



A Registered Investment Adviser Firm

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ADV Part 2 Disclosure Brochure

March 23, 2012

This brochure provides information about the qualifications and business practices of **RDA Financial Network, Inc.** If you have any questions about the contents of this brochure, please contact us at Phone: (319) 626-3464 or help@RDAFN.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.

"Registration does not imply a certain level of skill or training."

Additional information about **RDA Financial Network, Inc.** also is available on the SEC's website at: www.adviserinfo.sec.gov.

Item 2 Material Changes

RDA Financial Network, Inc.'s (RDAFN) last Form ADV Part 2A Disclosure Brochure amendment was filed on March 28, 2011. RDA Financial Network, Inc.'s Form ADV Part 2A Disclosure Brochure does not have any material changes to its Form ADV Part 2A Disclosure Brochure since March 28, 2011.

Item 3 Table of Contents

Item 1 Cover Page.....	page 1
Item 2 Material Changes.....	page 1
Item 3 Table of Contents.....	page 2
Item 4 Advisory Business.....	page 3
Item 5 Fees and Compensation.....	page 5
Item 6 Performance Based Fees and Side-By-Side Management.....	page 7
Item 7 Types of Clients.....	page 7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss.....	page 8
Item 9 Disciplinary Information.....	page 9
Item 10 Other Financial Industry Activities and Affiliations.....	page 9
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	page 10
Item 12 Brokerage Practices.....	page 11
Item 13 Review of Accounts.....	page 13
Item 14 Client Referrals and Other Compensation.....	page 14
Item 15 Custody.....	page 14
Item 16 Investment Discretion.....	page 14
Item 17 Voting Client Securities.....	page 14
Item 18 Financial Information.....	page 14
Privacy Policy.....	page 15

Item 4 **Advisory Business**

RDA Financial Network, Inc. (RDAFN) is registered as an investment adviser with the Securities and Exchange Commission since October 2008. RDAFN is notice filed in Iowa and all other states where it conducts business and is required to be notice filed.

RDAFN is a corporation organized in the state of Iowa. John W. Arthur is the sole owner and 100% stockholder of RDAFN. The Executive Officers of RDA Financial, Inc. consists of John W. Arthur, President and Chief Executive Officer, Duane M. Roth, Chief Marketing Officer, and Christopher W. Arthur, V.P. of Operations and Chief Compliance Officer, and Jill Wertjes, Secretary. With over thirty years of experience in the securities industry, the leadership of RDA Financial, Inc. is equipped to provide quality investment advice to its clients.

Investment Adviser Representatives (IAR) of RDAFN that are responsible for giving investment advice must have a FINRA Series 7 License and NASAA Series 66, NASAA Series 65 License or an investment adviser representatives licensing equivalent, such as a CFP designation.

INVESTMENT MANAGEMENT

Investment Management Services - RDAFN provides Investment Management Services, defined as giving continuous advice to clients based on their individual needs through RDAFN's Investment Management Services. RDAFN will obtain financial information from prospective clients to determine the suitability of RDAFN's Investment Management Services for prospective clients and to determine the appropriate investment objectives that are specific for each client account that is established with RDAFN.

Sub-Advisor Services - In some instances, Investment Management Services Accounts may be managed by independent Sub-Advisors that have Sub-Advisory agreements with RDAFN. In such circumstances, the Sub-Advisor will have discretionary power and trading authority for the investment of the Account. RDAFN and IAR shall be responsible for making the suitability determination in what investment strategy will be implemented in the management of Client's Account by Sub-Advisor. Sub-Advisor will also provide administrative services which may include the calculating and processing for payment of advisory fees on behalf of RDAFN. Sub-Advisor may perform other administrative duties on behalf of RDAFN.

Discretionary Trading - If authorized by the Client, RDAFN, IAR or Sub-Advisor will buy, sell, exchange, convert, tender and otherwise trade on a discretionary basis mutual funds, variable annuities and life contracts, and the sub-accounts thereof, general securities including stocks, bonds, CMOs, REITs, ETFs, unit investment trusts and other securities, and if authorized independently, to purchase or write options to purchase or sell securities, consistent with investment analysis, interpretations and judgments designed to seek an investment return suitable to the investment objectives and goals of the Client, subject, however, to any limitations established by the Client and acknowledged by RDAFN.

ADVISORY SERVICE FOR EMPLOYER SPONSORED RETIREMENT PLANS

RDAFN provides advisory services to employer sponsored retirement plans, (Retirement Plans Services) including pension and profit sharing plans (the "Plans") through written agreements with Plans. These advisory services are conducted on a non-discretionary basis. RDAFN may provide non-fiduciary services and fiduciary services to employer sponsored retirement plans which include the following service:

Fiduciary Services:

1. Provide investment advice to Client with respect to the investment alternatives available under the terms of the Plan in accordance with the Plan's investment policies and objectives. The following components are reviewed and presented to the Plan investment committee for final approval.
2. Analyze and review of investment options in accordance with the Plan's written investment policy and present list of investment options to the Plan investment committee for final approval.
3. Prepare quarterly reports to monitor the independent investment managers' performance relative to the Plan's written investment policy. Ongoing monitoring of the investment options offered in the Plan is the foundation of the investment advisory and consulting service provided by Investment Advisor.

Non-Fiduciary Services:

1. Assist in the development of a written investment policy or review the existing investment policy, which establishes the specific standards and processes for investment operations of the Plan.
2. Establish procedures and prepare documentation for the operation of the Plan investment committee.
3. Assist in the education of the participants in the Plan as to the investment alternatives available under the terms of the Plan and distribution planning upon retirement or other termination of employment.

Other fiduciary or non-fiduciary services may also be provided by RDAFN to Plans.

FINANCIAL PLANNING

RDAFN provides Financial Planning Services to clients through its IARs. When providing Financial Planning Services we will obtain financial information and documents from clients to determine the appropriate advice to be provided to them. The initial consultation with a client is free of charge. Financial planning services include but are not limited to the following services:

- Retirement Planning
- Retirement Income Distribution Planning
- Asset Protection Planning
- Estate Planning
- Business Continuation/Exit Planning

If a financial planning client chooses to implement the advice of a RDAFN IAR, the client may do so through the IAR in their separate capacity as a RDAFN IAR, registered representative of Cambridge and/or an independent insurance agent. When implementing transactions in these separate capacities, the IAR may earn fees or commissions. If fees or commissions are earned, the IAR may waive or reduce the financial planning or consultation fee by the amount of the fees or commissions actually received by the IAR.

THIRD PARTY MONEY MANAGERS

RDAFN has established relationships with other investment advisers that offer a variety of investment advisory programs and services that include separate account portfolio management programs, asset allocation programs, wrap fee programs, and financial planning services. These other investment advisers are registered investment advisers or exempt from registration as investment advisers. RDAFN's IARs may recommend these other investment advisers to clients based on clients' financial needs.

Clients should understand that referral fees paid by these other investment advisers to RDAFN and RDAFN IARs may differ from one investment adviser to another investment adviser. Such conflicts may affect the independent judgment of RDAFN's IARs in the selection of other investment advisers that they recommend to clients. Establishing and terminating accounts with other investment adviser's is dependent on the other investment advisers' termination policies and procedures. A complete description of these other investment adviser programs, services, termination provisions, and related fees and charges are described in these investment advisers' agreement and their Form ADV Part 2 Disclosure Brochures.

RDAFN's referrals to other investment adviser services are tailored to the individual needs of each client. RDAFN obtains financial information from prospective clients to determine the suitability of RDAFN's referrals to other investment adviser services. Each client may impose restrictions on the types of referrals provided by RDAFN. RDAFN's IARs will be continuously available to meet with clients who are referred to these other investment advisers and open investment advisory accounts or establish financial planning services with these other investment advisers.

RDAFN WRAP FEE PROGRAM

RDAFN currently sponsors the RDAFN Wrap Fee Program. RDAFN and RDAFN IARs also act as portfolio managers in the RDAFN Wrap Fee Program. For a more detailed description of the Wrap Fee Program please review the RDAFN Wrap Fee Program Brochure.

GENERAL ADVISORY SERVICES DISCLOSURES

Investment Management - Assets Under Management

RDAFN has \$162,694,435 of assets under discretionary management in its Investment Management Services as of December 31, 2011.

RDAFN has \$0 of assets under non-discretionary management in its Investment Management Services as of December 31, 2011.

Retirement Plan Services - Assets Under Advisement

RDAFN has \$178,183,603 of assets under non-discretionary advisement in Retirement Plan Services as of December 31, 2011.

Third Party Money Managers – Referred Client Account Assets

RDAFN currently has \$ 16,210,976 referred client account assets with other investment advisers.

Other Charges and Expenses - Client may incur certain charges imposed by third parties other than RDAFN in connection with investments in client accounts, including but not limited to IRA fees, other custodial fees; and mutual fund and variable annuity internal expenses, commissions, 12(b)-1 distribution fees, surrender charges and other expenses.

Custody - RDAFN has custody of client assets due only to our ability to deduct fees from client accounts. The Broker-Dealer/Custodian of client assets sends account statements directly to clients. Clients receive account statements from the Broker-Dealer/Custodian. Clients should carefully review those statements. Under no other circumstance does RDAFN have custody of client assets outside of our ability to deduct fees from client accounts.

Proxy Voting - RDAFN, IAR and Sub-Advisor are expressly precluded from taking any action on behalf of or rendering any advice to Client with respect to (a) the voting of proxies solicited by, or with respect to, the issuers of any securities held in a client account; or (b) legal proceedings involving securities or other investments presently or formerly held in a client account, or the issuers thereof, including bankruptcies. RDAFN, IAR or Sub-Advisor will send to Client all such proxy and legal proceeding information and documents it receives for action as the Client deems appropriate.

Agreement Termination - Investment Management Agreements and Retirement Plan Service Agreements may be terminated by RDAFN or the Client by giving to other party written notice at least thirty (30) days prior to the date on which the termination is to be effective. Any prepaid, unearned fees will be refunded upon written request, determined on a pro-rata basis to the Client. There is no termination fee; however, the account(s) may be subject to fees or charges related to transferring an Account.

Item 5 Fees and Compensation

INVESTMENT MANAGEMENT FEES

Investment Management Fees - RDAFN manages client accounts for a percentage of the assets under management. RDAFN charges an annualized Advisory Fee that ranges up to 2.5%, depending on the size and complexity of the client account or retirement plan.

The initial Advisory Fee shall be calculated from the date on which assets or cash were first deposited to the Account to the last day of the calendar quarter in which such deposits were made (or, at RDAFN's option, through the last business day of the next calendar quarter if the date the account is accepted by RDAFN falls within 30 days prior to the beginning of a calendar quarter). The Account Value for the purposes of calculating the initial Advisory Fee is the value on the last day of the calendar quarter. If additional assets are deposited to the Account(s) during a fee period, Client will be charged additional Advisory Fees based on the value of the additional assets, prorated for the number of days remaining in such fee period.

The Advisory Fee will normally be charged on a quarterly basis, payable in advance, and will be billed based on the value of the assets under management on the last day of the prior reporting period. Debit balances due to the use of margin will be ignored for the purposes of calculating fees. If an Account is opened by transferring assets from an existing RDAFN Account, then the Advisory Fee will not be assessed until the beginning of the quarter following execution of this Agreement. If an Account is closed by transferring assets to a new Account managed by RDAFN or Sub-Advisor, then the Advisory Fee for the quarter shall not be prorated to the date of transfer.

Sub-Advisor Fees - RDAFN will compensate Sub-Advisors up to 1.50% for investment management services and administrative services for sub-advised accounts.

General Investment Management Fee Disclosures - Client may have Management Fees paid from other accounts or custodians, or be billed directly by invoice, in such cases Management Fee deductions will be noted as zero on the client's monthly Custodian statements.

Clients may incur certain charges imposed by third parties other than RDAFN in connection with investments placed in an Investment Management account, including but not limited to:

- IRA and Qualified Retirement Plan Fees, and other custodial fees; and
- Mutual fund and variable annuity internal expenses, commissions, sales loads, 12(b)-1 fees, trail fees and surrender charges, portions of which may be received by RDAFN IAR in their capacities as registered representatives of Cambridge. The purchase of mutual fund shares in client's account can result in certain processing and mailing charges that are not incurred when shares are purchased directly from the mutual fund company.

Broker-Dealer and Custodian fees, expenses, and commission charges are separate and distinct from the fee charged by RDAFN.

ADVISORY SERVICE FOR EMPLOYER SPONSORED RETIREMENT PLAN FEES

RDAFN charges annualized fees of up to 1%, depending on the services provided, and size and complexity of the retirement plan. The fees are paid quarterly, at the beginning of each quarter.

The initial Advisory Fee shall be calculated from the date on which assets or cash were first reported to the last day of the calendar quarter in which such deposits were made (or, at RDAFN's option, through the last business day of the next calendar quarter if the date the account is accepted by RDAFN falls within 30 days prior to the beginning of a calendar quarter). The Account Value for the purposes of calculating the initial Advisory Fee is the value on the last day of the calendar quarter. If additional assets are deposited to the Account(s) during a fee period, Client will be charged additional Advisory Fees based on the value of the additional assets, prorated for the number of days remaining in such fee period.

The Advisory Fee will normally be charged on a quarterly basis, payable in advance, and will be billed based on the value of the assets under management on the last day of the prior reporting period. Debit balances due to the use of margin will be ignored for the purposes of calculating fees. If an Account is opened by transferring assets from an existing RDAFN Account, then the Advisory Fee will not be assessed until the beginning of the quarter following execution of this Agreement. If an Account is closed by transferring assets to a new Account managed by RDAFN or Sub-Advisor, then the Advisory Fee for the quarter shall not be prorated to the date of transfer.

FINANCIAL PLANNING

Our minimum charge for a financial plan is \$500 with an anticipated three hours of work. A detailed analysis of a business involving multiple partners, outside consultants, or complex planning strategies will be billed at the hourly rate of \$150 - \$250. These fees are not contingent on and are not affected by assets placed in fee-based accounts. At no time will RDAFN require any prepayment of greater than \$500 for a financial plan and the advisor will offer an estimate of hours required to fulfill the planning project. Fees will be determined by the IAR based upon the complexity of the client's financial situation and the services being provided to the client. Financial Consulting Services agreements are terminated upon completion of services being provided to the client by RDAFN's IAR. We do not offer planning services for flat rates but will bill on an hourly basis with a four hour minimum. If a financial plan is created and no fee is charged by the IAR then the IAR will receive commissions through investment or insurance products sold in their capacity as a registered representative or insurance agent.

In addition, if the client contracts with RDAFN for additional services, the IAR may waive and/or reduce the financial planning or consultation fees as a result of the fees from the additional services. Any fee adjustment is at the discretion of the IAR based upon the complexity of the client's financial situation and the services being provided, and will be disclosed to the client prior to the transaction being implemented. Clients are not obligated in any manner to implement the advice of the RDAFN through the RDAFN or IAR in their separate capacities as a registered representatives and/or independent insurance agents.

THIRD PARTY MONEY MANAGERS

Clients should understand that referral fees paid by these other investment advisers to RDAFN and RDAFN IARs may differ from one investment adviser to another investment adviser. Such conflicts may affect the independent judgment of RDAFN's IARs in the selection of other investment advisers that they recommend to clients. Establishing and terminating accounts with other investment advisers is dependent on the other investment advisers' termination policies and procedures. A complete description of these other investment adviser programs and services, and related fees and charges are described in these investment advisers' agreement and disclosure forms. Fee for these referral advisor programs may range up to 2.75%. These Fees may be more than the cost of purchasing the same services separately or similar services elsewhere. For further details on these other investment advisers' fee schedules please review their Form ADV Part 2 Disclosure Brochures.

BROKER-DEALER AND INSURANCE COMPENSATION

RDAFN's IAR's are also licensed as broker-dealer registered representatives with Cambridge Investment Research, Inc. and insurance agents. In those capacities they may sell securities for sales commissions as registered representative and sell insurance products for sales commissions as independent insurance agents. Some advice offered by the IARs may involve investments in mutual funds and variable annuity products which pay 12b-1 trail fees. IARs may receive a portion of these 12b-1 trail fees in their separate capacity as registered representatives. Clients should be aware that the payment and receipt of these commissions and fees could represent an incentive for the Advisers to recommend mutual funds or variable annuities that pay 12b-1 trail fees or pay higher 12b-1 trail fees over funds with no 12b-1 fees or lower fees, thus creating potential conflicts of interest to recommend investment and insurance products based on compensation rather than client needs. Clients always have the option of purchasing recommended investment and insurance products through other broker-dealers and insurance agents that are not affiliated with RDAFN or Cambridge.

RDAFN addresses these Compensation conflicts through the following **Compliance Oversight Policies**:

- **Conflicts of Interest** - RDAFN must disclose any potential or actual conflicts of interest when dealing with clients.
- **RDAFN Obligations** - RDAFN and its IARs are subject to the following specific obligations when dealing with clients:
 - The duty to have a reasonable, independent basis for its investment advice;
 - The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
 - A duty to be loyal to clients.

John Arthur, the President of RDAFN is also a Broker-Dealer OSJ Manager/Supervisor for is Cambridge. He is responsible for supervising RDAFN advisory accounts, planning activities and referrals to other investment advisers. John Arthur delegates certain supervision responsibilities to Michael Anne Brannen, David Darner and other designees that report to him. The main reports and documents they review in supervising these activities are the Client Investment Profile Questionnaire, new account documents, trade tickets, confirmations, brokerage statements, performance reports, daily activity reports and planning documents. They also conduct branch office supervision/compliance audits of RDAFN's IARs. Chris Arthur, the Chief Compliance Officer (CCO) of RDAFN is responsible for RDAFN's compliance with SEC and state investment adviser regulations, and RDAFN's Policy and Procedures Manual.

GENERAL RDAFN FEE DISCLOSURE

Fees paid by clients in the various advisory programs and services of RDAFN may be more than the cost of purchasing the same services separately or similar services elsewhere.

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

RDAFN does not conduct any Performance-Based Fees advisory business.

Item 7 Types of Clients

RDAFN generally provides investment advice to the following:

- Individuals
- Profit sharing plans and participants
- Pensions and other retirement plans
- Corporations or other business entities
- Trust, estates, or other charitable organizations

Account Minimums - RDAFN's recommended minimum investment amount for establishing and maintaining an Investment Management Program account with RDAFN is \$25,000. Exceptions may be granted to this minimum at the discretion of RDAFN.

Retirement Plan Size Minimums - RDAFN's recommended assets minimum for establishing and maintaining an Employer Sponsored Retirement Plan agreement is \$750,000. Exceptions may be granted to this minimum at the discretion of RDAFN.

Planning Fee Minimum - RDAFN charges a minimum fee of \$500 for Financial Planning. Exceptions may be granted to this minimum at the discretion of RDAFN.

Referral Adviser Fees - Other Investment Advisers that RDAFN may refer clients to set their own account minimums. Generally such minimums are in the \$50,000 to \$100,000 account range.

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

Methods of Analysis - RDAFN will obtain financial information from prospective clients on a Client Investment Profile Questionnaire and other new account documents to determine the suitability of RDAFN's Investment Management Program and to determine the appropriate investment objectives that are specific for each client account that is established with RDAFN. Each Adviser gives investment advice to his or her clients based on what is suitable for each client. Reviews are conducted for all accounts on a quarterly basis. Each investment adviser reviews his or her client accounts. They are instructed to review investment performance, suitability, appropriate asset allocation, and to monitor the account for any changes or updates that are needed (among other things). Clients establishing and maintaining Investment Management Program accounts may receive quarterly performance reports from RDAFN showing the investment performance of their accounts. Investing in securities involves risk that clients should be prepared to bear.

The members of RDAFN's Investment Committee manage and review RDAFN's Investment Strategy models and conducts due diligence and approval of Sub-Advisors.

- **Advance and Protect Strategy and Core & Explore Strategy Investment Strategies** - Our **Advance and Protect Strategy and Core & Explore Strategy** are capital preservation models with offensive strategies. Their primary directive is to control risk. The objective of our process is to capture growth when the market is rising and protect the principal when the market is falling. This strict buy and sell discipline is the foundation of the **Advance & Protect Strategy and Core & Explore Strategy**. We use quantitative and qualitative analysis to work toward this goal. Our trading strategies are based on a complex algorithm program purchased from an independent investment resource. All Buy/Hold/Sell signals are traded on a weekly basis. The technical nature of the Algorithm is not deviated from and the actual algorithm has not changed since 1990. Actual client asset trading results may be materially lower. Our models show the diversity of asset classes and are actively traded to manage risk. Everyone is unique and every portfolio is unique. Your portfolio will have its own distinct characteristics within the risk parameters established. After taking the risk tolerance questionnaire, the appropriate combination of equity and fixed income will be recommended that is the right approach for you.
- **General Investment Strategy Guidelines for RDAFN IARs that Manage Client Accounts outside of RDAFN's Core & Explore Strategy, and Advance & Protect Strategy Programs** - RDAFN IARs conduct fundamental security analysis when managing Client Accounts. RDAFN IARs primary investment strategies are based on investing for the long term (over a year). However, short-term (under a year) strategies are also

utilized to introduce additional asset classes to a portfolio or reduce exposure to a primary asset class due to current market conditions. IARs review managed accounts on a daily basis. In addition, the executive team monitors portfolios on a monthly basis and the registered principal approves all transactions on a daily basis.

- **Sub-Advisor Services** - In some instances, Investment Management Services Accounts may be managed by independent Sub-Advisors that have Sub-Advisory agreements with RDAFN. In such circumstances, the Sub-Advisor will have discretionary power and trading authority for the investment of the account.

RDAFN, IAR or Sub-Advisor will buy, sell, exchange, convert, tender and otherwise trade on a discretionary or non-discretionary basis mutual funds, variable annuities and life contracts, and the sub-accounts thereof, general securities including stocks, bonds, CMOs, REITs, ETFs, unit investment trusts and other securities, and if authorized independently, to purchase or write options to purchase or sell securities, consistent with investment analysis, interpretations and judgments designed to seek an investment return suitable to the investment objectives and goals of the Client, subject, however, to any limitations established by the Client and acknowledged by RDAFN. Individual RDAFN investment strategies can and do involve the frequent trading of securities which can affect investment performance particularly through increased brokerage charges, other transaction costs and taxes.

Risk of Loss - There are risks inherent in all financial decisions and transactions. RDAFN and RDAFN IARs cannot guarantee the current or future performance of client accounts, or the success of any investment decision or strategy that RDAFN and RDAFN IARs may use with client accounts.

Item 9 Disciplinary Information

RDAFN has no current disciplinary information to report to the public, clients or prospective clients. RDAFN IARs have no current disciplinary information to report to the public, clients or prospective clients.

Item 10 Other Financial Industry Activities and Affiliations

Broker-Dealer and other Financial Industry Activities and Affiliations - RDAFN is not registered as a broker-dealer, futures commission merchant, commodity pool operator or commodity trading advisor and will not become registered in any of these capacities. RDAFN's IARs are not associates of a futures commission merchant, commodity pool operator or commodity trading advisor. RDAFN's IARs will not become registered or associated in any of these capacities.

RDAFN IAR's are licensed as registered representatives of Cambridge Investment Research, Inc. (Cambridge) a registered broker-dealer with the Securities & Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA), and a member of the Securities Investor Protection Corporation (SIPC). RDAFN IARs encourages clients to use not only their investment advisory services, but their broker-dealer services as well. Cambridge offers a full range of investment products and services. Cambridge broker-dealer commissions are comparable to other full services brokers. Some advice offered by the IARs may involve investments in mutual funds and variable annuity products which pay 12b-1 trail fees. IARs may receive a portion of these 12b-1 trail fees in their separate capacity as registered representatives. Clients should be aware that the payment and receipt of these commissions and fees could represent an incentive for the IARs to recommend mutual funds or variable annuities that pay 12b-1 trail fees or pay higher 12b-1 trail fees over funds with no 12b-1 fees or lower fees, thus creating a potential conflict of interest.

Commissions may be higher or lower at Cambridge than at other broker/dealers. Cambridge registered representatives associated with RDAFN may have a conflict of interest in having clients purchase securities and/or insurance related products through Cambridge in that the higher their production with Cambridge the greater potential for obtaining a higher pay-out on commissions earned. Further, registered representatives are restricted to only offering those products and services that have been reviewed and approved for offering to the public by Cambridge and for which Cambridge and its clearing firms, National Financial Services, LLC and Pershing, LLC, has obtained a selling agreement.

Cambridge Equity Participation Program - John W. Arthur has entered into an Equity Participation Plan with Cambridge. Under this arrangement, John W. Arthur has the ability to earn a percentage of Cambridge's overall profit ratio. John W. Arthur is not an owner or officer of Cambridge. However, John W. Arthur is eligible to participate in the Equity Participation Plan due to his affiliation as a registered representative of Cambridge. The arrangement between John W. Arthur and Cambridge is a potential conflict of interest between RDAFN and its clients in that it may inhibit RDAFN's independent judgment concerning the best execution services offered by Cambridge.

Continuity Partners Group, LLC - John W. Arthur and Duane Roth are partners and have invested in Continuity Partners Group, LLC (CPG). CPG is a related company of Cambridge. CPG was formed by Cambridge primarily to provide tools and programs to certain Cambridge registered representatives, such as RDAFN's IARs that are also registered representatives with Cambridge. CPG tools and programs are designed to enhance the value of partner's retail practices and to provide a source to finance the transitioning of the partner's practices. Subsequent to investing in CPG, partners are eligible to participate in the programs offered by CPG. Programs offered by CPG are designed to improve the continuity of its partners' practices and improve the long term viability of the partners' practices.

John W. Arthur and Duane Roth have purchased units of CPG limited liability company interests ("Units") in exchange for the assignment by John W. Arthur and Duane Roth of a percentage of certain intangible assets to CPG and the assignment to CPG by John W. Arthur and Duane Roth of a percentage of the advisory fees or commissions received by them.

In order to become a shareholder of CPG, John W. Arthur and Duane Roth have agreed to assign up to 20% of all fees earned by RDAFN to CPG. Fees are assigned to CPG in return for units of limited liability company interests and in some cases cash consideration from CPG.

In addition to the fee revenue assignment, John W. Arthur and Duane Roth have agreed to contribute or assign a portion of their various practice related assets to CPG. Contributed assets includes CPG's right to receive a portion of the proceeds of any sale of John W. Arthur and Duane Roth practice, a portion of John W. Arthur and Duane Roth's interest in their customer list, and other intangible assets owned by either John W. Arthur and Duane Roth or assets currently held by RDAFN. The arrangement between John W. Arthur and Duane Roth and CPG is a potential conflict of interest between RDAFN and its clients in that it may inhibit RDAFN's independent judgment concerning the best execution services offered by Cambridge.

CPG is registered with the SEC as an investment advisor and a broker/dealer, member FINRA. CPG is registered as an investment advisor and broker/dealer because it acquires the goodwill associated with certain client relationships served by Cambridge registered representatives such as RDAFN's IARs. Correspondingly, CPG will receive a portion of advisory fees generated from such investment advisory client relationships. Advisory fees are paid directly to CPG. It should be noted that CPG does not provide retail brokerage, insurance services or investment advisory services. Clients of RDAFN will not enter into a direct client relationship with CPG.

Insurance Activities and Affiliations - IARs are also licensed as insurance agents, and can provide insurance products and services to clients. As insurance agents they will earn insurance commissions and fees while selling and servicing insurance products and services.

Attorney at Law - RDAFN IAR, Michael LaSovage is also independently licensed as an attorney. When providing legal services he may earn legal fees and compensation. These legal services are separate and independent from the advisory services he provides under RDAFN.

Accountant - RDAFN IAR, Robert LaSovage is also an accountant. When providing accounting services he may earn accounting fees and compensation. These accounting services are separate and independent from the advisory services provided under RDAFN.

Referral Fees Paid by Other Investment Advisers to RDAFN - Clients should understand that referral fees paid by other investment advisers to RDAFN and RDAFN IARs may differ from one investment adviser to another investment adviser. Such conflicts may affect the independent judgment of RDAFN's IARs in the selection of other investment advisers that they recommend to clients. Establishing and terminating accounts with other investment adviser's is dependent on the other investment advisers' termination policies and procedures. A complete description of these other investment adviser programs and services, and related fees and charges are described in these investment advisers' agreement and disclosure forms. Fee for these referral advisor programs may range up to 2.75%. These fees may be more than the cost of purchasing the same services separately or similar services elsewhere. For further details on these other investment advisers' fee schedules please review their Form ADV Part 2 Disclosure Brochures.

Conflicts Regarding Other Financial Industry Activities and Affiliations - RDAFN addresses these conflicts through the following **Compliance Oversight Policies**:

- **Conflicts of Interest** - RDAFN must disclose any potential or actual conflicts of interest when dealing with clients.
- **RDAFN Obligations** - RDAFN and its IARs are subject to the following specific obligations when dealing with clients:
 - The duty to have a reasonable, independent basis for its investment advice;

- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
- A duty to be loyal to clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

RDAFN has established a Code of Ethics to comply with the requirements of Section 204A-1 of the Investment Advisers Act of 1940 that reflects RDAFN's fiduciary obligations and those of its supervised persons, and requires compliance with federal securities laws. RDAFN's Code of Ethics covers all individuals that are classified as supervised persons. All RDAFN owners and IARs are classified as supervised persons. RDAFN requires its supervised persons to consistently act in the RDAFN clients' best interest in all advisory activities. RDAFN imposes certain requirements on supervised persons to ensure that they meet RDAFN's fiduciary responsibilities to RDAFN clients. This standard of conduct requirement is higher than what is ordinarily required and encountered in business.

- RDAFN and RDAFN's supervised persons may buy, sell and hold securities for their personal accounts, which RDAFN may also recommend to clients, or buy and sell on a discretionary basis for clients. As these situations may present a potential conflict of interest, it is the policy of RDAFN that no supervised person shall prefer their own interest over the interest of RDAFN clients.
- No supervised person employed by RDAFN may buy or sell any security prior to a transaction being implemented for an advisory account.
- No supervised person employed by RDAFN may buy or sell securities for their personal accounts where their decision is derived from information obtained through their employment with RDAFN unless the information is also available to the investing public upon reasonable inquiry.
- RDAFN maintains a list of all securities holdings for all supervised persons, which is reviewed on a regular basis by a principal of the RDAFN.

Conflicts of Interest – RDAFN must disclose any potential or actual conflicts of interest when dealing with clients.

RDAFN Obligations – RDAFN and its IARs are subject to the following specific obligations when dealing with clients:

- The duty to have a reasonable, independent basis for its investment advice;
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
- A duty to be loyal to clients.

This Code of Ethics response is only intended to provide clients and potential clients with a summary description of RDAFN's Code of Ethics. If current clients or potential clients want to review RDAFN's entire Code of Ethics they may obtain a copy of it by calling RDAFN at (319) 626-3464 or writing to Jill Wertjes, at RDA Financial Network, Inc. 1295 Jordan, Street, Suite 7, PO Box 680, North Liberty, IA 52317

Item 12 Brokerage Practices

RDAFN CUSTODIAN/BROKER-DEALER RELATIONSHIPS

Custodian/Broker-Dealer Arrangements - If the Custodian/Broker-Dealer for an account is RDAFN directed, then RDAFN shall consider a number of factors including, without limitation, best execution, the overall direct net economic impact on account assets (including commissions which may not be the lowest available, but which will not be higher than the generally prevailing competitive range) the financial stability of the Custodian/Broker-Dealer, the efficiency with which the transaction is effected, the ability to effect the transactions where complicating factors are involved, the availability of the Custodian/Broker-Dealer to stand ready to execute possible difficult transactions in the future, and other matters involved in the receipt of brokerage and research services.

RDAFN has Custodian/Broker-Dealer arrangements with:

- TD Ameritrade, Inc.
- Cambridge Investment Research, Inc./Pershing, LLC
- Cambridge Investment Research, Inc./National Financial Services, LLC
- Charles Schwab
- TIAA-CREF
- Fidelity Investments

(Collectively referred to as Custodian/Broker-Dealers)

RDAFN will recommend these Custodian/Broker-Dealers to clients for custody and brokerage services. These Custodian/Broker-Dealers' advisory accounts custody and brokerage services are typically not available to retail investors. These benefits include the following products and services (provided without cost or at a discount):

- Duplicate client statements and confirmations;
- Research related products and tools;
- Consulting services;
- Access to a trading desk serving advisor participants;
- Access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts);
- The ability to have advisory fees deducted directly from client accounts;
- Access to an electronic communications network for client order entry and account information;
- Access to mutual funds with no transaction fees and to certain institutional money managers; and
- Discounts on compliance, marketing, research, technology, and practice management products or services provided to RDAFN by third party vendors.

Some of the products and services made available by these Custodian/Broker-Dealers may benefit RDAFN but may not directly benefit client accounts. These products or services may assist RDAFN in managing and administering client accounts, including accounts not maintained at these Custodian/Broker-Dealers. Other services made available by these Custodian/Broker-Dealers are intended to help RDAFN manage and further develop its business enterprise. The benefits received by RDAFN do not depend on the amount of brokerage transactions directed to these Custodian/Broker-Dealers. Clients should be aware, however, that the receipt of economic benefits by RDAFN or its related persons in and of itself creates a potential conflict of interest and may indirectly influence RDAFN's choice or recommendation of these Custodian/Broker-Dealers for custody and brokerage services.

Trading – RDAFN allocates trades to clients in a fair and equitable manner that will be applied consistently to all clients. Personal accounts of RDAFN, its investment advisor representatives, Associates and family members will not be treated more favorably than any other client account. RDAFN will make every attempt to completely fill all block order trades. In the event where there is a partial fill of the trade the trade will be allocated as follows: Small (100 share) and odd lot positions filled in entirety then prorated across the remaining shareholders. All variable annuities managed within the Investment Management Program by RDAFN will have their variable annuity sub-account transactions processed through the Custodian of record for the variable annuity.

Trading Error Corrections - It is RDAFN's policy to ensure clients are made whole following a trade error. Specifically, when a trade error occurs in a client account that results in a loss, the responsible party will reimburse the client. The responsible party may include RDAFN, RDAFN IARs, Cambridge or a Custodian/Broker-Dealer. If the trade error was made in a client account resulting in a gain, the client will keep the gain. If the trade error was made in a block trading account and client funds were not at risk and the trade results in a gain, RDAFN will keep the gain unless the Custodian/Broker-Dealer keeps the gain.

Client Direct Accounts - If the Custodian/Broker-Dealer for an account is client directed, the client will have the responsibility to negotiate the terms and arrangements with the Custodian/Broker-Dealer and RDAFN will not seek better execution services through other Custodian/Broker-Dealers.

Additional Information on RDAFN's Relationship with Cambridge - If clients wish to have RDAFN's IARs implement the advice in their capacity as registered representatives or select to open a fee-based, investment advisory, account through Cambridge, the IAR's broker/dealer, Cambridge, will be used. IARs are registered representatives of Cambridge and are required to use the services of Cambridge and Cambridge's approved clearing broker-dealers when acting in their capacity as registered representatives. Cambridge serves as the introducing broker-dealer. All accounts established through Cambridge will be cleared and held at NFS; or Pershing, LLC, a registered broker/dealer, member FINRA and SIPC.

Cambridge has a wide range of approved securities products for which Cambridge performs due diligence prior to selection. Cambridge's registered representatives are required to adhere to these products when implementing securities transactions through Cambridge. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer. Cambridge also provides the IARs of RDAFN, and therefore the RDAFN, with back-office operational, technology, and other administrative support. Other services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. Such services are intended to help RDAFN manage and further develop its business enterprise.

Cambridge and clearing broker/dealers (i.e. NFS and/or Pershing) also make available to RDAFN other products and services that benefit RDAFN but may not directly benefit its clients' accounts. Some of these other products and services assist RDAFN in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); facilitate trade execution; provide research, pricing information and other market data; facilitate payment of RDAFN's fees from its clients' accounts; and assist with back-office functions; recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of RDAFN's accounts, including accounts not held through Cambridge. Broker-Dealer and Custodian fees, expenses, and commission charges are separate and distinct from the fee charged by RDAFN.

Client Directed Brokerage Accounts - RDAFN does not permit clients to direct RDAFN to use other broker-dealers than the broker-dealers selected and used by RDAFN.

Item 13 Review of Accounts

INVESTMENT MANAGEMENT

Review - RDAFN will obtain financial information from prospective clients to determine the suitability of RDAFN's Investment Management Service and to determine the appropriate investment objectives that are specific for each client account that is established with RDAFN. Each IAR gives investment advice to his or her clients based on what is suitable for each client. Clients may impose restrictions on investing in certain securities or types of securities. Reviews are conducted for all accounts on an ongoing basis. Each IAR reviews his or her client accounts. They are instructed to review investment performance, suitability, appropriate asset allocation, and to monitor the account for any changes or updates that are needed (among other things).

The members of Investment Committee manage and review RDAFN's Investment Strategy models and conducts due diligence and approval of Sub-Advisors. RDAFN's Investment Strategy models and Sub-Advisor portfolio performances are reviewed through RDAFN's performance reports and against RDAFN's and Sub-Advisor's investment benchmarks.

Reports - Clients may receive quarterly performance reports from RDAFN describing account performance and holdings. Clients will receive a monthly account statement from the Custodian showing the account activity as well as positions held in the account at month's end. No less than on a quarterly basis, client will receive a statement from the Custodian for transactions and holdings.

ADVISORY SERVICE FOR EMPLOYER SPONSORED RETIREMENT PLANS

Review - RDAFN IARs conduct ongoing monitoring of the investment options offered in Plans as a foundation of the investment advisory and consulting service provided by RDAFN.

Reports - RDAFN IARs prepares quarterly monitoring reports to monitor the independent investment managers' performance relative to the Plan's written investment policy.

FINANCIAL PLANNING

Review - As a general rule, RDAFN Financial Plans and Planning accounts are reviewed annually. The calendar is the triggering factor.

Reports - Clients utilizing RDAFN's Financial Planning Services may receive planning statements or reports from RDAFN.

THIRD PARTY MONEY MANAGERS

Review - Accounts established through Referrals Relationships with other investment advisers will have their accounts reviewed upon receipt of statements or reports from the other investment advisers, which are usually generated on a quarterly basis.

Reports - Accounts at other investment advisers are reviewed when the RDAFN IARs receives copies of their Clients' brokerage statements and performance reports, which are usually generated on a quarterly basis.

GENERAL RDAFN REVIEW DISCLOSURES

John Arthur, the President of RDAFN is also a Broker-Dealer OSJ Manager/Supervisor for Cambridge. He is responsible for supervising RDAFN advisory accounts, planning activities and referrals to other investment advisers. John Arthur delegates certain supervision responsibilities to Michael Anne Brannen, David Darner and other designees that report to him. The main reports and documents they review to supervise these activities are the Client Investment Profile Questionnaire, new account documents, trade tickets, confirmations, brokerage statements, performance reports, daily activity reports and planning documents. They also conduct branch office supervision/compliance audits of RDAFN's IARs. Chris Arthur, the Chief Compliance Officer (CCO) of RDAFN is responsible for RDAFN's compliance with SEC and state investment adviser regulations, and RDAFN's Policy and Procedures Manual.

Item 14 Client Referrals and Other Compensation

THIRD PARTY MONEY MANAGERS

RDAFN may establish relationships with unaffiliated registered investment advisers that offer a variety of investment advisory programs and services that include asset management programs, separate account portfolio management programs, asset allocation programs, wrap fee programs, and financial planning services. If a client is referred to one of these unaffiliated registered investment advisers RDAFN and RDAFN IARs may receive referral fees from the unaffiliated registered investment adviser. RDAFN will at all times be in compliance with the rules and regulations under state law, and if it applies, the Investment Advisers Act of 1940, 17 CFR Section 275.206(4)-3 regarding these relationships.

RDAFN COMPENSATION FOR CLIENT REFERRALS

RDAFN enters into Referral Advisor Agreements with outside Referral Advisors who refer clients to RDAFN. If a referred client enters into an investment advisory agreement with RDAFN, a cash referral fee will be paid to the Referring Advisor, which will be based on a percentage of the advisory fees that are paid by the client to RDAFN. The Referral Advisor Agreement entered into between RDAFN and the Referral Advisor will at all times be in compliance with the rules and regulations under 17 CFR Section 275.206(4)-3 and corresponding state rules and regulations on investment adviser referral activities.

BROKER-DEALER AND INSURANCE COMPENSATION

RDAFN's IARs sell securities for sales commissions as registered representative of Cambridge Investment Research, Inc. (Cambridge) and sell insurance products for sales commissions as independent insurance agents. Some advice offered by the IARs may involve investments in mutual funds and variable annuity products which pay 12b-1 trail fees. IARs may receive a portion of these 12b-1 trail fees in their separate capacity as registered representatives. Clients should be aware that the payment and receipt of these commissions and fees could represent an incentive for the IARs to recommend mutual funds or variable annuities that pay 12b-1 trail fees or pay higher 12b-1 trail fees over funds with no 12b-1 fees or lower fees, thus creating a potential conflict of interest.

Item 15 Custody

RDAFN has custody of client assets due only to our ability to deduct fees from client accounts. The Broker-Dealer/Custodian of client assets sends account statements directly to clients. Clients receive account statements from the Broker-Dealer/Custodian. Clients should carefully review those statements. Under no other circumstance does RDAFN have custody of client assets outside of our ability to deduct fees from client accounts.

Item 16 Investment Discretion

If authorized by the Client, RDAFN, IAR or Sub-Advisor will buy, sell, exchange, convert, tender and otherwise trade on a discretionary basis mutual funds, variable annuities and life contracts, and the sub-accounts thereof, general securities including stocks, bonds, CMOs, REITs, ETFs, unit investment trusts and other securities, and if authorized independently, to purchase or write options to purchase or sell securities, consistent with investment analysis, interpretations and judgments designed to seek an investment return suitable to the investment objectives and goals of the Client, subject, however, to any limitations established by the Client and acknowledged by RDAFN.

Item 17 Voting Client Securities

RDAFN, IAR and Sub-Advisor are expressly precluded from taking any action on behalf of or rendering any advice to Client with respect to (a) the voting of proxies solicited by, or with respect to, the issuers of any securities held in a client account; or (b) legal proceedings involving securities or other investments presently or formerly held in a client account, or the issuers thereof, including bankruptcies. RDAFN, IAR or Sub-Advisor will send to Client all such proxy and legal proceeding information and documents it receives for action as the Client deems appropriate.

Item 18 Financial Information

RDAFN has no financial information to report, since RDAFN does not maintain custody of client accounts or assets, and has no financial situations which may impair its ability to conduct business.

PRIVACY POLICY

HOW WE USE AND PROTECT PERSONAL INFORMATION

To RDA Financial Network, Inc., and its Broker/Dealer, Cambridge Investment Research, Inc., protecting your privacy is very important. We value your trust and we want you to understand what information we collect, how we protect it, and how we use it. We treat personal information – nonpublic information that identifies you – with respect, and in accordance with this privacy policy.

INFORMATION WE MAY COLLECT

We may obtain information, much of which comes directly from you, to provide you with products and services you have requested and as we deem appropriate, to determine your eligibility for products and services. We may collect identification and contact information, as well as transaction and investment experience information from applications, transactions with others and us, and from outside companies.

EXAMPLES OF THE SOURCES AND TYPES OF INFORMATION WE MAY COLLECT INCLUDE:

- Information about the products and services you purchase through us, including copies or applications, registration forms, or other forms, containing your name, address, telephone numbers, social security numbers, email addresses, investment objectives, income, assets, employment information, and accounts with others;
- Information regarding your brokerage and/or investment advisory transaction history with us, our service providers, such as clearing firms, mutual fund companies, insurance companies, or other companies that provide you with financial products or services including your former broker/dealer or its registered representatives, your current registered representative and their affiliated business;
- Information that other companies who assist us in marketing our own products and services or products we offer jointly with other financial institutions may have, such as your name, address, and telephone number.
- Information under the USA Patriot Act enacted by the United States Treasury Department and Congress to combat terrorism (Investor notification is available upon request).

INFORMATION WE MAY DISCLOSE AND TO WHOM WE MAY DISCLOSE INFORMATION

Neither RDA Financial Network, Inc. nor Cambridge will disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services **except as outlined below**. We may disclose all the personal information we collect, as described above, to **our staff, affiliates, representatives, their affiliated businesses**, insurance companies, brokers, banks, Broker/Dealers and investment advisers that provide services to you on our behalf, in the following types of situations:

- Providing administrative, customer assistance, clearing, operational, and other services;
- Preparing, printing and delivering portfolio management performance reports, confirmation statements, and other documents;
- Executing securities transactions;
- Maintaining or developing software for us; and a financial institution (such as banks, investment advisers, or securities firms) with which we have joint marketing arrangements to jointly endorse or offer financial products or services. Neither RDA Financial Network, Inc. nor Cambridge will sell your personal and confidential information to unaffiliated third parties.
- Third party asset managers with whom we have relationships for the management of customer accounts;
- State, Federal, and other regulatory and self-regulatory authorities as required by law or regulation;
- In certain situations, we may share your information with parties that are not affiliated with us, as described below:
- We recognize that you have elected to open accounts with us due to the efforts of your Rep/Advisor. If he or she elects to leave our firm for another registered investment advisory firm, we may allow them to take your confidential information with them to the new firm, subject to the requirements or limitations of applicable law. Client information may also be shared with a non-RDAFN affiliated representative and their firm if a RDAFN Rep/Advisor has entered into an agreement to sell all or some portion of their securities, advisory or insurance business to the non-RDAFN affiliated representative.

DISCLOSURES PERMITTED BY LAW

We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

SECURING YOUR INFORMATION

Our staff, affiliates, representatives, and their staffs are required to follow our policies and procedures to keep your information secure, confidential, and prevent unauthorized use of your personal information. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

INSTRUCTIONS ON HOW TO NOTIFY US

Investment Advisor Representative			Investment Advisor Representative		
Location	Phone		Location	Phone	
John Arthur	North Liberty, IA	319.626.3464	Michael LaSovage	Lima, OH	419.991.3333
Christopher Arthur	North Liberty, IA	319.626.3464	Robert LaSovage	Midland, MI	419.991.3333
David Boelman	W Des Moines, IA	515.225.1185	Thomas McBride	W Des Moines, IA	515.224.1322
Bradley Bobb	Springfield, IL	217.697.5589	Wayne Medlang	Cedar Rapids, IA	319.390.2903

Margaret Brady	Cedar Falls, IA	319.593.1110	Susan Mims	North Liberty, IA	319.626.3464
Michael Anne Brannen	West Chester, OH	513.844.2111	Chris Roberts	O'Fallon, IL	618.632.7684
Stacie Brass	Cedar Falls, IA	319.596.1101	Janet Rochford	Cedar Falls, IA	319.596.1101
Donald Dahlstrom	Dayton, IA	515.230.4100	Duane Roth	O'Fallon, IL	618.632.7684
David Darner	Coralville, IA	319.351.7077	Duane Roth	Overland Park, KS	913.693.7684
Scott Durscher	Waverly, IA	319.596.1100	Dana Rucker	Willmar, MN	319.320.5520
Chad Ericson	Akron, IA	712.568.3973	Richard Ryan	Cedar Falls, IA	319.277.3787
Jay Faber	Le Mars, IA	712.546.6111	Robin Werling	Cedar Rapids IA	319.390.2903
Michael Forbrook	Carol Stream, IL	630.319.0858	Jason Shaw	W Des Moines, IA	515.225.1185
Michael Gilson	Spicer, MN	320.214.5517	David Willeumier	Roselle, IL	312.235.6878
David Henle	Spicer, MN	320.214.5506	Richard Yantis	Cedar Falls, IA	319.277.3787
Gary Johnson	Roselle, IL	630.529.2014			

For any questions regarding this policy, please contact your Investment Advisor Representative or call the RDA Financial Network Managing Principal at; 1295 Jordan St. Suite 7, PO Box 680, North Liberty, IA 52317.