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April 24, 2012

This Brochure provides information about the qualifications and business practices of Amicus Financial Advisors, LLC. If you have any questions about the contents of this Brochure, please contact us at (888) 826-4287. 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.

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

Additional information about Amicus Financial Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

This item discusses specific material changes we have made to this Brochure since its last publication on March 31, 2012.

- Pursuant to new regulations from the Securities and Exchange Commission, as of July 21, 2011, Amicus is considered a “mid-sized adviser”. The primary effect of this new classification is that Amicus must register with several states securities authorities. We are working with the state securities authorities to make this transition.
- To facilitate our growth, and to better serve our clients, we have changed the business structure from a Limited Liability Partnership (LLP) to a Limited Liability Corporation (LLC). This change is effective as of April 24, 2012.
- Minor grammatical changes.

Our complete Brochure may be requested free of charge by contacting Larry Peterson, MS, CFP®, at (888) 826-4287 Ext. 715 or [peterson@amicusadvisors.com](mailto:peterson@amicusadvisors.com). Our Brochure is also available on our web site [www.amicusadvisors.com](http://www.amicusadvisors.com).

Additional information about Amicus Financial Advisors, LLC is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with Amicus Financial Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of Amicus Financial Advisors, LLC.

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## **Item 4 – Advisory Business**

Amicus Financial Advisors, LLC (Amicus) is a fee-based financial planning firm providing comprehensive financial planning, insurance planning, tax planning, retirement planning, non-legal trust and estate planning, cash flow management, investment advice, and asset management services.

Amicus is an SEC-registered Investment Advisor. We've been providing financial planning services to clients since 2004. Amicus Financial Advisors, LLC is fully owned by Amicus Capital Holdings, LLC, a privately held company. No individual person controls 25% or more of Amicus Capital Holdings, LLC.

### **Financial Planning Services**

Amicus provides financial planning services. Clients may choose to engage Amicus for a comprehensive financial plan, or limit the scope of our financial planning services to one or more financial topics. Comprehensive financial planning involves learning about the client and the various aspects of their personal and financial lives then making recommendations to help the client reach their goals, mitigate their risks, and better manage their assets. We evaluate the client's current and future cash flows, assets, liabilities, goals, as well as the current and future economic environments. Clients who retain our financial planning services receive a written plan designed to help the client understand our analysis and our recommendations.

In general, the financial plan will cover one or more of the following areas:

- Cash Management
- Asset Allocation/Investing
- Risk Management
- Retirement Planning
- Life Insurance Planning
- Long Term Care and Disability Planning
- Education Planning
- Tax Planning
- Non-legal aspects of Estate Planning.

### **Investment Advisory Services**

When a client retains Amicus' investment advisory services, we will work with the client to determine their goals, desires, and to develop an Investment Policy Statement (IPS). Each IPS is personalized to the client's unique needs, cash flows, preferences, time horizons, and any constraints imposed by the client. The IPS will serve as a guiding document by which we manage discretionary accounts. Amicus does not follow the IPS with blind devotion, ignoring changes in the client's personal situations or in the economic or tax environment.

Instead, Amicus strives to diligently monitor these changes and make appropriate adjustments.

Amicus manages investment advisory accounts primarily holding no-load mutual funds, exchange traded funds (ETFs), individual stocks, and or bonds. Accounts are managed on a discretionary or non-discretionary basis. Clients may impose reasonable restrictions on how their investments are managed.

### **Wrap Fee Programs**

Amicus does not place client assets into a wrap fee program.

### **Assets under Management**

As of December 31, 2011, Amicus managed approximately \$26,372,175 on a discretionary basis and \$890,000 on a non-discretionary basis. The total amount of assets under advisement was \$27, 262,175

## **Item 5 – Fees and Compensation**

A client may retain Amicus for comprehensive financial planning services, limited financial planning services, or investment advisory services. Fees are agreed upon in writing prior to an engagement. Fees may be comprised of fixed, hourly, and/or asset-based charges depending upon the needs and preferences of the client. Hourly charges are generally \$150/hour and annual asset-based fees are billed at the following schedule.

<b>Assets Under Management</b>	<b>Annual Fee</b>
\$500,000 or Less	1.00%
\$500,000 through \$1,500,000	0.90%
Over \$1,500,000	0.80%

These fees are not negotiable except in very limited circumstances. Each advisor retains the authority to adjust his/her fee billing schedule so long as the fees are agreed to in writing prior to an engagement. All fees are payable after services are rendered and within a reasonable time after the bill is received. Asset management fees are generally calculated quarterly and 1/3 of the quarterly fee is withdrawn from the clients' brokerage accounts at the end of each calendar month. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any earned, unpaid fees will be due and payable.

Each client is expected to authorize Amicus to bill fees to the custodian of the client's assets to be paid from the clients' accounts. The client can terminate the contract at any time by

communicating that desire to anyone working for Amicus Financial Advisors, LLC in any way.

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

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

While all investment products are offered on a fee-only basis, Amicus Advisors may offer insurance products to clients to implement our financial planning recommendations. Because commissions from the sale of an insurance product may create a conflict of interest, the commissions associated with the sale of insurance products are disclosed to the client.

Clients may purchase insurance products from other sources. The commissions paid for the sale of insurance products do not affect the calculation of a client's investment advisory fees.

### **Item 6 – Performance-Based Fees**

Amicus Financial Advisors, LLC does not charge any performance-based fees (fees based on a share of capital gains or on capital appreciation of the assets of a client).

### **Item 7 – Types of Clients**

Amicus Financial Advisors, LLC provides investment advice or financial planning services to individuals, high net worth individuals, families, trusts, corporations, and some pension and profit sharing plans.

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

We use multiple research methods to evaluate the securities, mutual funds, and exchange traded funds we recommend for client portfolios. These include fundamental analysis, Monte Carlo analysis, asset class allocation, and limited technical analysis.

**Fundamental Analysis** – This involves evaluating the security’s intrinsic value while considering the related economic, financial, qualitative, and quantitative factors. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk that the price of the security will go up or down regardless of the factors used to evaluate the security.

**Monte Carlo Analysis** - Monte Carlo analysis is a statistical simulation tool that helps us measure and adjust for the negative effects of volatility in a portfolio. No computer model has yet been developed that realistically considers all of the factors needed to develop a portfolio. To create the recommended Asset-Class Allocations, Amicus uses statistical and mathematical tools through its application of Modern Portfolio Theory (specifically Mean-Variance Optimization or MVO) and Monte Carlo analysis techniques to construct an “optimal” portfolio, but this still involves as much art as science. Amicus applies as much science to the process as is practical, but in the end, there is a need to add an educated heuristic element.

**Asset-Class Allocation** - Amicus believes that the primary determinant of risk and return is the mix of asset classes into which investments are placed. Asset-class allocation is the selection of asset classes and the determination of their target weights in a portfolio. An asset class is a “species” of investment that responds in a similar manner to economic influences. Once this basic allocation is made, Amicus believes that it should be kept fairly constant and only changed infrequently. This allocation forms an organized, long-term framework on which specific and consistent investment decisions can be made. By keeping a constant allocation, Amicus believes that rebalancing will enhance returns by causing a general pattern of buying into asset classes at lower than average prices and selling when asset class prices are higher.

A risk of asset-class allocation is that a client’s portfolio may not participate in the sharp fluctuations resulting from a concentrated portfolio. At times, different asset classes may underperform other asset classes. Specific asset classes may be excluded from or under/over-weighted in client portfolios. This presents the risk of reduced performance had the excluded or under/over weighted asset class been allocated differently. Another risk is that the allocation of the portfolio will change over time and may no longer be appropriate for the client’s goals.

**Rebalancing** - To help control the risk of a client’s portfolio drifting from the recommended asset-class allocation, Amicus believes it is important to rebalance the portfolio from time to time. Since each rebalancing triggers transaction costs and perhaps taxes, Amicus believes that portfolios should be rebalanced infrequently and with an eye on

the tax consequences. Therefore, Amicus establishes fairly wide intra-year bands (the percentages of the portfolio made up of each asset class that triggers a reallocation) and normally rebalances at quarterly intervals or according to the client's investment policy statement.

This combination of time and value rebalancing triggers prevents too-frequent transactions and dampens the effect of an extended downturn in value of an asset-class. Near the end of each tax year, Amicus will carefully examine how to rebalance the portfolio in light of the tax consequences to the client. Note that when funds are rebalanced, funds are taken from the asset classes that have performed well and put into asset classes in which performance has lagged. This will require discipline because it may seem difficult and counter-intuitive to the client.

**Risk of Loss** - While we believe our investment strategies are sound, and customize each client's portfolio to their risk tolerance and goals, we cannot guarantee any investment objective will be reached. Investing in securities involves risk of loss that clients should be prepared to bear.

### **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material your evaluation of Amicus or the integrity of Amicus' management. Neither Amicus nor any of its associates have any negative legal or disciplinary events to disclose.

### **Item 10 – Other Financial Industry Activities and Affiliations**

In addition to providing investment advice and asset management services, Amicus Financial Advisors, LLC provides comprehensive financial planning services. Amicus receives some compensation in the form of commissions for the sale of insurance and fixed annuity products. Because this may create a conflict of interest, the commissions are disclosed to every client.

Although the principal business of Joseph W. Tombs and Gregory B. Maxwell is providing investment advice, they also practice law on a part-time basis.

### **Item 11 – Code of Ethics**

We maintain our own Code of Ethics. It outlines the principles and actions we will use to ensure we act in the client's best interest. We will provide a copy of our Code of Ethics to any client or prospective client upon request.



We use the investment advice we give to clients for our own investing. Thus Amicus' partners and advisors are likely to purchase for their own accounts some of the investment products recommended to Amicus clients from time to time. It is foreseeable that the partners and advisors will own shares in investment intermediaries that own individual securities that are recommended for Amicus client accounts.

However, due to the broad diversification strategies employed for ourselves and for our clients and due to the relatively small value of any individual holding in the personal accounts of any partner or advisor, it is highly unlikely that these transactions can have a significant effect on the value of the security. No Amicus advisor ever knowingly buys from or sells to a client's account. Amicus advisors are expected to purchase or sell a security for their personal accounts only after trading of that same security has been completed in client accounts.

## **Item 12 – Brokerage Practices**

### **The Custodians and Brokers We Use**

Amicus (“we”/“our”) does not maintain custody of your assets that we manage; although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see *Item 15 – Custody*, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We generally recommend that our clients use one of the following custodians:

- Charles Schwab & Co., Inc. (Schwab)
- Fidelity Investments (Fidelity)
- National Advisors Trust Company (NATCO)
- TIAA-Cref (TIAA-Cref)
- Vanguard

We are independently owned and operated and are not affiliated with Schwab, Fidelity, TIAA Cref or Vanguard. Amicus Capital Holdings, LLC, has a minority ownership in a savings and loan holding company, National Advisors Holding, Inc. (NAH) that has formed a federally chartered trust company, “National Advisors Trust Company” (NATC). NAH and NATC are regulated by the Office of Thrift Supervision. The trust company provides a low cost alternative to traditional trust service providers, and Amicus Financial Advisors, LLC refers clients to NATC for trust and custodial services.

The Custodian will hold your assets in a brokerage account and buy and sell securities when we or you instruct them to. While we recommend that you use Schwab, Fidelity, NATCO, or TIAA-Cref as custodian/broker, you will decide whether to do so and will open your account with the custodian 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. Even though your account is maintained at a given custodian, 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. Amicus considers a number of factors when selecting brokers and custodians to recommend to clients.

- 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.

### **Your Brokerage and Custody Costs**

For our clients' accounts that the custodian maintains, the custodian generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your account. In addition to commissions, the custodian charges 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. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have the account's custodian execute most trades for your account. We have determined that having the custodian 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 The Custodians of Your Accounts**

The custodians we recommend provide us and our clients with access to its institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to retail customers. The custodians also make available various support services. Some of those services help us manage or administer our clients' accounts; while 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. Schwab is the only custodian requires us to maintain a minimum level of client assets. If

our clients collectively have less than \$10 million in assets at Schwab, Schwab may charge us quarterly service fees of \$1,200. Following is a more detailed description of the custodian's support services:

### **Services That Benefit You**

Each custodian's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through the custodians we recommend 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.

### **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 the custodian's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts. In addition to investment research, the custodians 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
- 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 custodians may also discount or waive their fees for some of these services or pay all or a part of a third party's fees. The custodians may also provide us with other benefits, such as occasional business entertainment of our personnel.

### **Our Interest in each Custodian's Services**

The availability of these services from the custodians benefits us because we do not have to produce or purchase them. Schwab is the only custodian that requires us to maintain a minimum level of client assets. We don't have to pay for Schwab's services so long as our clients collectively keep a total of at least \$10 million of their assets in accounts at Schwab.

Beyond that, these services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. The \$10 million minimum may give us an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's 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 as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "*How We Select Brokers/Custodians*") and not Schwab's services that benefit only us.

We have over \$25 million in client assets under management, and we do not believe that recommending our clients to collectively maintain at least \$10 million of those assets at Schwab in order to avoid paying Schwab quarterly service fees presents a material conflict of interest.

### **Item 13 – Review of Accounts**

The lapse of a calendar quarter triggers a review for each account to ensure that asset-class values remain within the constraints prescribed in the client's Investment Policy Statement. If the allocation within one or more asset classes (expressed as a percentage of the portfolio) lies outside of the range prescribed in the client's Investment Policy Statement, a recommendation is prepared by a member of the Planning Department. The client's advisor has an opportunity to review and give feedback on the quarterly reviews before the Planning Department implements the recommendations.

All reviews are prepared by a member of the Planning Department, and the advisor of the client is given the opportunity to evaluate it. The Planning Department is currently comprised of two individuals who provide all the reviews and place trades. No one Planning Department member is assigned to more than 300 accounts. The Investment Advisory Service Agreement signed by the client instructs Amicus to use discretionary authority to rebalance within the parameters agreed upon in the Investment Policy Statement.

In addition to the monthly statements provided by the custodians, Amicus provides a report each quarter to the client outlining the performance of each of the accounts. The report summarizes the effect of the investment performance on the client's asset allocation and account balances. Emphasis is placed on helping the client achieve long-term financial objectives by consistently following the client's Investment Policy Statement.

#### **Item 14 – *Client Referrals and Other Compensation***

As described above, Amicus receives commissions for the sale of fixed life insurance and fixed annuity products. The commissions are disclosed to every client.

Amicus does not pay solicitors fees or referral bonuses to external parties.

#### **Item 15 – *Custody***

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Amicus urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Custodians are not responsible for verifying the calculation of asset management fees. As always, clients should verify the accuracy of the asset management fee.

#### **Item 16 – *Investment Discretion***

Amicus usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the Investment Policy Statement for the particular client account.

When selecting securities and determining amounts, Amicus observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Amicus in writing.

#### **Item 17 – *Voting Client Securities***

As a matter of firm policy and practice, Amicus generally does not have any authority to and generally does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Amicus may provide advice to clients regarding the clients' voting of proxies.

## Item 18 – Financial Information

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

## Item 19– Requirements for State Registered Advisors

### A.) Principal Executive Officers and Management Persons

**Larry H. Peterson, MS, CFP®**, General Manager, Chief Compliance Officer, Investment Committee Member

#### Education:

Texas Tech University – MS in Personal Financial Planning	2008
Utah State University – BS in Finance with a minor in Personal Financial Planning	2006
Snow College – AS in Business Administration	2004

#### Business Background

Amicus Financial Advisors, LLC – General Manager; Investment Advisor Representative; Director of Financial Planning	2/2008 – Present
Amicus Consulting Group, LLP – Intern	1/2008 – 2/2008

#### Certifications

Certified Financial Planner™

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**Joseph Tombs, JD, MBA, MSFS, CLU, ChFC, ARM, CFP®** President Amicus Capital Holdings, LLC; Investment Committee Member

#### Education:

Texas Tech University School of Law – JD December 1988  
Texas Tech University - MBA December 1988  
College for Financial Planning – MS October 1993  
The University of Texas of the Permian Basin - BBA – Finance December 1985

#### Business Background

Amicus Financial Advisors, LLC – Partner, Financial Planner	1/2004 – Present
Texas Tech University – Adjunct Professor of Financial Planning	1/2006 – Present
Amicus Consulting Group, LLP – Partner, Consultant	1/2004 – 8/2010

Texas Tech University – Assistant Professor of Financial Planning	7/2000 – 12/2005
GE Financial Assurance – Assistant VP, Dir. of Advanced Marketing	8/1998 – 7/2000
Tombs, Moody & Clontz, LLP – Partner, Financial Planner	1/1997 – 7/1998
Georgia State University – Assistant Professor of Financial Planning	7/1995 – 7/1998
University of Louisiana at Lafayette – Assistant Professor of Finance	6/1994 – 6/1995

### **Certifications**

Attorney at Law, Certified Financial Planner™, Chartered Life Underwriter, Chartered Financial Consultant, Associate in Risk Management

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**Matthew D. Peck**, Investment Committee Member

### **Education:**

Texas Tech University – BS in Personal Financial Planning	2000
South Plains College – AS in Business and Marketing	1996

### **Business Background**

Amicus Financial Advisors, LLC - Partner, Client Advisor	4/2010 – Present
Warren Financial Services – Client Advisor	12/2009 – 4/2010
Amicus Financial Advisors, LLP – Client Advisor	2/2009 – 12/2009
Evensky & Katz, Inc. - Chief Operating Officer – Lubbock	7/2007 – 1/2009
McDonald Capital Management – Client Manager	2/2002 – 7/2007
Tyee Asset Strategies, Inc	07/2000 – 10/2001

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**Jesús A. Longoria, MS, CFP®**, Investment Committee Member

### **Education:**

Texas Tech University – MS in Personal Financial Planning	2001
Texas Tech University – BA in Spanish	1999

### **Business Background**

Amicus Financial Advisors, LLC – Partner, Investment Advisor	8/2004 – Present
Amicus Settlement Planners, LLP – Settlement Planner	8/2010 – Present
Kaplan Continuing Education – Financial Planning Instructor	9/2008 – Present
SERCO – Army Community Service – SOS Financial Counselor	3/2009 – 2/2011
Amicus Consulting Group, LLP – Partner	8/2004 – 8/2010

### **Certifications**

Certified Financial Planner™

**B.) Other Business Activities**

Many Amicus Advisors are separately licensed as independent insurance agents. In this capacity, they can effect transactions in insurance products for their clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Amicus Advisors for insurance related activities. This may present a conflict of interest because the advisor may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, Amicus Advisors only sell term and fixed insurance products and you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.