

Part 2A: Firm Brochure

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This brochure provides information about the qualification and business practices of Roof, Eidam & Maycock, LLC. If you have any questions about the contents of this brochure, please contact us at 415-788-4600, or by email at jperalta@remadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Roof, Eidam & Maycock, LLC's registration with the SEC does not imply a certain level of skill or training.

Additional information about Roof, Eidam & Maycock, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

February 17, 2012

Material Changes

Annual Update

Roof, Eidam & Maycock, LLC is providing this information as part of our annual updating amendment which contains material changes from our last annual update. This section discusses only material changes since the last annual update which most recently occurred on March 2011.

Material Changes since the Last Update

The Securities and Exchange Commission adopted amendments to Part 2 of Form ADV effective October 2010. The newly revised Part 2 consists of Part 2A (the "Brochure") and Part 2B (the "Brochure Supplement"). Each update of the Brochure must now include a summary of all material changes since the last annual update.

February 2012 – Addition of language describing pension consulting services and fee schedule.

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Advisory & Consulting Business

Firm Description

Roof, Eidam & Maycock, LLC ("REM") is an independently owned Registered Investment Advisor, registered with the U.S. Securities and Exchange Commission and the California Department of Corporations. REM has been providing investment advice and financial planning services to both institutional and individual investors since 1992.

Principal Owners

The principal owners of REM include Gary Edmund Roof, Don Henry Eidam, Jr., Randall Robert Maycock and Juan Carlos Peralta.

Types of Advisory & Consulting Services

REM provides various advisory & consulting services listed below.

Investment Advice: REM will design and recommend an investment portfolio, as well as specific investment recommendations, and will assist in implementing such recommendations. REM will also provide portfolio review meetings, quarterly composite portfolio performance reports and additional ancillary services. REM will be compensated for such services through payment of a Management Fee pursuant to the client's purchase of financial products.

Financial Planning Services: REM will develop, prepare, present and assist in the implementation of financial plans and financial planning advice in the areas of investments, life/disability/long-term care insurance planning, retirement and/or estate planning. REM will also provide ongoing financial planning reporting and analysis. REM will be compensated for financial planning services either (i) at an Hourly Rate, or (ii) if the client has elected to pay a Management Fee for Investment Advice, all financial planning services will be covered by the Management Fee.

Pension Consulting: Services are generally provided to the plan sponsor (as opposed to the plan participants) and typically include some or all of the following components: (1) selection of investment vehicles; (2) monitoring of investment performance; and (3) certain employee communications. This service does not include managing pension plan assets.

Tailored Relationships

REM provides customized services tailored to the unique investment needs of each of their clients. Clients may impose restrictions on investing in certain securities or types of securities. Such restrictions must be submitted to REM in writing. Client-imposed restrictions may affect REM's ability to perform its stated investment strategy, and therefore investment performance may deviate from that of other client portfolios managed in accordance with the same strategy.

Client Assets

As of December 31, 2011, REM managed \$304,054,135 in discretionary assets.

Fees and Compensation

Description

Each client has choices regarding the method of compensating REM. REM will seek to counsel each client regarding the method of compensation most economically advantageous to the client. REM has separate management fee schedules for advisory clients and for pension consulting clients.

Advisory & Financial Planning Management Fee: The maximum Management Fee charged by REM is 1.25% of gross assets under management (valued at fair market value), subject to a minimum annual Management Fee of \$2,500. The fair market value of assets in a client's account under management will be determined on the last business day of each calendar quarter. Fees are billed quarterly in advance, during the month following each calendar quarter.

The graduated Management Fee Schedule is as follows:

First \$1,000,000	1.25%
Next \$1,000,000	0.90%
Next \$3,000,000	0.50%
Next \$5,000,000	0.25%
Above \$10,000,000	0.15%

Pension Consulting Service Fee: The maximum Consulting Service Fee charged by REM is 0.75% of gross assets under management (valued at fair market value), subject to a minimum annual Fee of \$2,000. The fair market value of assets in a client's account under management will be determined on the last business day of each calendar quarter. Fees are billed quarterly in advance, during the month following each calendar quarter.

The graduated Pension Consulting Service Fee Schedule is as follows:

First \$500,000	0.75%
Next \$500,000	0.65%
Next \$1,000,000	0.50%
Next \$3,000,000	0.25%
Above \$5,000,000	0.15%

Management & Consulting Fees are not negotiable.

Hourly Rate: A client may elect to compensate REM solely on the basis of time spent in performing services requested by the client. The Hourly Rate will be payable upon substantial completion of the services requested.

The Hourly Rate for REM Partner: \$450 per hour.

The Hourly Rate for REM administrative/clerical: \$150 per hour.

The Hourly Rates are not negotiable.

Direct Debit of Fees

The client may authorize the custodian holding client securities to withdraw REM fees from the client's account, in accordance with statements prepared and submitted to the custodian by REM, or the client may pay advisory fees directly to REM. The custodian will provide periodic account statements to the client. Such statements will reflect all fees withdrawn by REM. It is the client's responsibility to verify the accuracy of the fee calculation; the custodian will not determine whether the fee is properly calculated.

Other Fees

REM may invest client assets in one or more pooled investment vehicles, such as mutual funds and exchange traded funds, if such investments are consistent with the investment objectives and policies of the client accounts involved. If REM makes such an investment on behalf of its clients, those clients will be responsible, indirectly as investors in the pooled investment vehicles, for a portion of the operating expenses of the pooled investment vehicles in which they are invested, and in addition to the advisory fees those clients pay directly to REM.

Clients will incur fees in addition to the management, consulting and/or hourly fees described above. This can include, among other things, commissions and custodial fees. *See Brokerage Practices for more information on REM's selection of brokers and dealers.*

Refund of Fees

Either REM or the client may terminate the Agreement by giving the other party written notice 30 days prior to the date of termination. In such event, the Fee will be prorated to the date of termination. REM will then refund to the Client the unearned portion of the pre-paid Fee. The Agreement will terminate immediately upon the death of a client who is a natural person.

Additional Compensation

The partners of REM, Gary E. Roof, Don H. Eidam, Jr., Randall R. Maycock and Juan Carlos Peralta, are General Securities Registered Principals and/or General Securities Registered Representatives of LPL Financial ("LPL"). LPL is a FINRA registered securities broker/dealer. As such, REM partners may receive commissions pursuant to the client's purchase of financial products. They may also receive 12b-1 service fees from certain mutual fund companies, as disclosed in the prospectus. Unless otherwise agreed, the receipt of any commissions and/or service fees by Gary E. Roof, Don H. Eidam, Jr., Randall R. Maycock and/or Juan Carlos Peralta will be deemed independent of and separate from any Fee that may be charged by REM.

Commissions are set by the securities brokerage house, investment management company, insurance company, and/or general partner, and in general are non-negotiable.

This practice presents a conflict of interest because it gives the partners of REM an incentive to recommend investment products based on the compensation received, rather than on a clients' needs. To mitigate such conflicts, REM has a strict policy of maintaining our fiduciary obligation to clients when investing their assets, and obtaining suitability information from all clients along with clearly defined investment objectives and restrictions. Additionally, the portion of commission received by REM's partners is insignificant compared to the total revenues of the firm. Clients have the option to purchase investment products that REM recommends through other brokers or agents that are not affiliated with our firm.

In the event that a deferred sales charge or premature withdrawal penalty is imposed upon an advisory client for the liquidation of a security recommended by the firm, REM may, at its discretion, offset the Management Fee by that amount.

Performance-Based Fees & Side-by-Side Management

REM does not accept any performance-based fees. REM generally avoids investment vehicles in which the fund managers engage in side-by-side management.

Types of Clients

Description

REM provides investment advice and financial planning services to individuals, charitable organizations and institutions. REM provides consulting services to pension plans. We do not offer discretionary investment advice & financial planning to pension plans unless otherwise agreed upon.

Account Minimums

A minimum of \$200,000 is required to establish an advisory relationship with REM. However, direct familial accounts may be combined to meet this minimum. A minimum of \$267,000 is required to establish a pension consulting relationship with REM. Exceptions to this minimum may be made on a case-by-case basis.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

REM will utilize fundamental, technical and cyclical methods when analyzing securities. They will consider financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the SEC, and company press releases.

REM will consider implementing strategies for both the long term (securities to be held at least a year) and short term (securities to be held less than a year). REM may also purchase securities on margin.

Investment Strategies

REM builds custom portfolios for their client accounts based on the overall risk tolerance of each client. REM establishes model portfolios based on the various associated risks and applies the models to each client's portfolio.

REM portfolios typically include mutual funds and exchange traded funds ("ETF"). Investing in these instruments, as with all securities, involves the risk of loss, and clients should be prepared to bear these losses. Mutual funds and ETFs, like stocks, generally fluctuate in value and may decline significantly over short time periods. Perhaps the most significant risk associated with mutual funds and ETFs is market risk. This risk is defined by the perception of investors and the day-to-day fluctuations associated with any portfolio. Market risks include, but are not limited to: fiscal and monetary policy decisions, general economic conditions, geopolitical uncertainty, inflation or deflation concerns, commodity price fluctuations, and currency valuations.

Some of the mutual funds will contain fixed-income securities. Fixed-income assets have two main sources of risk. Interest rate risk is the risk that a rise in interest rates will cause the price of a debt security held by the fund to fall. Securities with longer maturities typically suffer greater declines than those with shorter maturities. Credit risk is the risk that an issuer of a debt security will default (fail to make scheduled interest or principal payments), potentially reducing income distributions and market values. This risk is increased when a security is downgraded or the perceived creditworthiness of the issuer deteriorates.

Disciplinary Information

Legal and Disciplinary

REM has not been subject to any legal or disciplinary events.

Other Financial Industry Activities and Affiliations

Broker-dealer or Registered Representative

The partners of REM are General Securities Registered Principals and/or General Securities Registered Representatives of LPL Financial. LPL is a FINRA registered securities broker/dealer. *Please refer to Additional Compensation under Fees and Compensation for more information on the fees obtained and potential resulting conflicts.*

REM has no other industry activities or affiliations.

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

Code of Ethics

REM has adopted a Code of Ethics designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940. This Code establishes rules of conduct for all partners and employees of REM and is designed to, among other things, govern personal securities trading activities in the accounts of partners and employees. The Code is based upon the principle that REM and its employees owe a fiduciary duty to REM's clients to conduct their affairs, including their personal securities transactions, in such a manner as to avoid (i) serving their own personal interests ahead of clients, (ii) taking inappropriate advantage of their position with the firm and (iii) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility. Pursuant to Section 206 of the Advisers Act, both REM and its employees are prohibited from engaging in fraudulent, deceptive or manipulative conduct. The purpose of the Code is to preclude activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited or unethical business conduct. A full copy of our Code of Ethics is available upon request.

Invest in Same Securities Recommended to Clients

In the normal course of business, REM partners and related persons may buy or sell the same securities that they recommend to clients. If and when potential conflicts of interest arise, such conflicts will be fully disclosed to clients. For limited partnerships, clients will have priority to invest before REM partners and related persons. For general securities (stocks, bonds, mutual funds, etc.), REM partners and related persons will sell or buy securities via at-the-market orders to avoid preferential treatment, and will not execute transactions in our own or any employee-related accounts in front of ("front-run") clients' accounts. Clients of REM are free to implement their financial plans with other financial institutions.

Brokerage Practices

Selecting Brokerage Firms

REM places all securities transactions through LPL Financial. Marketable security transactions placed through LPL may be executed by LPL. All securities will be offered on the same basis as securities offered by other brokerage firms. Any commissions received by the partners of REM are fully disclosed to clients and are comparable to that common in the industry. *Please refer to Additional Compensation under Fees and Compensation for more information on fees received by the partners of REM.*

As a result of our broker/dealer relationship with LPL, LPL is required pursuant to FINRA regulations to oversee and monitor the activities conducted through our RIA.

The factors used by REM in selecting a broker/dealer affiliation include:

- the nature and quality of the approved investment products;
- the nature and quality of the investment research & due diligence;
- the nature, efficiency and quality of services provided;
- the nature, efficiency and quality of best execution practices;
- the cost effectiveness to clients; and
- the nature, quality and availability of research reports to clients.

Clients of REM are free to implement their financial plans with other financial institutions.

Because LPL maintains a restricted approved-list of Mutual Funds and Limited Partnerships available to REM, a client's investment selection may be limited to those particular Mutual Funds and Limited Partnerships on such approved-list.

Research and Soft Dollars

LPL conducts a limited amount of investment research on stocks, bonds, mutual funds, ETFs, limited partnerships and real estate investment trusts. All research provided by LPL is used to service all of REM's client accounts. REM does not receive any soft-dollar compensation.

Order Aggregation

The aggregation or blocking of client transactions allows REM to execute transactions in a more timely, equitable, and efficient manner, and seeks to reduce overall commission charges to clients. REM will aggregate client transactions where possible and when advantageous to clients. In these instances, clients participating in any aggregated transactions will receive an average share price and transaction costs will be shared equally and on a pro-rata basis.

Review of Accounts

Periodic Reviews

Advisory accounts are reviewed at least every 12 months and, depending upon client needs and requirements, as determined during the financial planning process, also every 6 months, 4 months or 3 months. The annual review is an in-depth review of the client's financial and investment plan; other reviews are primarily investment-related. The reviews are conducted by Gary E. Roof, partner, overseeing 50-60 portfolios; Don H. Eidam, Jr., partner, overseeing 80-90 portfolios; Randall R. Maycock, partner, overseeing 90-100 portfolios, and Juan Carlos Peralta, partner, overseeing 30-40 portfolios.

Review Triggers

Additional reviews may be triggered by client need and/or market conditions affecting specific clients.

Regular Reports

REM provides clients with quarterly reports on their investment portfolios. The reports include information on holdings and performance relative to benchmarks.

Client Referrals and Other Compensation

REM does not receive or pay any fees for referral or solicitation of clients or have any other formal compensation arrangements.

Custody

Clients' funds and securities are maintained with a qualified custodian as required under SEC rule 206(4)-2, and REM will not act as custodian of any client's funds or securities. However, due to its ability to deduct fees directly from client accounts, REM is deemed to have custody of client funds and securities. Each client will receive directly from their custodian, at least quarterly, an account statement detailing the funds and securities in their account along with any transactions during the period. Clients of REM are encouraged to compare the reports provided by REM to the reports provided by the qualified custodian for accuracy.

Investment Discretion

Discretionary Authority for Trading

REM does not take discretion over Pension Consulting accounts. Though all of REM's advisory client accounts are deemed discretionary, REM provides investment advisory services to its clients on a discretionary, partially-discretionary or non-discretionary basis. It is the client's option to grant us discretionary authority, and REM will take discretionary authority over client accounts only to the extent granted.

Discretionary – The Advisor will manage the client's securities portfolios on a discretionary basis and have limited power of attorney to execute transactions on behalf of the client without obtaining specific client consent.

Partially-discretionary – Discretionary authority granted to the advisor by the client shall extend to individual equity and debt issues (stock and bonds) only.

Non-discretionary - No discretionary authority is granted to the advisor by the client. Advisor must obtain client consent to execute transactions.

Voting Client Securities

Proxy Voting

REM will not vote proxies for its clients' accounts. Clients will obtain information on their proxy votes directly from the custodian. Clients may contact REM if they have any questions on a particular proxy solicitation.

Financial Information

REM does not solicit payment of more than \$1,200 six months in advance and therefore is not required to provide an audited balance sheet.

REM is not and has not been subject to any bankruptcy proceeding.