003

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

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Item 4 – Other Business Activities

IAR is a registered representative of FSC Securities Corporation, a registered broker-dealer and a registered investment adviser. FIA is not affiliated with FSC Securities Corporation and is not a registered broker-dealer. Refer to page 17, item 10, for business activity disclosure.

Item 5 – Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any additional compensation excluding the regular salary and non-sales related bonuses. No information is applicable to this item.

Item 6 - Supervision

Philip M. Harris, CEO of FIA is the chief compliance officer and also serves as chief investment officer, along with other investment committee members review the investment decision of each of its members on a regular basis.

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Form ADV Part 2B

Paul J. Pfeiffer

Financial Integrity Advisors, LLC

1800 JFK Boulevard, Suite 460

Philadelphia, PA 19103

(215) 557-7622

www.firmadvisor.com

March 28, 2011

This Brochure Supplement provides information about Paul J. Pfeiffer that supplements the Financial Integrity Advisors, LLC's Brochure. You should have received a copy of that brochure. Please contact FIA if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul J. Pfeiffer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Paul J. Pfeiffer , CFP® – Year of Birth: 1967

Formal Education after High School:

- Drexel University, M.B.A., 1999
- University of Dayton, B.A., Finance, 1989
- CERTIFIED FINANCIAL PLANNER™, 2006
- CHARTERED FINANCIAL CONSULTANT (CHFC)
- CERTIFIED FINANCIAL ANALYST (CFA) Level II Candidate
- CHARTERED LIFE UNDERWRITER (CLU)
- REGISTERED CORPORATE COACH™ (RCC™)
- FINRA- SERIES 7, 26, 63, 65
- STATE OF OHIO – LIFE, HEALTH AND ANNUITY

Business Background Preceding Five Years:

- Financial Integrity Resources Management, LLC – position: VP Institutional Marketing – 03/2008 to Present
- NorthPoint Financial Planning, LLC – position: Founder/Principal – 2008 - Present
- Financial Integrity Advisors, LLC., IAR – 06/2008 to Present
- FSC Securities Corporation, Registered Representative, 03/2008 to Present
- Nationwide Investment Services Corporation, Registered Representative, 06/2000 to 03/2008.

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

IAR is a registered representative of FSC Securities Corporation, a registered broker-dealer and a registered investment adviser. FIA is not affiliated with FSC Securities Corporation and is not a registered broker-dealer. Refer to page 17, item 10, for business activity disclosure.

Item 5 – Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any additional compensation excluding the regular salary and non-sales related bonuses. No information is applicable to this item.

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Item 6 - Supervision

Philip M. Harris, CEO of FIA is the chief compliance officer and also serves as chief investment officer, along with other investment committee members review the investment decision of each of its members on a regular basis.

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Form ADV Part 2B

Theda Jackson

Financial Integrity Advisors, LLC

1800 JFK Boulevard, Suite 460

Philadelphia, PA 19103

(215) 557-7622

www.firmadvisor.com

March 28, 2011

This Brochure Supplement provides information about Theda Jackson that supplements the Financial Integrity Advisors, LLC's Brochure. You should have received a copy of that brochure. Please contact FIA if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Theda Jackson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Theda Jackson

Formal Education after High School:

- New York University Stern School of Business, NY, NY - MBA, Marketing
- Harvard College, Cambridge, MA - BA, Afro-American Studies, Magna cum laude.
- CERTIFIED FINANCIAL PLANNER™ candidate

Business Background Preceding Five Years:

- Financial Integrity Resources Management, LLC. – position: Vice President – 2008 to Present
- FSC Securities Corporation, Registered Representative & IAR, 12/2008 to Present
- Jackson Real Estate Development, LLC – position: Owner/Partner, 04/2003 to Present.
- KeyAdvisors – position: Financial Representative, 06/2008 to 11/2008.
- Myrtle Beach Area Chamber of Commerce – position: VP Marketing, 2004 to 2006

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

IAR is a registered representative of FSC Securities Corporation, a registered broker-dealer and a registered investment adviser. FIA is not affiliated with FSC Securities Corporation and is not a registered broker-dealer. Refer to page 17, item 10, for business activity disclosure.

Item 5 – Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any additional compensation excluding the regular salary and non-sales related bonuses. No information is applicable to this item.

Item 6 - Supervision

Philip M. Harris, CEO of FIA is the chief compliance officer and also serves as chief investment officer, along with other investment committee members review the investment decision of each of its members on a regular basis.

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Minimum requirements for IAR designations:

CERTIFIED FINANCIAL PLANNER
BOARD OF STANDARDS, INC.

CFP – Certified Financial Planner

<http://www.cfp.net/>

1. Complete the Education Requirement set by CFP Board
You can fulfill the education requirement through one of three paths:
 - a. Complete a CFP Board-Registered Education Program
 1. There are more than 300 academic programs at colleges and universities across the country from which to choose.
 2. These programs include credit and non-credit certificate programs, undergraduate and graduate degree programs.
 - b. Apply for Challenge Status
 1. Certain degrees and professional credentials fulfill the educational requirement and allow you to sit for the CFP® Certification Examination.
 2. Academic degrees and credentials that fulfill the educational requirements include:
 1. Certified Public Accountant (CPA) - inactive license acceptable
 2. Licensed attorney - inactive license acceptable
 3. Chartered Financial Analyst® (CFA®)
 4. Doctor of Business Administration
 5. Chartered Financial Consultant (ChFC)
 6. Ph.D. in business or economics
 7. Chartered Life Underwriter (CLU)
 - c. Request a Transcript Review
 1. Certain industry credentials recognized by CFP Board, or the successful completion of upper-division level college courses, may satisfy some or all of the education requirements set by CFP Board.
2. Pass the CFP® Certification Examination
 - a. The CFP® Certification Examination tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas. All questions are multiple choice, including those questions related to case problems.
 - b. The exam is administered three times a year - generally on the third Friday and Saturday of March, July and November - at about 50 domestic locations. The application deadline is approximately seven weeks prior to each exam date (e.g., February 1, June 1 and October 1). To apply to take the exam, complete the online application, download an application or call 800-487-1497 to have one mailed to you. Completed applications, including payment of the \$595 fee, must be received by the deadlines printed on the applications - there are no exceptions.

3. Meet the Experience Requirement
 - a. At least three years of qualifying full-time work experience are required for certification. Qualifying experience includes work that can be categorized into one of the six primary elements of the personal financial planning process.
 - b. Experience can be gained in a number of ways including:
 1. the delivery of all, or of any portion, of the personal financial planning process to a client.
 2. the direct support or supervision of individuals who deliver all, or any portion, of the personal financial planning process to a client.
 3. teaching all, or any portion, of the personal financial planning process
4. Pass Fitness Standards for Candidates and Registrants and Background Check
 - a. Applicants for CFP® certification must pass CFP Board's *Fitness Standards for Candidates and Registrants*, which describe conduct that will or may bar an individual from being certified.
 - b. For example, conduct that is presumed to be unacceptable includes one personal or business bankruptcy filed within five years prior to completing the CFP® Certification Application. Individuals that have filed for bankruptcy in that time frame must petition CFP Board's Disciplinary and Ethics Commission for reconsideration of the presumptive bar. CFP Board's Disciplinary and Ethics Commission may, at its discretion, grant or deny the petition.
 - c. After you have met the education, examination and work experience requirements, you must disclose past or pending litigation or agency proceedings and agree to abide by CFP Board's *Code of Ethics and Professional Responsibility, Rules of Conduct* and *Financial Planning Practice Standards*.
 - d. A background check will also be conducted.
5. Pay Certification Fees
 - a. A one-time, non-refundable initial certification application fee of \$100 for the background checks as noted above.
 - b. A biennial certification fee of \$360.

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ChFC – Chartered Financial Consultant

<http://www.theamericancollege.edu/financial-planning/chfc-advanced-financial-planning>

Successfully complete all courses in your selected program/ pass examination (9 courses, 7 required*, 2 elective)

- a. Financial Planning: Process and Environment*
- b. Fundamentals of Insurance Planning*
- c. Income Taxation*
- d. Planning for Retirement Needs*
- e. Investments*
- f. Fundamentals of Estate Planning*
- g. Financial Planning Applications*
- h. The Financial System in the Economy
- i. Estate Planning Applications
- j. Executive Compensation
- k. Financial Decisions for Retirement
2. Meet experience requirements
 - a. Three years of full-time business experience is required for all Huebner School designations.
 - b. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.
3. Comply with The American College Code of Ethics and Procedures
 - a. To underscore the importance of ethics standards for Huebner School designations, the Board of Trustees adopted a Code of Ethics in 1984.
 - b. Embodied in the Code are the Professional Pledge and eight Canons.

LUTCF – Life Underwriter Training Council Fellow

<http://www.theamericancollege.edu/insurance-education/lutcf-insurance-skills>

1. Completed all course requirements (6 courses, 5 electives, 1 required*)
 - a. Ethics for the Financial Services Professional*
 - b. Techniques for Prospecting: Prospect or Perish
 - c. Techniques for Exploring Personal Markets
 - d. Techniques for Meeting Client Needs
 - e. Marketing Financial Services to Women
 - f. Essentials of Disability Income Insurance
 - g. Essentials of Multiline Insurance Products
 - h. Essentials of Business Insurance
 - i. Essentials of Long-Term Care Insurance

- j. Essentials of Annuities
 - k. Essentials of Life Insurance Products
 - l. Foundations of Retirement Planning
 - m. Foundations of Investment Planning
 - n. Foundations of Estate Planning
2. Be a member of a local association of NAIFA. Contact your local association or NAIFA at 877-TO-NAIFA for a membership application.
 3. Complete and submit a designation application to The American College and provide evidence of the above membership. (A copy of your membership card is sufficient.)

CLU – Chartered Life Underwriter

<http://www.theamericancollege.edu/insurance-education/clu-insurance-specialty>

1. Successfully complete all courses in your selected program/ pass examination (8 courses, 5 required*, 3 elective)
 - a. Fundamentals of Insurance Planning*
 - b. Individual Life Insurance*
 - c. Life Insurance Law*
 - d. Fundamentals of Estate Planning*
 - e. Planning for Business Owners and Professionals*
 - f. Financial Planning: Process and Environment
 - g. Individual health insurance
 - h. Income taxation
 - i. Group Benefits
 - j. Planning for Retirement Needs
 - k. Investments
 - l. Estate Planning Applications
2. Meet experience requirements
 - a. Three years of full-time business experience is required for all Huebner School designations.
 - b. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.
 - c. Comply with The American College Code of Ethics and Procedures
 - d. To underscore the importance of ethics standards for Huebner School designations, the Board of Trustees adopted a Code of Ethics in 1984.
 - e. Embodied in the Code are the Professional Pledge and eight Canons.

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RFC – Registered Financial Consultant

<http://www.iarfc.org/display.asp?id=125>

1. Curriculum
 - a. Candidates are required to complete a self-study process to attain the RFC designation. The preparation curriculum consists of ten volumes mirroring that of the CFP preparation, and covers the following six topics:
 1. Financial Planning Process
 2. Insurance Planning
 3. Retirement Planning
 4. Investment Planning
 5. Income Tax Planning
 6. Estate Planning
2. Examination Requirements
 - a. At the completion of the self-study process, candidates are required to take an untimed, 150-question multiple choice exam (takes approximately 3-5 hours)
 - b. The exam may be taken at any time, anywhere, as convenient for the candidate
3. Candidates must meet the following education, experience and ethical requirements:
 - a. Candidate either has attained a professional designation (i.e. CLU, ChFC, and CFP), or has earned a baccalaureate or graduate degree in financial planning with strong emphasis on subjects relating to economics, accounting, business, statistics, finance and similar studies; this granting institution must offer an IARFC-approved or CFP equivalent college curriculum and be an accredited college or university
 - b. Met four years of experience, providing evidence of having met license requirements for securities plus life and health insurance, or submits RIA affiliation information
 - c. Candidate must have a sound record of business integrity with no suspensions or revocation of any professional licenses
 - d. Designees must subscribe to the IARFC Code of Ethics
 - e. Designees must submit an annual renewal including \$100 in dues

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RCC™ – Registered Corporate Coach™

http://www.wabccoaches.com/includes/popups/rcc_details.html

1. Must pass a screening interview with an RCC Instructor;
2. Must meet minimum WABC membership requirements for practitioners (currently WABC Affiliate Membership);
 - a. Are transitioning into a business coaching practice or are practicing part-time* as an external or internal coach, in alignment with the WABC Business Coaching Definition;
 - b. Are providing, or will provide, business coaching services (one-on-one or group coaching) and possibly other related services and activities (e.g., business coach training, speaking engagements, publishing and/or research about business coaching);
 - c. Have, or will put in place, appropriate business coaching service agreements with your business coaching clients, coachees and/or business coach training participants;
 - d. Have less than 3 years of business coaching experience, though you may have more (includes coaching in the private, public and nonprofit sectors);
 - e. Have at least 7 years of business or organizational experience (includes coaching and non-coaching work in the private, public and nonprofit sectors);
 - f. Have a reputation for integrity and sound character;
 - g. Agree to abide by the WABC Terms of Membership, the WABC Code of Business Coaching Ethics and Integrity, the WABC Terms and Policies and any other terms, conditions, rules, regulations, policies, procedures and guidelines that may be adopted; and
 - h. Meet other requirements that may be established from time to time by WABC.
3. Must hold WABC membership for at least one year; and
4. Must successfully complete the RCC designation program.

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CFA – Chartered Financial Analyst

<https://www.cfainstitute.org/Pages/index.aspx>

1. Fulfill the Entrance Requirements

- a. Be prepared to take the examinations in English
- b. Meet the professional conduct admission criteria (during the application process, you will be asked to sign statements of Professional Conduct and Candidate Responsibility)
- c. Have a U.S. bachelor's (or equivalent degree), OR
- d. Be in the final year of your bachelor's degree program, OR
- e. Have four years of qualified, professional work experience or a combination of work and college experience that totals at least four years

2. Complete The Curriculum/Examination Requirements

- a. Sign up for your first exam. Enrolling for the first exam also registers you as a Candidate in the CFA® Program
- b. Complete a minimum of 250 hours of study (or more, depending on the individual circumstances) of the approved CFA® curriculum

1. Curriculum

1. The program is administered in three levels – Level I, Level II, Level III – providing a progressive learning experience as concepts build upon earlier information taught in the program.
2. The CFA Institute conducts surveys of present investment professionals who are Charterholders to determine what skills and knowledge are vital to success in the investment management marketplace. This research helps to formulate the Candidate Body of Knowledge™ (CBOK), from which the curriculum is drawn.

2. Examinations

1. There is an examination at the end of each Level, offered at locations throughout the world. Candidates must complete three levels of examinations sequentially. Candidates may enroll for only one examination at a time. Candidates who fail an examination are encouraged to repeat the level.
2. Each exam is six hours long and is split between morning and afternoon sessions. There is a two-hour lunch break at the end of the morning session.

3. Become a Regular Member of The CFA Institute

- a. Candidates must complete a membership application and wait for notification of acceptance (may take several weeks).
- b. Information required for application includes:
 1. the name of the local society you wish to join
 2. a signed Professional Conduct Statement and Member's Agreement

3. detailed work experience narrative
4. the appropriate sponsor forms
4. Submit Dues Payments
 - a. An Annual Dues fee of \$225 (may be prorated depending on month)
 - b. Society Dues (vary) – visit your local society for specific rates
5. Receive your Official Status
 - a. The CFA Institute will notify you when you have completed all requirements and can begin using the CFA® designation.
 - b. You will have the option to receive the charter by mail or during an award ceremony provided by your society.
6. Maintain your Status
 - a. You must maintain a commitment to the CFA Institute Code of Ethics and Standards of Professional Conduct
 - b. This is a commitment that cannot be taken lightly and demands that, above all else, you put the interests of your clients first

*Please note that Paul Pfeiffer does not hold a CFA designation, but has completed the CFA Level I exam.

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