



Brand Asset Management Group
A Mosaic of Financial Experts

Item 1 – Cover Page

Brand Asset Management Group, Inc.
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Chesterfield, MO 63017
(636) 532-7333

www.brandamg.com

March 2012

Form ADV, Part 2, our “Disclosure Brochure” or “Brochure,” as required by the U.S. Securities and Exchange Commission is a very important document between Clients (you, your) and Brand Asset Management Group, Inc. (BAMG, us, we, our). BAMG’s IARD firm number is 106162.

This Brochure provides information about our qualifications and business practices. If you have any questions about the contents of this brochure, please contact us at (636) 532-7333. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission (SEC) or by any state securities authority.

We are a registered investment adviser with the U.S. Securities and Exchange Commission. Our registration as an Investment Adviser does not imply any level of skill or training. Additional information about BAMG is available on the SEC’s website at www.adviserinfo.sec.gov (click on the link, select “investment adviser firm” and type in our firm name). Results will provide you with both Parts 1 and 2 of our Form ADV.

Item 2 – Material Changes

This document was developed in response to new requirements adopted and imposed by the U.S. Securities and Exchange Commission. The Commission issued a final rule in July 2010 requiring advisers to provide a Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

This section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) www.adviserinfo.sec.gov.

No material changes have been incorporated since our last filing on March 31, 2011.

We may, at any time, update this Brochure and send a copy to you, or offer to send you a copy (either by electronic means (email) or in hard copy form).

If you would like another copy of this Brochure, please download it from the SEC website as indicated above or you may contact our Chief Compliance Officer, Cindy Dolniak at (636) 532-7333 or cdolniak@brandamg.com.

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Item 4 – Advisory Business

Brand Asset Management Group, Inc. (BAMG, us, we, our) is a corporation organized under the laws of the State of Missouri on March 2, 1992. Todd H. Brand is the principal owner of BAMG. We are registered as an investment adviser with the U.S. Securities and Exchange Commission since March 16, 1992 and have filed our application to notice file as an investment adviser with the State of Missouri, in order to provide the investment advisory products and services described within this document. We are also notice filed with the States of Florida, Illinois, and Texas. As of December 31, 2011, we had approximately 128 clients with \$315 million of assets under management.

We offer investment advisory services to individuals including high net worth individuals, trusts and estates, pension and profit sharing plans, charitable organizations, and corporations. This Disclosure Brochure provides you with information regarding our qualifications, business practices, and the nature of advisory services that should be considered before becoming our advisory client.

Please contact Cindy Dolniak, Chief Compliance Officer, if you have any questions about this Brochure.

Individuals associated with us will provide our investment advisory services. These individuals are appropriately licensed and qualified to provide advisory services on our behalf. Such individuals are known as Investment Adviser Representatives (Advisors).

Below is a description of the investment advisory services we offer. For more detail on any product or service please reference the advisory agreement or speak with your Advisor.

DESCRIPTION OF SERVICES PROVIDED

BAMG emphasizes continuous personal client consultation and interaction when providing discretionary investment advisory services. We will work with our clients to identify their investment goals, objectives, and risk tolerance in order to create an initial portfolio allocation designed to reach those goals and objectives. We typically create a portfolio consisting of a variety of securities, including but not limited to, mutual funds, (including closed-end funds), equities, exchanged traded funds, bonds, U.S. governments, municipals, unit investment trusts (UITs), variable annuities, and variable life insurance. Oftentimes we advise and manage legacy assets that you bring into our wealth management program.

Investment strategies vary based on your investment objectives and risk tolerance and may include long-term buy and hold trading, short-term trading and/or margin transactions. Each portfolio will be designed to meet your particular investment goals, objectives, circumstances, and risk tolerance. Each client will have the opportunity to place reasonable written restrictions on the types of investments to be held in the portfolio. You also should notify us in writing of any changes in your financial status, investment objectives, policies, or restrictions. It could adversely affect the investment decisions we make on your behalf if we do not have complete and accurate information.

Investment Advisory Services

BAMG undertakes to provide each client with objective setting and asset allocation services and assistance and the means to utilize the multi-asset, multi-style, multi-manager diversification techniques used by the large institutional pools of assets. BAMG prepares periodic reports concerning the investment programs and portfolios of each client.

BAMG manages a client's account on a discretionary basis; such discretion is granted by you in writing when you sign our investment advisory agreement. We have the authority to make investment decisions without consultation with you. These decisions would involve determinations regarding which securities are bought and sold, the total amount of securities to be bought or sold, and the price per share. Our discretionary authority in making these determinations will be limited by conditions imposed by you in your investment guidelines, objective, or instructions otherwise provided to us.

Mosaic Wealth Management

Existing clients have the option to stay under their current fee schedule and services or upgrade to the Mosaic Wealth Management platform ("Mosaic"). The Mosaic option is a turnkey wealth management service allowing advisory clients to pay one fee that includes BAMG's advisory services, most if not all estate planning, and accounting services under an arrangement established by BAMG with a certified public accounting firm and a law firm.

Presentation Services and Special Projects

We have provided educational programs to organizations and associations for more than 25 years. BAMG offers keynote speaking on a variety of topics such as behavioral economics, asset location and allocation principles, avoiding the six most common investment mistakes, how to integrate active and passive management in a portfolio, tax strategies to help you keep more of what your investments earn, determining an

appropriate lifestyle and the means of funding it, understanding global capital markets, and how to talk to your heirs about money.

We also provide two to eight hour programs on understanding personal finance. These programs typically include education, materials and action plans in the areas of financial goal setting, net worth analysis, investment types and uses, portfolio design and asset allocation, financial independence, income generation, savings and cash flow strategies, insurance needs analysis, estate planning concepts, and educational funding strategies. We provide all necessary equipment and materials and can tailor our comments to the needs of your organization or group.

Item 5 – Fees and Compensation

Fee Schedules

BAMG's fee schedule is based on the market value of the client's portfolio. The fee schedules are as follows:

<u>Portfolio Value</u>	<u>Mosaic Annual Fee*</u>	<u>Mosaic (One Option) Annual Fee*</u>
First \$ 1,000,000	1.00%	0.90%
Next \$ 1,000,000	0.90%	0.80%
Next \$ 1,000,000	0.80%	0.70%
Next \$ 2,000,000	0.60%	0.60%
Next \$ 5,000,000	0.40%	0.40%
Next \$10,000,000	0.30%	Negotiable
Over \$20,000,000	0.20%	

*Subject to a Minimum Quarterly Fee of \$2,750

Payment of Fees

The fee for investment management will be based on the ending value of the account on the last business day of the previous quarter and is payable quarterly in advance. The first advisory fee will be assessed on a pro-rata basis taking into account the time for which the account was not managed by BAMG and the time left in the quarter. Mid-quarter fee adjustments are made when deposits or withdrawals are significant. The adjustments are applied to the client's next quarterly bill. Fees, including the minimum quarterly fee, are negotiable.

Fees are automatically deducted from the account pursuant to the advisory agreement. You will be provided with a quarterly statement from the account custodian reflecting deduction of the advisory fee. You can terminate our ability to automatically deduct our fees from your account by giving us at least 30 days written notice.

Termination of Contracts

The advisory agreement may be terminated by either party at any time by written notice. Fees paid in advance will be prorated to the date of termination and any unearned portion of the fee will be refunded to the client.

We provide applicable disclosure brochure(s) or the Form ADV Part 2 to you and prospective clients more than 48 hours prior to entering into an advisory contract. In the event the disclosure brochure is not delivered until entry into the contract, you may terminate the contract with no penalty within five (5) business days after entering into the contract.

Mosaic Wealth Management

The Mosaic option is a turnkey wealth management service allowing advisory clients to pay one fee that includes BAMG's advisory services, most if not all estate planning, and accounting services under an arrangement established by BAMG with a certified public accounting firm and a law firm.

Presentation Services and Special Projects

Presentation services and project assistance fees are negotiable and charged as a flat fee on a case-by-case basis, depending on the nature and complexities of the service provided. Prior to the commencement of services, you and BAMG will enter into a written agreement that sets forth the terms and conditions of the engagement, describes the scope of the services to be provided, and the portion of the fee that is due from you prior to our commencing and upon finalizing services.

Additionally, at times clients require special assistance with projects on an "ad hoc" basis for which BAMG charges a fixed fee. Project assistance fees are negotiable, depending on the nature and complexities of the service provided, and are agreed upon in advance with you.

Additional Information Concerning Fees

Below are general characteristics regarding "other" fees incurred, payment of fees, and termination of contracts that will affect your account(s).

- All clients retain BAMG by entering into a written agreement for services, which contains a more complete discussion and disclosure regarding the Account's services or fee structure.
- By mutual consent, these fee schedules may be modified to reflect special circumstances. For purpose of fee calculation, certain accounts may be aggregated.

- In addition to fees paid directly by you to BAMG, we may also receive a portion of the internal expense ratio as outlined in current offering materials. BAMG receives such fees for providing additional services such as separate performance reporting, additional educational sessions, etc. To the extent that we receive revenue sharing fees with respect your account, BAMG will reduce its advisory fee by the amount of such fees.
- The advisory fee does not cover charges imposed by third parties for investments held in the Account, such as contingent deferred sales charges or 12b-1 trails on mutual funds. In addition, investment advisers to mutual funds charge asset management fees, which are in addition to the advisory fees charged by us. The fees charged by such funds are disclosed in each fund's prospectus or current offering materials.
- BAMG's advisory fee does not cover debit balances or related margin interest, commissions, or SEC fees or other fees or taxes required by law.
- You could invest in a mutual fund directly, without our services. In that case, you would not receive the services provided by us which are designed, among other things, to assist in determining which mutual fund or funds are most appropriate for your financial condition, goals, and objectives. Accordingly, you should review both the fees charged by the funds and the fees charged by us to fully understand the total amount of fees to be paid and to thereby evaluate the advisory services being provided.
- Advisory recommendations are based on your financial situation at the time the services are provided and are based on financial information disclosed by you. We incorporate information about trends and performance of securities, the market and the economy into our recommendations, which are designed toward meeting your specific goals, objectives, and needs. Past performance is in no way an indication of future performance. As your financial situation, goals, objectives, or needs change, you must notify us promptly.

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

We do not charge advisory fees on a share of the capital gains or capital appreciation of the funds or securities in a client account (so-called performance based fees). Our compensation structure is disclosed in detail in Item 5 above.

Item 7 – Types of Clients

We provide investment advisory services to individuals including high net worth individuals, trusts and estates, pension and profit sharing plans, charitable organizations, and corporations. New clients accepted for management will generally have assets under management in excess of \$1 million. We can waive this minimum account size at our discretion. Such factors involved in our determination to waive the minimum account size include, but are not limited to, services you require, type of assets held in the account, prior relationships and related account holdings, and intention to have us manage additional assets in the future. BAMG also has the discretion to waive the requirement that this minimum account size be maintained.

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

As described in Item 4 above, our investment strategies may include long term buy and hold and rarely if ever short-term trading strategies and incorporate margin transactions.

We use strategic allocation principles to evaluate your overall allocation and we compare this to target allocations designed to better achieve your investment objectives. We will assist you in repositioning investments from existing portfolio positions. Evaluation of individual issues, mutual funds, portfolio managers, etc., will be drawn from internal team members and a variety of third party sources believed to be, but not guaranteed, reliable.

Pre-existing investment vehicles may be utilized in the building and maintaining of client portfolios. For example, investments owned by clients prior to, or since, retaining our services, if deemed suitable, may be retained in the portfolios. Similarly, assets that for reasons of income tax liabilities, surrender penalties, etc., which are deemed appropriate, may be retained.

As noted above, our Advisors may incorporate margin transactions for client's accounts. The use of margin may result in interest charges as well as all other fees and expenses associated with the security or account involved.

There are inherent risks involved for each investment strategy or method of analysis we use and the particular type of security we recommend. Investing in securities involves risk of loss which you should be prepared to bear.

Item 9 – Disciplinary Information

We do not have any legal, financial or other “disciplinary” item to report. We are obligated to disclose any disciplinary event that would be material to you when evaluating us to initiate a Client / Adviser relationship, or to continue a Client / Adviser relationship with us.

Item 10 – Other Financial Industry Activities and Affiliations

Neither BAMG nor its employees are registered, or have an application pending to register as a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor or an associated person (or registered representative) of the foregoing entities.

In addition, neither BAMG nor its employees have any arrangement that is material to its advisory business or to our clients with an affiliated person that is a:

- Broker-dealer,
- Investment Company,
- Futures commission merchant (or commodity pool operator or commodity trading advisor),
- Banking or thrift institution,
- Accountant or accounting firm,
- Lawyer or law firm,
- Pension consultant, or
- Real estate broker or dealer.

However, BAMG is affiliated with Brand Risk Management, LLC, (“Brand Risk”) an insurance agency formed in March 2010. Brand Risk is 99% owned by BAMG and 1% owned by Todd H. Brand. Todd H. Brand is a licensed insurance agent and sells life, accident, health and long-term care insurance. Mr. Brand may recommend such insurance products to clients, if it is deemed appropriate for the client. He will receive compensation for the sale of such products, but the client is under no obligation to purchase insurance products through Brand Risk or Mr. Brand and may effect such transactions where the client desires. Insurance activities and commissions/compensation are independent from and in addition to those of BAMG.

Item 11 – Code of Ethics

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

We have in place Ethics Rules (the “Rules”), which are comprised of the Code of Ethics and Insider Trading policies and procedures. The Rules are designed to ensure that our personnel (i) observe applicable legal (including compliance with applicable state and federal securities laws) and ethical standards in the performance of their duties; (ii) at all times place the interests of our clients first; (iii) disclose all actual or potential conflicts; (iv) adhere to the highest standards of loyalty, candor and care in all matters relating to its clients; (v) conduct all personal trading consistent with the Rules and in such a manner as to avoid any actual, potential or perceived conflict of interest or any abuse of their position of trust and responsibility; and (vi) not use any material non-public information in securities trading. The Rules also establish policies regarding other matters such as outside employment, the giving or receiving of gifts, and safeguarding portfolio holdings information.

Under the general prohibitions of the Rules, our personnel may not: 1) effect securities transactions while in the possession of material, non-public information; 2) disclose such information to others; 3) participate in fraudulent conduct involving securities held or to be acquired by any client; and 4) engage in frequent trading activities that create or may create a conflict of interest, limit their ability to perform their job duties, or violate any provision of the Rules.

Our personnel are required to conduct their personal investment activities in a manner that we believe is not detrimental to advisory clients. Our personnel are not permitted to transact in securities except under circumstances specified in the Code of Ethics. However, as described below, there may be circumstances where our personnel may buy and sell on behalf of its clients, securities of issuers or other investments in which they own securities or otherwise have an interest. The policy requires all Access Persons (defined as investment personnel, which includes portfolio managers, assistant portfolio managers, research analysts and trading room personnel, our officers, and other designated persons) to report all personal transactions in securities not otherwise

exempt under the policy. All reportable transactions are reviewed for compliance with the Code of Ethics. The Ethics Rules are available to you and prospective clients by making a request to our office at 16090 Swingley Ridge Road, Suite 400, Chesterfield, MO 63017 or by calling our Chief Compliance Officer at (636) 532-7333.

Our Advisors may buy or sell for their own accounts, securities that are also held by their clients. Conversely, they may buy and sell securities for client accounts which they themselves may own. Such transactions are permitted if in compliance with our Policy on Personal Securities Transactions. Reports of personal transactions in securities by our Advisors are reviewed by the firm's Compliance Department quarterly or more frequently if required.

BAMG will not simultaneously engage in purchasing or selling securities or investment products, with the exception of mutual funds or index securities, for its own account or its principals if such securities are being traded for clients. The principals are required to disclose any securities transaction on a regular basis to BAMG and such reports are reviewed regularly. In order to ensure that each of our officers and employees strictly adheres to the highest standards of conduct and integrity in conducting business on behalf of our clients, we have each officer and employee sign our Code of Ethics and Personal Trading Policy.

Privacy Policy

Our Promise to You

As a client of BAMG, you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided by Clients

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address and social security number.
- Information regarding securities transactions effected by us; and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

How We Manage and Protect Your Personal Information

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as permitted by law. Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat your information as confidential.

In order to protect your personal information, we maintain physical, electronic and procedural safeguards to protect your personal information. Our Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

Client Notifications

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

Please do not hesitate to contact us with questions about this notice.

Item 12 – Brokerage Practices

We have no soft dollar arrangements or directed brokerage arrangements at this time. Fidelity is providing BAMG with certain brokerage and research products and services that qualify as “brokerage or research services” under Section 28(e) of the Securities Exchange Act of 1934.

BAMG's fundamental policy is to seek for its clients what, in its judgment, will be the best overall execution of purchase or sale orders and favorable net prices in securities transactions consistent with its judgment as to the business qualifications of the various broker/dealer firms with which BAMG does business. Our decisions with respect to the market in which the transaction is to be completed, the form of transaction, and the allocation of orders among broker/dealers are made in accordance with this policy.

In selecting brokers/dealers to effect transactions, consideration is given to the proven integrity and financial responsibility of the various firms as well as to the demonstrated execution, experience and capability generally and in regard to particular markets or securities and to the competitiveness of the commission rates they charge.

With respect to any brokerage commissions charged by executing broker/dealers, BAMG will regularly review such charges within the foregoing criteria and such other comparative standards that it may regard as pertinent for purposes of evaluating the reasonableness of such commissions.

As permitted by law, BAMG may cause its clients to pay broker/dealers an amount of commission for executing a portfolio transaction order on behalf of its clients which is in excess of commissions other broker/dealers would have charged for effecting such a transaction. In order to do so, BAMG must determine in good faith that the higher commission is reasonable in relationship to the value of the services provided by the executing broker/dealer viewed in terms of either a particular transaction or BAMG's overall responsibilities to the clients.

BAMG has an arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, “Fidelity”) through which Fidelity provides BAMG with “institutional platform services.” The institutional platform services include, among others, brokerage, custody, and other related services. Fidelity's institutional platform services that assist BAMG in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple clients accounts; (iii) provide

research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Fidelity also offers other services intended to help BAMG manage and further develop its advisory practice. Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service providers who provide a wide array of business related services and technology with whom BAMG may contract directly.

BAMG is independently operated and owned and is not affiliated with Fidelity.

Fidelity generally does not charge its advisor clients separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debit securities transactions). Fidelity provides access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

While Fidelity does not offer every investment available, BAMG may, from time to time, establish relationships with other providers of financial products, or any other bank, trust company or other custodian as agreed upon between the client and BAMG.

It is BAMG's policy to ensure clients are made whole following any trade error that may occur. Specifically, BAMG will reimburse you when BAMG causes a trade error to occur in your account that results in a loss. If the trade error results in a gain, you will keep that gain.

BAMG may from time to time compensate persons not affiliated with BAMG for client solicitation and referral. BAMG's agreements with any such persons require that clients receive disclosure of such solicitation and client referral activities as provided by Rule 206(4)-3 under the Advisers Act. Compensation paid by BAMG to these solicitors is based on the fee paid by the client referred by the solicitor. We will determine that any unaffiliated solicitor, with which we contract, is properly registered in those states where investment advice is provided to residents of that state.

Item 13 – Review of Accounts

Reviews: Reviews are performed quarterly when the quarterly reports/statements are generated, monthly in some cases. Reviews also are performed prior to a client's in-person or telephone investment review with the Advisor. The review process includes monitoring the performance of investments in the account, a comparison of the client's portfolio to the diversification and asset allocation of the account as compared with the client's investment objectives, and an evaluation of the investment strategy in light of any change in the client's circumstances.

You are provided with monthly or quarterly account statements from the custodian, depending on the activity in the account. Our reports include details of your holdings, asset allocation, and other transaction information. Comparisons to market indices and account performance may be used to evaluate account performance.

BAMG may provide to you written reports it prepares regarding your portfolio. You are encouraged to review these reports and compare them against reports received from the independent custodian that services your advisory account. You should immediately inform us of any discrepancy noted between the custodian records and the reports you receive from us.

Reviewers: Accounts are primarily reviewed by Todd H. Brand, President; Phillip A. Daniels, Executive Vice President; J. Jason Akridge, Advisor, Bradley D. Davis, Advisor, and Ryan C. Green, Advisor, utilizing a team approach. Other members of BAMG's staff may assist these reviewers with preparation and research.

Item 14 – Client Referrals and Other Compensation

Client Referrals:

Refer to item 12 above for details of our arrangements under which we provide compensation for client referrals including the compensation structure.

BAMG, as a solicitor, has an arrangement with a non-affiliated investment adviser in which we receive compensation for referring clients to that adviser. Such agreement will comply with the requirements set out in Rule 206(4)-3 of the Investment Advisers Act of 1940 and any applicable corresponding state securities law requirements. Such referral fee shall be paid on an ongoing basis as earned which is 20% of the non-affiliated investment adviser's management fee. If you are introduced to the non-affiliated investment adviser by BAMG, we, at the time of the solicitation shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of the non-affiliated investment adviser's written disclosure brochure, together with a copy of the written disclosure brochure from us, as solicitor, disclosing the terms of the solicitation arrangement, including the compensation we receive.

BAMG and Todd H. Brand's affiliate, Brand Risk, also has a referral fee arrangement with a non-affiliated insurance agent in which Brand Risk receives compensation for referring clients for personal and commercial insurance lines of business. Such insurance lines include general liability, property, worker's compensation, automobile, inland marine, umbrella, homeowners and disability. Brand Risk receives 25% of net commissions received by the non-affiliated insurance agent.

In addition to fees paid directly by you to BAMG, we may also receive a portion of the internal expense ratio as outlined in current offering materials. BAMG receives such fees for providing additional services such as separate performance reporting, additional educational sessions, etc. To the extent that we receive revenue sharing fees with respect your account, if any; BAMG will reduce its advisory fee by the amount of such fees.

As part of its duties to its clients, BAMG endeavors at all times to put the interest of its clients first.

Item 15 – Custody

We do not have custody of client funds or securities; however, we may be granted authority, upon written consent from you, to deduct the advisory fees directly from your account. The custodian will send to you, at least quarterly, an account statement identifying the amount of funds and each security in the account at the end of period and setting forth all transactions in the account during that period including the amount of advisory fees paid directly to us.

BAMG primarily utilizes the custodial and trading services of Fidelity Brokerage Services with whom it has a contractual relationship. While Fidelity does not offer every investment available, BAMG may, from time to time, establish relationships with other providers of financial products, or any other bank, trust company or other custodian as agreed upon between the client and BAMG.

BAMG may provide to you reports it prepares regarding your portfolio. You are encouraged to review these reports and compare them against reports received from the independent custodian that services your advisory account. You should immediately inform us of any discrepancy noted between the custodian records and the reports you receive from us.

Item 16 – Investment Discretion

As described in details in Item 4 above, you may give BAMG discretionary authority to actively manage your assets and assist you in implementing your investment strategy. This authority is disclosed in the advisory agreement entered into between you and BAMG. This authority grants us the discretion to determine the types of securities to be bought or sold, the total amount of securities to be bought or sold, and the brokers or dealers through whom securities are to be bought or sold. You will have the right to place reasonable restrictions on such authority. Any restrictions must be submitted in writing to us.

We do not actively trade stocks. Clients may have stock accounts not under our management. Atypically some clients may retain discretion over the repositioning of assets in their accounts.

Item 17 – Voting Client Securities (i.e., Proxy Voting)

We do not vote proxies. You maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by you shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to your investment assets. We and/or you shall correspondingly instruct each custodian of the assets to forward copies of all proxies and shareholder communications relating to your investment assets.

Item 18 – Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you given that we do not have custody of client funds or securities, or require or solicit prepayment of fees more than \$500 per client and six months or more in advance. In addition, we are not currently subject of a bankruptcy petition.

Item 19 – Requirements for State-Registered Advisers

BAMG is an SEC registered investment adviser so this section is not applicable.

Part 2B: Brochure Supplement (Advisory Personnel)

Item 1 – Cover Page

This Brochure Supplement lists information about all employees who formulate investment advice, have discretionary authority over client's assets, and have direct client contact. These employees, also called Supervised Persons by the U.S. Securities and Exchange Commission, are Todd H. Brand, James Jason Akridge, Phillip A. Daniels, Bradley D. Davis, Ryan C. Green, and Gregory D. Noe.

Additional information about us is available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Name of Registered Investment Adviser	Brand Asset Management Group, Inc.
Address	16090 Swingley Ridge Road Suite 400 Chesterfield, MO 63017
Telephone Number	(636) 532-7333

Item 2 – Educational Background and Business Experience

Name: **Todd H. Brand**

Year of Birth: 1967

Business: Mr. Brand serves as our President and Chief Executive Officer and our principal consultant of Brand Asset Management Group, Inc. since 1992. Additionally, he provides financial education programs to professional and investor groups. Mr. Brand has experience in the investment, wealth and retirement planning business with Brand Asset Management Group since 1992.

Education: Mr. Brand received his Bachelor of Science degree in Business Administration with an emphasis in Financial Services and Planning from Baylor University in Waco, TX in 1990. Additionally, he received his Master of Business Administration from Baylor's Hankamer School of Business in Waco, TX in 1991.

Professional
Designations:

Series 65 – 1992

Accredited Investment Fiduciary® - 2009 The Center for Fiduciary Studies owns the marks AIF and AIFA®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

Insurance Producer – 2010

Name:

J. Jason Akridge

Year of Birth:

1969

Business:

Jason joined Brand Asset Management Group, Inc. in 1999. Mr. Akridge serves as an Advisor for Brand Asset Management Group and assists in Operations. His primary responsibilities include managing client relationships, tax/performance reporting and managing the technical functions of the firm. Previously, he served in corporate finance within the actuarial and publishing environments, where his responsibilities included gross margin analysis, operating budgets, and regulatory reports.

Education: He earned a Bachelor of Science degree in Mathematics with a minor in Computer Science from Missouri Baptist University in 1991.

Professional
Designations:

Series 65 – 2003

Jason obtained his Certified Financial Planner™ certification in 2010.

Name:

Phillip A. Daniels

Year of Birth:

1969

Business:

Phil joined Brand Asset Management Group in 2004 and has seventeen years of experience in the investment industry. He serves as our Executive Vice President. Previously, he served as an Associate Vice President at A.G. Edwards & Sons, Inc. from 1994 to 2004 where he spent ten years as a NASDAQ market maker. In that capacity he secured quality executions for both retail and institutional order flow while managing firm capital and provided trading services to corporate accounts. Prior to joining

A.G. Edwards he was an associate analyst with Raymond James Financial, Inc. from 1993 to 1994. In that position, Phil wrote research reports and developed financial models for U.S. companies, primarily in the environmental sector.

Education: Mr. Daniels earned a Bachelor of Science degree in Finance from Millikin University in Decatur, IL in 1991 and received his Master of Business Administration with a concentration in Finance from the Olin School of Business at Washington University in St. Louis in 2003.

Professional
Designations: Series 65 – 2004

Phil obtained his Certified Financial Planner™ certification in 2007.

Name: **Bradley D. Davis**

Year of Birth: 1976

Business: Brad joined Brand Asset Management Group, Inc. in 2007 as an advisor with seven years of experience in the investment industry. Brad currently heads up the firm's Investment Committee, Oversees the portfolio management function, assists in ongoing client consultation, and works to provide research support for multimedia presentations.. Previously, he served as a Credit Research Analyst for NISA Investment Advisors, LLC from 2005 to 2007. In that capacity, he analyzed corporate bonds across numerous industry sectors and recommended trades on the behalf of that firm's large institutional clients. Prior to joining NISA he was an Associate Analyst in the securities research department at A.G. Edwards & Sons, Inc. from 2000 to 2005, where he spent five years writing reports and developing financial models for gas utility stocks.

Education: Mr. Davis earned a Bachelor of Science degree in Business Administration/Finance from the University of Kansas in 2000.

Professional
Designations: Series 65 – 2007

He earned the right to use the Certified Financial Analyst (CFA) designation in 2004.

Name: **Ryan C. Green**

Year of Birth: 1979

Business: Ryan joined Brand Asset Management Group, Inc. in November of 2007. He currently serves as an Advisor. Ryan's responsibilities include account paperwork for both Fidelity and non-Fidelity accounts, transfers of cash and securities, trading and trade confirmations. He is also responsible for various audits of the reporting firm.

Magnamite, LLC – 2005 to 2007 - Sales & Marketing, a family business

Education: He earned his Bachelor of Human Environmental Sciences Degree in Personal Finance from the University of Missouri–Columbia in 2003. Additionally, in 2005 he completed his Masters in Business Administration in Finance from the Crosby Graduate program also at the University of Missouri–Columbia.

Professional Designations: Series 65 – 2009

Name: **Gregory D. Noe**

Year of Birth: 1959

Business: Greg joined Brand Asset Management Group, Inc. in October of 2011 as Director of Institutional Advisory Services. He leads the business development effort for retirement plans, institutions and nonprofit organizations. He has over 25 years in the financial services industry. He was the Regional President for Montgomery Bank in St. Louis where he spent the past 12 years working on financial solutions for a variety of corporations.

Education: Mr. Noe earned his Bachelor of Science degrees in Psychology and Economics from Truman State University and received his Masters of Business Administration with a concentration in Finance from the Olin School of Business at Washington University in St. Louis in 1984.

Professional

Designations: Series 65 – 2011

Accredited Investment Fiduciary® - 2011 The Center for Fiduciary Studies owns the marks AIF and AIFA®, which it awards to individuals who successfully complete initial and ongoing accreditation requirements.

Name: **Cynthia L. Dolniak**

Year of Birth: 1960

Business: Cindy joined the firm in June 2004 as Chief Compliance Officer. Her responsibilities include state and federal compliance with rules, regulations, regulatory filings, oversight of regulatory audits, and general office management. She brings 28+ years of operational experience in the securities industry.

Education: Ms. Dolniak earned her Bachelor of Science degree in Business Administration from Southeast Missouri State University in 1982.

Professional

Designations: Insurance Producer – 2011

Item 3 - Disciplinary Information

An investment adviser and its supervised persons must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of its supervised persons. None of our supervised persons have any such disclosure items.

Item 4 - Other Business Activities

Neither BAMG nor its employees are registered, or have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of the foregoing entities.

However, BAMG and Todd H. Brand are affiliated with Brand Risk Management, LLC, ("Brand Risk") an insurance agency formed in March 2010. Todd H. Brand is a licensed insurance agent and sells life, accident, health and long-term care insurance. Mr. Brand may recommend such insurance products to clients, if it is deemed appropriate for the client. He will receive compensation from the sale of such products, but the client is

under no obligation to purchase insurance products through Brand Risk or Mr. Brand and may effect any such transactions where the client desires. Insurance activities and commissions/compensation are in addition to those of BAMG. Cynthia L. Dolniak has her insurance producer license and assists in the process, but receives no compensation in addition to her salary.

Item 5 - Additional Compensation

In addition to fees paid directly by you to BAMG, we may also receive a portion of the internal expense ratio as outlined in current offering materials. BAMG receives such fees for providing additional services such as separate performance reporting, additional educational sessions, etc. To the extent that we receive revenue sharing fees with respect to your account, if any; BAMG will reduce its advisory fee by the amount of such fees.

BAMG and Todd H. Brand's affiliate, Brand Risk also has a referral fee arrangement with a non-affiliated insurance agent in which Brand Risk receives compensation for referring clients for personal and commercial insurance lines of business. Such insurance lines include general liability, property, worker's compensation, automobile, inland marine, umbrella, homeowners and disability. Brand Risk receives 25% of net commissions received by the non-affiliated insurance agent.

As part of its duties to its clients, BAMG endeavors at all times to put the interest of its clients first.

Item 6 - Supervision

All investment decisions are formulated utilizing a team approach by Todd H. Brand, Phillip A. Daniels, J. Jason Akridge, Bradley D. Davis, and Ryan Green under the supervision of Todd H. Brand, President, and Cynthia L. Dolniak, Chief Compliance Officer (636) 532-7333.

Item 7 - Requirements for State-Registered Advisers

BAMG is an SEC registered investment adviser so this section is not applicable.