



MEDIQUUS Asset Advisors, Inc.
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Brochure Date: March 15, 2012

This brochure provides information about the qualifications and business practices of MEDIQUUS Asset Advisors, Inc. (MEDIQUUS). If you have any questions about the contents of this brochure, please contact us at 800-883-8555 or via email at paprocki@mediqus.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

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

Material Change:

Resignation of Investment Advisor Representative Victoria Ofenloch.

Effective March 15, 2012 Victoria was no longer affiliated with MEDIQUS Asset Advisors, Inc. We wish her well in her future endeavors.

Table of Contents

Advisory Business	4
Fees and Compensation	5
Performance-Based Fees & Side-By-Side Management	7
Types of Clients	7
Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Disciplinary Information.....	8
Other Financial Industry Activities and Affiliations	8
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Brokerage Practices	9
Review of Accounts.....	12
Client Referrals and Other Compensation	12
Custody	13
Investment Discretion	13
Voting Client Securities.....	13
Financial Information.....	14
Item 2B of Form ADV: Brochure Supplement.....	15

Advisory Business

MEDIQUS Asset Advisors, Inc. (MEDIQUS) has been in business since January 1, 1996. Our owners are Joel M. Blau, CFP® and Ronald J. Paprocki, JD, CFP®, CHBC. We provide investment advisory services, financial planning services and educational services. All clients receive a written agreement and explanation of the services we provide to them. We make our recommendations after a review of information provided to us by our client.

Investment Advisory Services

Our investment advisory services are provided to individuals, business entities, retirement plans and not-for-profit organizations. This service will:

1. Assist you in the preparation of an investment policy statement based on your investment objectives and priorities.
2. Develop investment guidelines regarding the investment categories we think are appropriate for you.
3. Recommend specific investments for you.
4. Implement your investment decisions.
5. Monitor results and report to you on a regular basis, usually each calendar quarter.

Our investment advisory services are tailored to the individual needs of clients. We base our recommendations on information you provide us. You are not obligated to follow any of our recommendations. You may impose restrictions on the investment of certain securities or types of securities. Your assets are usually invested in mutual funds, exchange traded funds (ETFs) or cash investments like money markets or certificates of deposit. All assets are held in a custodial account by an independent custodian, such as Charles Schwab or Fidelity Investments. (Please reference "Brokerage Practices" for more information regarding the custodian firms we use.)

As of March 15, 2012 the total amount of client assets we manage in our investment advisory service is \$422,157,000. We do not have discretionary authority over your account. Therefore, no assets are managed on a discretionary basis. All assets are managed on a non-discretionary basis. Our investment advisory activities are supervised to the extent required by Ausdal Financial Partners, Inc., the broker-dealer firm with which the financial counselors of MEDIQUS are registered.

Financial Planning Services

Our financial planning services are provided to individuals. This service focuses on financial issues such as your ability to: retire; educate children or grandchildren, provide for you and your family in the event of a disability or death; protect your assets from a legal judgment entered against you; plan for the transfer of assets to your heirs. Through this service we:

1. Educate you and us. We learn about the facts of your financial situation and the goals you would like to achieve. You learn about the potential hazards preventing you from accomplishing your goals.

2. Advise you on alternative strategies to best accomplish your goals.
3. Implement the strategies you select.

You may select a complete financial analysis or an analysis of a specific financial area. We encourage you to use this service with the services provided by your other advisors, such as attorneys, CPAs, insurance brokers or investment brokers. We do not provide legal or tax advice.

Educational Services

Our educational services consist of educational seminars presented to members (and their families) of medical societies/associations. These seminars typically address money management, estate planning, asset allocation, and retirement planning.

Fees and Compensation

Our investment advisory services are a fee-only service. This means our only source of compensation is the fee you pay us. Each quarter we charge our fee based on a percentage of the market value of your account as determined by the custodian at the end of the quarter. Fees are prorated for the portion of a quarter when an account is established or closed.

Total Assets	Total Annual Fee	Quarterly Fee
less than \$250,000	1.70%	0.425%
\$250,001 but less than \$500,000	1.50%	0.375%
\$500,001 but less than \$750,000	1.30%	0.325%
\$750,001 but less than \$1,000,000	1.15%	0.2875%
\$1,000,001 but less than \$1,500,000	1.00%	0.25%
\$1,500,001 but less than \$2,000,000	.90%	0.225%
\$2,000,001 but less than \$3,000,000	.80%	0.20%
\$3,000,001 but less than \$4,000,000	.70%	0.175%
\$4,000,001 but less than \$5,000,000	.65%	0.1625%
above \$5,000,000	Negotiable	Negotiable
Minimum fee	\$5000 per year	\$1,250

Assets invested in cash or equivalents are charged an annual fee of 0.15%, or 0.0375% per quarter.

Fees are discounted by \$50 if you are a member of the American Medical Association. Account

values can be linked to calculate the total asset level when calculating the fee. Examples of linked accounts include: individuals with more than one account; family members of an account owner; retirement plans with individual accounts for each participant; or organizations under common ownership or management. Minimum fee level can be waived in extraordinary circumstances. Fees are negotiable.

You can select whether fees are deducted from your account or billed to you. If deducted from your account you are sent an invoice from MEDIQUS at the same time the fee payment is made. Please be aware, the custodian will not determine whether the fee is properly calculated. Copies of our fee invoice sent to the custodian do not include the fee calculation. While we do everything possible to ensure accuracy, it is your responsibility to verify our fee calculation.

All mutual funds in our investment advisory service are “no-load” funds or mutual funds whose sales charge has been waived by the fund company. We receive no commission or compensation from the investments in your account. Clients whose assets are invested in mutual funds or exchange traded funds will pay both a direct management fee to MEDIQUS and a management fee to the mutual fund or exchange traded fund. Further, the custodian charges brokerage or transaction costs for purchases of individual stocks or bonds, or of mutual funds not a part of the custodian’s “no-transaction fund” list. We inform you if we expect you will pay these expenses. The custodian also has contractual agreements with some mutual fund companies where the custodian receives 12b-1 distribution fees and/or reimbursement of certain shareholder servicing expenses from the mutual fund company. For more information, please reference “Brokerage Practices” in this brochure. We receive no part of any brokerage charge or transaction fee.

MEDIQUS reserves the right to amend the fee schedule upon thirty (30) days advance written notice. Either MEDIQUS or you may terminate the service upon written notice to the other party. Termination of the service does not affect the liabilities or obligations of either of us arising from transactions started before receipt of the notice to terminate. Upon termination of the service, MEDIQUS is under no obligation to recommend any action regarding the securities or other investments in your account.

The financial counselors of MEDIQUS are registered representatives of Ausdal Financial Partners, Inc., a broker-dealer firm. As registered representatives, they may receive a commission from the purchase or sale of publicly traded stocks, bonds, mutual funds, unit investment trusts, REIT’s, or other publicly traded securities or insurance products. These activities are not used with our fee-only investment advisory service.

Our financial planning services are also provided for a fee. We charge a flat fee calculated on the complexity of your situation and the amount of time we estimate it will take to complete the analysis. Fees for this service vary between \$500 and \$5,000. We provide you with an exact fee quote before you authorize us to begin our work. Fees for this service are negotiable. You may terminate the service at any time.

MEDIQUS also provides an annual consultation service for you if you received a full or partial financial analysis and need continuing access to our services. The annual consultation fee ranges

up to \$5,000 per year. We provide you with an exact fee quote before you authorize us to begin our work. Fees are prorated and billed at the end of each quarter. You may terminate this annual consultation service at any time.

In connection with our financial planning services and upon your request, we can recommend various publicly traded stocks, bonds, mutual fund shares, unit investment trusts, REIT's, or other publicly traded securities or insurance products. If you purchase these securities or products from us rather than other advisors MEDIQUS or our financial advisor will receive a commission. This practice presents a conflict of interest by giving us an incentive to recommend investment products based on the compensation received, rather than on your needs. We believe we avoid actual conflicts because:

- We inform all clients of this conflict
- We review any recommendations to verify client suitability and that products are competitive offerings
- We encourage our clients to review our recommendations with their other advisors

You always have the option to purchase the recommended investment or insurance products from other brokers or agents not affiliated with MEDIQUS. Fees charged for financial planning services are not offset by commissions or markups received.

Our educational services are provided for a fee. We frequently receive honorariums from organizations for our educational information. We also charge individual fees ranging up to \$500 per unit. Fees and honorariums can be waived in extraordinary situations.

Other organizations may provide services substantially similar and their fees may be higher or lower than the fees charged by MEDIQUS.

Performance-Based Fees & Side-By-Side Management

None of our accounts are charged performance-based fees. The only method of billing for our investment advisory service is as explained in the Fees & Compensation section of this brochure.

Types of Clients

Most of our clients are physicians, medical groups, retirement plan trustees or not-for-profit medical societies. A small minority are closely held business owners, executives and retired individuals.

Minimum annual fee for our investment advisory services is \$5,000. Minimum fee for financial

planning services is \$300.

Methods of Analysis, Investment Strategies and Risk of Loss

Our investment philosophy is that long-term performance is driven by the degree you invest in certain categories, such as stocks, bonds, real estate or cash. We do not frequently make changes or trades in the amounts invested in these categories in an attempt to improve returns from short-term market fluctuations. Our approach is designed to combine investment categories to minimize risk and generate acceptable returns over time. Information we receive on economics, market strategy and industry statistics is prepared by leading investment research firms. Investing in the securities we recommend involves risk of loss that you should be prepared to bear.

We help you develop objectives, strategies and investment policy based on your specific needs and goals. When guidelines are formulated and reviewed, investment recommendations are presented to you. Return and risk expectations are reviewed. We also balance your risk tolerance and need for liquidity before putting your strategy to work.

Most securities in your account will be invested in mutual funds, exchange traded funds (ETF) or cash/cash equivalents. There are certain risks associated with these types of securities, such as substantial decreases in value and sales or purchase opportunities occurring only at the end of the trading day. All clients are referred to the prospectus of each fund or ETF for a more detailed description of risks.

Disciplinary Information

There are no disciplinary events relating to any of the owners, officers or employees of MEDIQUS.

Other Financial Industry Activities and Affiliations

The financial counselors of MEDIQUS are registered representatives of Ausdal Financial Partners, Inc., a broker-dealer firm. As registered representatives, they may receive a commission from the purchase or sale of publicly traded stocks, bonds, mutual funds, unit investment trusts, REIT's, or other publicly traded securities or insurance products. These services are available to you if you do not select to use our fee-only investment advisory services.

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

MEDIQUS maintains and follows a written Code of Ethics. Our Code states we are fiduciaries and have the responsibility to render professional, continuous and unbiased investment advice to you. In addition, we owe you a duty of honesty, good faith and fair dealing. Finally, as a fiduciary, we must act at all times in your best interest and must avoid or disclose conflicts of interests. A complete copy of our Code of Ethics is available to any client or prospective client upon request.

All MEDIQUS employees are prohibited from trading, either personally or on behalf of others, while in possession of material, nonpublic information. Every quarter, our employees report all security transactions in their accounts. Every year our employees describe all of their covered/reportable investments. Every year we review our Code with all employees to make certain it accurately reflects our responsibilities to you.

Our employees invest in the same mutual funds, exchange traded funds or certificates of deposit we recommend to our clients. Purchases and sales are made in the same manner as your account. No preferential treatment is provided for employee accounts over your account.

Our Chief Compliance Officer is Ronald J. Paprocki, JD, CFP[®], CHBC.

Brokerage Practices

The Custodian and Brokers We Use

MEDIQUS does not maintain custody of your assets on which we advise, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see “Custody”, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend our clients use Schwab Advisor Services[™] of Charles Schwab & Co., Inc. (Schwab), or the Fidelity Institutional Wealth Services (Fidelity) as the qualified custodian. Each organization is a registered broker-dealer and a member of SIPC. We are independently owned and operated and are not affiliated with Schwab or Fidelity.

The custodian will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend you use Schwab or Fidelity as custodian/broker, you will decide whether to do so and will open your account with Schwab or Fidelity by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab or Fidelity, we cannot provide our typical level of service to you. Even though your account is maintained at Schwab or Fidelity, we can still use other brokers to execute trades for your account as described below (see “Your Brokerage and Custody Costs”).

How We Select Brokers/Custodians

We seek to recommend a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Prior service to us and our other clients
- Availability of other products and services that benefit us, as discussed below (see “Products and Services Available to Us From Custodian/Broker”)

Your Brokerage and Custody Costs

For our clients’ accounts custodians do not charge separately for custody services but are compensated by either: charging commissions or other fees on trades they execute or that settle into your account; or by charging a percentage of the dollar amount of assets in the account in lieu of commissions. The custodian’s commission rates or transaction fees applicable to our client accounts are negotiated with the custodian to provide as competitive a cost as possible. This commitment benefits you because the overall commission rates or transaction fees you pay are lower than they would be otherwise. If a broker-dealer other than the existing custodian is used to place trades in your account the custodians will charge you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your account held by the custodian. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, to minimize your trading costs, we have Schwab or Fidelity execute most trades for your account. We have determined that having Schwab or Fidelity execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How We Select Brokers/Custodians”).

Products and Services Available to Us from Schwab or Fidelity

The custodians we recommend have businesses serving independent investment advisory firms like us. They provide us and our clients with access to institutional brokerage—trading, custody,

reporting, and related services—many of which are not typically available to retail customers. They also make available various support services. Some of those services help us manage or administer our clients' accounts; others help us manage and grow our business. These support services generally are available on an unsolicited basis (we don't have to request them) and at no charge to us as long as our clients collectively maintain a total of at least \$10 million of their assets in accounts at the custodian. If our clients collectively have less than \$10 million in assets at Schwab or Fidelity, they may charge us quarterly service fees of \$1,200. Following is a more detailed description of these support services.

Services That Benefit You. The custodian's brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. The services described in this paragraph generally benefit you and your account. We use these types of services extensively.

Services That May Not Directly Benefit You. The custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both their own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at a particular custodian. In addition to investment research, they also make available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

We use these services less frequently.

Services That Generally Benefit Only Us. The custodians also offer other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

The custodians may provide some of these services themselves. In other cases, it will arrange for third-party vendors to provide the services to us. The custodian may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. They may also provide us with other benefits, such as occasional business entertainment of our personnel. We use these

types of services occasionally.

Our Interest in Custodian/Broker Provided Services

The availability of these services from Schwab or Fidelity benefits us because we do not have to produce or purchase them. We don't have to pay for their services so long as our clients collectively keep a total of at least \$10 million of their assets in accounts at their firm. Beyond that, these services are not contingent upon us committing any specific amount of business to trading commissions or assets in custody. The \$10 million minimum may give us an incentive to recommend you maintain your account with Schwab or Fidelity, based on our interest in receiving the services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab or Fidelity as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of their services (see "How We Select Brokers/Custodians") and not their services benefiting only us. Based on current client assets under management, and we do not believe that recommending our clients to collectively maintain at least \$10 million of those assets at a custodian to avoid paying quarterly service fees presents a material conflict of interest.

Review of Accounts

Your account in our investment advisory service is reviewed at least quarterly. During these reviews we monitor the performance of your account during a variety of time periods such as: the past calendar quarter, calendar year to date, past twelve months, past three years, past five years and since the account was opened. In addition, we review the amount of assets invested in each of the categories based on your objectives. Finally, we review the performance of every investment in your account to compare its performance relative to the appropriate benchmark, identify changes in management, changes in investment style and changes in internal expenses. A review may also occur if you inform us of a change in your investment philosophy or a change in how you wish to use the account. All reviews are completed by our President, Chief Executive Officer, Vice President, or Senior Financial and Investment Analyst.

Each quarter we also provide you a written report including information regarding account investment performance over various time periods, account additions or withdrawals, how investments in your account are valued and categorized, and amounts invested in each required investment category.

Financial plans prepared for you are recommended to be reviewed and updated each year. These reviews and updates are provided to you in written form.

Client Referrals and Other Compensation

We receive an economic benefit from Schwab and Fidelity in the form of the support products

and services it makes available to us and other independent investment advisors whose clients maintain their accounts at their firm. These products and services, how they benefit us, and the related conflicts of interest are described in “Brokerage Practices” above. The availability to us of these products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Custody

Under government regulations, we have custody of your assets if, for example, you authorize us to instruct your custodian to deduct our advisory fees directly from your account or if you grant us authority to move your money to another person’s account. The custodian maintains actual custody of your assets. You will receive account statements directly from the custodian at least quarterly. They will be sent to the email or postal mailing address you provided to the custodian. You should carefully review those statements promptly when you receive them. We also urge you to compare the custodian’s account statements to the portfolio reports you will receive from us.

Investment Discretion

At MEDIQUS, we do not have investment discretion of your account.

Voting Client Securities

Occasionally, owners of securities are asked to vote on a specific matter relating to the security. If you request, we vote on your behalf regarding these matters by casting your proxy vote. All proxy votes are first recommended by our Senior Financial and Investment Analysts to the Chief Compliance Officer (CCO) of the firm. Final proxy votes are cast with the approval of the CCO.

Over 90% of our client assets are invested in mutual funds or exchange traded funds. In voting these proxies, we generally support the activities of the fund manager and management team of the fund companies. We can vote otherwise if we think such a change would be in your best interest, as determined by information available by independent sources.

In circumstances where there is a potential conflict of interest between MEDIQUS and you, we will vote in the manner best serving you. Whenever a potential for a material conflict is discovered, we disclose the potential material conflict to you, provide you with sufficient information regarding the issue and proposed vote so you can make an informed decision whether or not to consent. In these cases we obtain your consent before voting.

Records of proxy voting procedures and policies, proxy materials received, votes cast,

information or communications material to the vote, client written requests for proxy voting records and MEDIQUS responses to such requests are maintained for a period of not less than five years and are made available for clients at their request.

If you prefer to cast your own vote in these matters we can assist you in gathering information we believe will help you make an informed decision. Contact us via phone (800-883-8555) or email and we will assist you.

Financial Information

This item is not applicable to MEDIQUS. We do not require or solicit prepayment of fees, or have discretionary authority or custody of your assets. Further, we have not been the subject of a bankruptcy petition at any time. Therefore, there is no financial information necessary to provide in this brochure.

Item 2B of Form ADV: Brochure Supplement

This brochure supplement provides information about:

- Joel M. Blau, CFP®
- Lee A. Catalano, CFP®
- Ronald J. Paprocki, JD, CFP®, CHBC
- CFP® Certification Explanation Statement

This brochure supplements the MEDIQUS Asset Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact our office at 800-883-8555 if you did not receive the MEDIQUS brochure or if you have any questions about the contents of this supplement.

Additional information about each of these individuals is available on the SEC's website at www.adviserinfo.sec.gov.

Name	Joel M. Blau
Year of Birth	1959
Formal Education after High School	Drake University, BS 1981
Business Background (previous five years)	January 1996 to Present: MEDIQUS Asset Advisors, Inc. President/Treasurer
Professional Designations	Certified Financial Planner (CFP®) 1987
Disciplinary Information	None
Other Business Activities	Mr. Blau is a registered representative of Ausdal Financial Partners, Inc., a broker-dealer firm. As a registered representative, he may receive a commission from the purchase or sale of publicly traded stocks, bonds, mutual funds, unit investment trusts, REIT's, or other publicly traded securities or insurance products. These services are available to you if you do not select to use our fee-only investment advisory services.
Additional Compensation	None
Supervision	The Chief Compliance Officer of MEDIQUS, Ronald J. Paprocki, JD, CFP®, CHBC is responsible for the supervision of Mr. Blau's activities. Advice given to clients is reviewed by Mr. Paprocki. All performance information delivered as part of our investment advisory service is consistent with all compliance requirements. Further, as a registered representative Mr. Blau's activities are supervised to the extent required by Ausdal Financial Partners, Inc. Member FINRA/SIPC.

Name	Lee A. Catalano
Year of Birth	1953
Formal Education after High School	University of Illinois Chicago BS, 1975
Business Background (previous five years)	January 1996 to Present: MEDIQUS Asset Advisors, Inc. Vice President / Senior Financial Counselor
Professional Designations	Certified Financial Planner (CFP®) 1994
Disciplinary Information	None
Other Business Activities	Mr. Catalano is a registered representative of Ausdal Financial Partners, Inc., a broker-dealer firm. As a registered representative, he may receive a commission from the purchase or sale of publicly traded stocks, bonds, mutual funds, unit investment trusts, REIT's, or other publicly traded securities or insurance products. These services are available to you if you do not select to use our fee-only investment advisory services.
Additional Compensation	None
Supervision	The Chief Compliance Officer of MEDIQUS, Ronald J. Paprocki, JD, CFP®, CHBC is responsible for the supervision of Mr. Catalano's activities. Advice given to clients is reviewed by Mr. Paprocki. All performance information delivered as part of our investment advisory service is consistent with all compliance requirements. Further, as a registered representative Mr. Catalano's activities are supervised to the extent required by Ausdal Financial Partners, Inc. Member FINRA/SIPC.

Name	Ronald J. Paprocki
Year of Birth	1955
Formal Education after High School	Knox College, BA 1977 DePaul University, JD 1985
Business Background (previous five years)	January 1996 to Present: MEDIQUS Asset Advisors, Inc. Chief Executive Officer Chief Compliance Officer
Professional Designations	Certified Financial Planner (CFP®) 1988 Certified Healthcare Business Consultant (CHBC) 2002
Disciplinary Information	None
Other Business Activities	Mr. Paprocki is a registered representative of Ausdal Financial Partners, Inc., a broker-dealer firm. As a registered representative, he may receive a commission from the purchase or sale of publicly traded stocks, bonds, mutual funds, unit investment trusts, REIT's, or other publicly traded securities or insurance products. These services are available to you if you do not select to use our fee-only investment advisory services.
Additional Compensation	None
Supervision	As Chief Compliance Officer of MEDIQUS, Ronald J. Paprocki, JD, CFP®, CHBC is responsible for the supervision of all employee activities. The advice given to clients by Mr. Paprocki is reviewed by Mr. Blau (President) and Ms. Karen Brask (Vice President). All performance information delivered as part of our investment advisory service is consistent with all compliance requirements. Further, as a registered representative Mr. Paprocki's activities are supervised to the extent required by Ausdal Financial Partners, Inc. Member FINRA/SIPC.

CFP® Certification Explanation Statement

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.