

**IFS Advisors, LLC
d/b/a
Insight Financial Services**

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www.ifsadvisors.com

5/29/2012

**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Insight Financial Services. If you have any questions about the contents of this brochure, please contact us at 913.402.2020. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Insight Financial Services is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Insight Financial Services is 147518.

Insight Financial Services is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Generally, IFS Advisors, LLC will notify clients of material changes on an annual basis. However, where we determine that an interim notification is either meaningful or required, we will notify our clients promptly. In either case, we will notify our clients in a separate document.

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Item 4 Advisory Business

Description of Services and Fees

We are a registered investment adviser based in Overland Park, KS. We are organized as a limited liability company under the laws of the State of Kansas. We have been providing investment advisory services since 2008. Pete A. Martinez is our firm's principal owner. Currently, we offer the following investment advisory services, which are personalized to each individual client:

1. **Portfolio Management Services**
2. **Financial Planning Services**
3. **Selection of Other Advisers**
4. **Pension Consulting Services**
5. **Educational Seminars**

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to Insight Financial Services and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this brochure. As used in this brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

Portfolio Management Services

We offer discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information (the "suitability information") at the beginning of our advisory relationship. We will use the suitability information we gather to develop a strategy that enables our firm to give you ongoing and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow our firm to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is granted by the investment advisory agreement you sign with our firm. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing.

Financial Planning Services

We offer broad-based, modular, and consultative financial planning services. Financial planning will typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives. Once we review and analyze the information you provide to our firm, we will deliver a written plan to you, designed to help you achieve your stated financial goals and objectives.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to our firm. You must promptly notify our firm if your financial situation, goals, objectives, or needs change.

You are under no obligation to act on our financial planning recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement the financial plan through any of our other investment advisory services. Moreover, you may act on our recommendations by placing securities transactions with any brokerage firm.

Selection of Other Advisers

We may recommend that you use the services of a third party investment adviser ("TPA") to manage your entire, or a portion of your, investment portfolio. After gathering information about your financial situation and objectives, we may recommend that you engage a specific TPA or investment program. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the TPA's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor the TPA(s)' performance to ensure its management and investment style remains aligned with your investment goals and objectives.

Pension Consulting Services

We offer pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review, formation of the investment policy statement, asset allocation advice, investment performance monitoring, and/or communication and education services where we will assist the client in providing meaningful information regarding the retirement plan to its participants. Additionally, we may offer the client assistance in setting up a relationship with a third party administrator and processing enrollment forms. These pension consulting services will be non-discretionary and advisory in nature. The ultimate decision to act on behalf of the plan shall remain with the plan sponsor or other named fiduciary. Advice to plan participants will be limited to general, impersonal advice. Plan participants who wish to engage our firm for individualized planning services and fees may do so by executing a separate agreement with our firm.

Educational Seminars

We may conduct speaking engagements and educational seminars for a fee. The topics may include issues related to asset/wealth management services, such as financial planning, investment planning, retirement planning, and/or various other economic and investment topics. The information covered in a seminar is not based on the individual needs of the attendees. We do not provide investment advice to attendees unless engaged independently, and only where the attendee's individualized financial information, investment goals, and objectives are provided.

Types of Investments

We generally offer advice on equity securities, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, US Government securities, options contracts on securities, futures contracts on securities and commodities, and interest in partnerships investing in real estate, oil and gas interests.

Assets Under Management

As of December 30, 2011, we manage \$59,561,993 in client assets on a discretionary basis.

Item 5 Fees and Compensation

Portfolio Management Fees

Our fee for portfolio management services is based on a percentage of your assets we manage and is set forth in the following fee schedule:

<u>Household Account Value</u>	<u>Annual Advisory Rate</u>	<u>Quarterly Advisory Fee</u>
\$100,000 —\$1,000,000	1.20%	0.30%
\$1,000,001— \$2,500,000	1.00%	0.25%
Greater than \$2,500,000	Negotiable	Negotiable

Our annual portfolio management fee is billed and payable quarterly in advance based on the value of your account on the last business day of the month proceeding the relevant billing period. The first billing will occur in the month following the month in which the account is initially funded, and at the beginning of each fiscal quarter thereafter (January, April, July, and October). Additional deposits received during the quarter will be billed and payable in the month following the month in which the additional deposit was received. Withdrawals taken during the quarter will receive fee refunds in the month following the month in which the withdrawal was taken out of the account. For the ease of recordkeeping, we do not charge a mid-quarter fee on or issue a mid-quarter fee refund for fee amounts of less than \$25. This limitation is at the account level, not the client level. You may have multiple accounts with fees or refunds of less than \$25 which would not be charged or refunded. Also, this limitation does not apply for the regular quarterly billing. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee based upon your written authorization permitting the fees to be paid directly from your account. Further, the qualified custodian will deliver an account statement to you at least quarterly. These account statements will show all disbursements from your account. You should review all statements for accuracy.

Kansas and Louisiana residents - We will also send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, and the specific manner in which the fee was calculated. If you find any inconsistent information between our invoice and the statement(s) you receive from the qualified custodian please call our main office number located on the cover page of this brochure.

You may terminate the portfolio management agreement upon 30 days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

Financial Planning Fees

We charge a fixed fee for broad-based financial planning services, which generally ranges between \$4,000 - \$40,000. The fee is negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. We require that you pay 50% of the fee in advance and the remaining portion upon the completion of the services rendered. We will not require prepayment of a fee more than six months in advance and in excess of \$500.

If you only require advice on a single aspect of your finances, we offer modular financial planning/general consulting services on an hourly basis. Our rate for such services is \$250 per hour and is negotiable depending on the scope and complexity of the plan, your financial situation, and your objectives. An estimate of the total time/cost will be determined at the start of the advisory relationship.

Fees are due upon completion of services rendered. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you in advance and request that you approve the additional fee. Depending on the scope and complexity of the hourly services to be provided, we may ask for a deposit.

You may terminate the financial planning agreement by providing written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

Selection of Other Advisers Fees

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the TPA. The advisory fee you pay to the TPA is established and payable in accordance with the TPA's ADV Part 2A brochure provided by each TPA to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each TPA. As such, a conflict of interest may arise where our firm or our Associated Persons may have an incentive to recommend one TPA over another TPA with whom we have more favorable compensation arrangements or other advisory programs offered by TPAs with whom we have less or no compensation arrangements.

You will be required to sign an agreement directly with the recommended TPA(s). You may terminate your advisory relationship with the TPA according to the terms of your agreement with the TPA. You should review each TPA's ADV Part 2A brochure for specific information on how you may terminate your advisory relationship with the TPA and how you may receive a refund, if applicable. You should contact the TPA directly for questions regarding your advisory agreement with the TPA.

Pension Consulting Services Fees

The scope of these services, the fees, and the terms of the agreement for these services will be negotiated on a case-by-case basis with each client depending upon the complexity of the plan and the agreement with the client. Typically, the fees will be based on our hourly rate plus our expenses. Fees will be due as invoiced. The terms regarding payment of fees, termination, and refund will be clearly set forth in the agreement executed between our firm and the client.

Either party to the pension consulting agreement may terminate the agreement upon 30 days' written notice to the other party. The pension consulting fees will be prorated for the quarter in which the termination notice is given and any unearned fees will be refunded to the client.

Educational Seminars Fees

Our fees for educational seminars range from \$250 - \$750 per attendee, or on a fixed fee basis ranging from \$2,500 - \$10,000 per seminar. We may waive the fee in limited circumstances.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the *Brokerage Practices* section of this brochure.

Compensation for the Sale of Securities or Other Investment Products

Persons providing investment advice on behalf of our firm may be registered representatives of NPC of America, a securities broker-dealer, member FINRA, SIPC and an investment adviser registered with the Securities and Exchange Commission. In their capacity as registered representatives, these persons will receive commission-based compensation in connection with the purchase and sale of securities. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with our firm.

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Advisory Business* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum of \$100,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under our management. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

1. Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.
2. Technical Analysis - involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.
3. Modern Portfolio Theory (MPT) is a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully diversifying the proportions of various assets.
4. Long Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
5. Short Term Purchases - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.
6. Margin Transactions - a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.
7. Option Trading - An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date (the "expiration date").

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Modern Portfolio Theory and Technical Analysis - The risk of market timing based on technical analysis and modern portfolio theory is that technical indicators may not accurately predict future price movements. Current prices of securities may reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis - The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Options and warrants give an investor the right to buy or sell a stock at some future time at a set price. Options are complex investments and can be very risky, especially if the investor does not own the underlying stock. In certain situations, an investor's risk can be unlimited. The main difference between warrants and call options is that warrants are issued and guaranteed by the issuing company, whereas options are traded on an exchange and are not issued by the company. Also, the lifetime of a warrant is often measured in years, while the lifetime of a typical option is measured in months.

We may use short-term trading (in general, selling securities within 30 days of purchasing the same securities) as an investment strategy when managing your account(s). Short-term trading is not a fundamental part of our overall investment strategy, but we may use this strategy occasionally when we determine that it is suitable given your stated investment objectives and tolerance for risk.

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Moreover, as a result of revised IRS regulations, custodians and broker-dealers will begin reporting the cost basis of equities acquired in client accounts on or after January 1, 2011. Our firm uses the FIFO accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, please provide written notice to our firm immediately and we will alert your account custodian of your individually selected accounting method. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

We do not recommend a particular type of security; however, as disclosed under the "Advisory Business" section in this Brochure, we may recommend any of the following types of securities: equity securities, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, US Government securities, options contracts on securities, futures contracts on securities and commodities, and interest in partnerships investing in real estate, oil and gas interests. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Item 9 Disciplinary Information

Neither our firm nor any of our Associated Persons has any reportable disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

Arrangements with Affiliated Entities

We are affiliated with Insight Insurance Partners, LLC (IIP), a licensed insurance agency, through common control and ownership. Therefore, persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate from our advisory fees. Please see the "Fees and Compensation" section in this brochure for more information on the compensation received by insurance agents who are affiliated with our firm.

Recommendation of Other Advisers

We may recommend that you use a third party adviser ("TPA") based on your needs and suitability. We will receive compensation from the TPA for recommending that you use their services. These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the third party adviser. You are not obligated, contractually or otherwise, to use the services of any TPA we recommend.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Our Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting Larry Broxterman, Chief Compliance Officer or Pete Martinez, President, at (913) 402-2020.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither our Associated Persons nor we shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

We recommend the brokerage and custodial services of Fidelity Brokerage Services, LLC ("Fidelity"), a securities broker-dealer and a member of the New York Stock Exchange ("NYSE") and the Securities Investor Protection Corporation ("SIPC"). We believe that Fidelity provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by Fidelity, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services Fidelity provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Block Trades

We combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average

price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 Review of Accounts

Pete Martinez, Larry Broxterman, and/or your primary representative, will monitor your accounts on an ongoing basis to ensure the advisory services provided to you are consistent with your stated investment needs, objectives, and risk tolerance. We recommend that you meet with us annually for an account review. Additional reviews may be conducted at your request or based on various circumstances, including, but not limited to:

1. contributions and withdrawals,
2. year-end tax planning,
3. market moving events,
4. security specific events, and/or,
5. changes in your risk/return objectives.

You should contact us to report any changes in your financial situation or investment guidelines.

Trade confirmations and statements will be provided to you by Fidelity, the custodian for your account(s). We may also provide you with additional written reports in conjunction with account reviews.

Item 14 Client Referrals and Other Compensation

As disclosed under the *Fees and Compensation* section in this brochure, persons providing investment advice on behalf of our firm are licensed insurance agents, and may be registered representatives with NPC of America. For information on the conflicts of interest this presents, and how we address these conflicts, please refer to the *Fees and Compensation* section.

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Item 15 Custody

All advisory fees are deducted from advisory accounts. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with Fidelity, an independent qualified custodian. You will receive account statements from Fidelity at least quarterly. The account statements from Fidelity will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact Larry Broxterman, Chief Compliance Officer or Pete Martinez, President, at (913) 402-2020.

Item 16 Investment Discretion

Our engagement agreement and Investment Policy Statement authorize us to buy and sell securities on your behalf. These documents must be signed prior to any trading activity. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security. Please refer to the *Advisory Business* section in this brochure for more information on our discretionary management services.

Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Item 18 Financial Information

We are not required to provide financial information to our clients because we do not:

1. require the prepayment of more than \$500 in fees and six or more months in advance, or
2. take custody of client funds or securities, or
3. have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

Item 19 Requirements for State Registered Investment Adviser

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings or administrative proceedings.

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

Item 20 Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact Larry Broxterman, Chief Compliance Officer or Pete Martinez, President, at (913) 402-2020 if you have any questions regarding this policy.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account. If a trade error results in a profit, the trade error will be corrected in the trade error account of the executing broker-dealer and you will not keep the profit.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

Pete A. Martinez
IFS Advisors, LLC
d/b/a
Insight Financial Services

7101 College Boulevard, Suite 1501
Overland Park, KS 66210
(913) 402-2020

4/13/2012

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Pete A. Martinez that supplements the Insight Financial Services brochure. You should have received a copy of that brochure. Please contact (913) 402-2020 if you did not receive Insight Financial Services's brochure or if you have any questions about the contents of this supplement.

Additional information about Pete A. Martinez is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Pete A. Martinez

Year of Birth: 1968

Formal Education after High School:

- Baker University M.B.A., 2002
- University of Central Missouri, BS, Finance, 1992

Business Background for the Previous Five Years:

- IFS Advisors, LLC d/b/a Insight Financial Services, 06/2008- Present, President/Investment Adviser Representative
- Insight Financial Services, 04/2006 - Present, President
- National Planning Corporation, 04/2006 - Present, Registered Representative, Investment Adviser Representative
- Penumbra Advisors, LLC, 04/2006 - 10/2006, Financial Planner
- Insight Insurance Partners, 03/2006 - Present, President/Insurance Agent
- New England Securities Corporation, 11/2001 - 04/2006, Registered Representative

Item 3 Disciplinary Information

Mr. Martinez does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Martinez is a registered representative with NPC of America. NPC of America is a securities broker-dealer, member FINRA, SIPC and an investment adviser registered with the Securities and Exchange Commission. In this capacity, Mr. Martinez may recommend securities or insurance products offered by NPC of America as part of your investment portfolio. If clients purchase these products through Mr. Martinez, he will receive the customary commissions in his separate capacity as registered representatives of NPC of America. Additionally, Mr. Martinez could be eligible to receive incentive awards such as NPC of America may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Martinez an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer Insight Financial Services' firm brochure for additional disclosures on this topic.

Mr. Martinez has an ownership interest in Insight Insurance Partners, LLC (IIP) a licensed insurance agency. He is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his 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 IIP and/or Mr. Martinez for insurance related activities. This presents a conflict of interest because Mr. Martinez may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Martinez is also an Investment Adviser Representative with NPC of America and may receive fee-based compensation from NPC of America in such capacity.

Item 5 Additional Compensation

Mr. Martinez does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as President of Insight Financial Services.

Item 6 Supervision

As President of Insight Financial Services, Mr. Martinez is not supervised by other persons.

Item 7 Requirements for State-Registered Advisers

Mr. Martinez does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Larry W. Broxterman

**IFS Advisors, LLC
d/b/a
Insight Financial Services**

**7101 College Boulevard, Suite 1501
Overland Park, KS 66210
(913) 402-2020**

4/13/2012

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Larry W. Broxterman that supplements the Insight Financial Services brochure. You should have received a copy of that brochure. Please contact (913) 402-2020 if you did not receive Insight Financial Services' brochure or if you have any questions about the contents of this supplement.

Additional information about Larry W. Broxterman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Larry W. Broxterman

Year of Birth: 1978

Formal Education after High School:

- University of Kansas, B.S., Finance, 2001

Business Background for the Previous Five Years:

- IFS Advisors, LLC d/b/a Insight Financial Services, 06/2008 - Present, Investment Adviser Representative, Compliance Officer
- Insight Financial Services, 04/2006 - Present, Trading Manager
- National Planning Corporation, 04/2006 - Present, Registered Representative, Investment Adviser Representative
- New England Financial, 01/2001 - 04/2006, Registered Representative

Item 3 Disciplinary Information

Mr. Broxterman does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Broxterman is a registered representative with NPC of America. NPC of America is a securities broker-dealer, member FINRA, SIPC and an investment adviser registered with the Securities and Exchange Commission. In this capacity, Mr. Broxterman may recommend securities or insurance products offered by NPC of America as part of your investment portfolio. If clients purchase these products through Mr. Broxterman, he will receive the customary commissions in his separate capacity as registered representatives of NPC of America. Additionally, Mr. Broxterman could be eligible to receive incentive awards such as NPC of America may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. Mr. Broxterman may also receive compensation from the sales of insurance products in his capacity as an independent insurance agent. The receipt of additional compensation may give Mr. Broxterman an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer Insight Financial Services' firm brochure for additional disclosures on this topic.

Mr. Broxterman is also an Investment Adviser Representative with NPC of America and may receive fee-based compensation from NPC of America in such capacity.

Item 5 Additional Compensation

Mr. Broxterman does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Investment Adviser Representative of Insight Financial Services.

Item 6 Supervision

Pete A. Martinez, President of Insight Financial Services, is responsible for supervising the advisory activities of Mr. Broxterman. Mr. Martinez can be reached at (913) 402-2020.

Item 7 Requirements for State-Registered Advisers

Mr. Broxterman does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.