

Firm Brochure

(Part 2A of Form ADV)

Insight Onsite Strategic Management, LLC

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This brochure provides information about the qualifications and business practices of Insight Onsite Strategic Management, LLC. If you have any questions about the contents of this brochure, please contact us at: 702-242-2446, or by email at: insightonsite@comcast.net. 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. A Registered Investment Advisor does not imply a certain level of skill or training.

Additional information about Insight Onsite Strategic Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov

March 31, 2012

Insight Onsite Strategic Management, LLC

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 702-242-2446 or by email at: insightonsite@comcast.net.

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Advisory Business

Firm Description

Insight Onsite Strategic Management, LLC, ("IOSM") was founded in 2008.

Insight Onsite Strategic Management, LP, a Delaware Limited Liability Company is the Investment Manager of Insight Onsite Strategic Fund, LP. The Investment Manager is registered as an investment adviser with the United States Securities and Exchange Commission ("SEC") and is an affiliate of Financial Resources Network, Inc. ("FRN"), which is also a registered investment adviser that is in the process of withdrawing its SEC registration. The Investment Manager is responsible for the investment decisions of the Insight Onsite Strategic Fund, LP.

Insight Onsite Strategic Fund, LP has entered into an investment management agreement ("Investment Management Agreement") with the Investment Manager to manage the Insight Onsite Strategic Fund, LP portfolio. In consideration for services provided pursuant to the Investment Management Agreement, the Investment Manager shall receive a quarterly management fee ("Management Fee") equal to 0.50% (2.0% annually) of each Limited Partner's share of the Partnership's Net Asset Value. The Management Fee shall be calculated and payable to the Investment Manager quarterly in advance, as of the first day of each quarter. A pro rata Management Fee will be charged to Limited Partners on any amounts accepted by Insight Onsite Strategic Fund, LP and its General Partner during a quarter. No part of the Management Fee will be refunded in the event that a Limited Partner withdraws, whether voluntarily or involuntarily, all or any of the value in the Limited Partner's capital account during any quarter.

IOSM provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

IOSM also provides discretionary money management to individual clients. All accounts are held in segregated accounts in the clients' name. Accounts are normally domiciled at Concept Capital "CG" or a similar firm. Accounts are charged a management fee which is normally 1% of assets under management but may be negotiated downward on accounts of greater than \$500,000. Fee is charged 1/12 of 1% per month on the market value of the account including any margin debt on the last day of each month. Account balances also include other assets such as non-public REITs that are

segregated in clients' name but may be domiciled directly with sponsor and not in CG accounts. Clients do not incur any transaction cost, trading fees, or trustee's fees. IOSM absorbs all such costs on these individual client accounts with the exception of any short term redemption fee on mutual funds imposed by those funds directly. IOSM purchases all mutual funds either as no load funds or through institutional class shares. Clients pay no front end or rear end loads on mutual funds but may incur short term redemption fees directly with mutual funds.

IOSM is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products.

Investment advice is an integral part of financial planning. In addition, IOSM advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. IOSM does not act as a custodian of client assets. The client always maintains asset control. IOSM places trades for clients under a limited power of attorney granting discretionary asset management as described above.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Financial Family Holdings, LLC is a sole member of Insight Onsite Strategic Management, LLC. Rosalind Herman is the Managing Member of IOSM. Rosalind Herman is the Managing Member of Financial Family Holdings, LLC.

Types of Advisory Services

Insight Onsite Strategic Management, LLC provides investment supervisory services, also known as asset management services; manages investment

advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues periodicals about securities by subscription; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, IOSM furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2011, IOSM manages approximately \$125 million in assets for approximately 200 clients. Approximately \$100 million is managed on a discretionary basis, and \$ 25 million is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client files. Investment objectives are specified in the Investment Advisory Agreement completed by the client. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. IOSM provides income tax planning, estate planning,

compensation planning and financial planning for high net worth individuals and closely held businesses. These services are available to clients who utilize the firm's discretionary money management program without incurring additional hourly charge at the firm's normal billing rate of \$200 per hour. These services are available to discretionary money management client without any requirement for minimum account balances. Clients who do not utilize firm's discretionary money management service will incur charges at the rate of \$200-250, depending on complexity, per hour. Billing is done at conclusion of service and is due and payable within 30 days. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Advisory Service Agreement

Most clients choose to have Insight Onsite Strategic Management, LLC manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

IOSM provides income tax planning, estate planning, compensation planning and financial planning for high net worth individuals and closely held businesses. These services are available to clients who utilize the firm's discretionary money management program without incurring additional hourly charge at the firm's normal billing rate of \$200 per hour. These services are available to discretionary money management client without any requirement for minimum account balances. Clients who do not utilize firm's discretionary money management service will incur charges at the rate of \$200-250, depending on complexity, per hour. Billing is done at conclusion of service and is due and payable within 30 days.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Retainer Agreement

In some circumstances, a Retainer Agreement is executed in lieu of an Advisory Service Agreement when it is more appropriate to work on a fixed-fee basis. The annual fee for a Retainer Agreement is Negotiable.

Investment Management Agreement

Insight Onsite Strategic Management, LLC provides income tax planning, estate planning, compensation planning and financial planning for high net worth individuals and closely held businesses. These services are available to clients who utilize the firm's discretionary money management program without incurring additional hourly charge at the firm's normal billing rate of \$200 per hour. These services are available to discretionary money management client without any requirement for minimum account balances. Clients who do not utilize firm's discretionary money management service will incur charges at the rate of \$200-250, depending on complexity, per hour. Billing is done at conclusion of service and is due and payable within 30 days.

Tax Planning Agreement

Tax planning work is included in the *Advisory Service Agreement* or *Retainer Agreement* scope of work.

Hourly Planning Engagements

Insight Onsite Strategic Management, LLC provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200-250 per hour.

Asset Management

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Insight Onsite Strategic Management, LLC does not receive any compensation, in any form, from fund companies. Assets may also be invested in no-load or low-load mutual funds and exchange-traded funds, usually through Concept Capital or similar firms. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds. Clients under discretionary asset management will not pay these transaction fees.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) also may be available through IOSM.

In general, the Investment Manager performs its own research in determining underlying investments for the Partnership; however, the Investment Manager's investment ideas may also be generated from a wide variety of sources including industry contacts, trade and financial publications, trade shows, investment conferences and stock screens. The Investment Manager utilizes both a "top down" and a "bottom up" strategic stock selection process. This analysis combines both fundamental and technical review. "Stock picking" is the key investment strategy. The Investment Manager utilizes primarily a long approach but will on occasion make use of shorting techniques. Income enhancements utilizing options may also be used. Portfolio turnover is not a key to the strategy as the Partnership is often expected to retain a long term position in well performing stocks for extended periods of time.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Insight Onsite Strategic Management, LLC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, IOSM will refund any unearned portion of the advance payment.

IOSM may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, IOSM will refund any unearned portion of the advance payment.

Fees and Compensation

Description

Insight Onsite Strategic Management, LLC also provides discretionary money management to individual clients. All accounts are held in segregated accounts in the clients' name. Accounts are normally domiciled at Concept Capital "CG" or a similar firm. Accounts are charged a management fee which is normally 1% of assets under management but may be negotiated downward on accounts of greater than \$500,000. Fee is charged 1/12 of 1% per month on the market value of the account including any margin debt on the last day of each month. Account balances also include other assets such as non-public REITs that are segregated in clients' name but may be domiciled directly with sponsor and not in CG accounts. Clients do not incur any transaction cost, trading fees, or trustee's fees. IOSM absorbs all such costs on these individual client accounts with the exception of any short term redemption fee on mutual funds imposed by those funds directly. IOSM purchases all mutual funds either as no load funds or through institutional

class shares. Clients pay no front end or rear end loads on mutual funds but may incur short term redemption fees directly with mutual funds.

Fee Billing

Investment management fees are billed monthly , in arrears, meaning that we invoice you after the monthly billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. IOSM absorbs all such costs on these individual client accounts with the exception of any short term redemption fee on mutual funds imposed by those funds directly. Applicant purchases all mutual funds either as no load funds or through institutional class shares. Clients pay no front end or rear end loads on mutual funds but may incur short term redemption fees directly with mutual funds.

Insight Onsite Strategic Management, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. The formula is based on gross income, gross assets and other financial considerations.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Insight Onsite Strategic Management, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Insight Onsite Strategic Management, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, IOSM reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in IOSM's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Insight Onsite Strategic Management, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Insight Onsite Strategic Management, LLC generally provides investment advice to individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities, family offices or other investment entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$25,000 of assets under management, which equates to an annual fee of \$ 250.00.

When an account falls below \$25,000 in value, the minimum annual fee of \$250.00 is charged. Depending upon circumstances, Insight Onsite Strategic Management, LLC will sign an *Hourly Agreement* with the client if assets have diminished significantly below \$25,000.

Insight Onsite Strategic Management, LLC has the discretion to waive the account minimum. Accounts of less than \$25,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$25,000 within a reasonable time. Other

exceptions will apply to employees of IOSM and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services will be assessed a \$250 minimum annual fee. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Insight Onsite Strategic Management, LLC utilizes Security analysis methods that may include charting, fundamental analysis, technical analysis, and cyclical analysis. In general, the Investment Manager performs its own research in determining underlying investments for the Partnership and discretionary managed accounts; however, the Investment Manager's investment ideas may also be generated from a wide variety of sources including industry contacts, trade and financial publications, trade shows, investment conferences and stock screens. The Investment Manager utilizes both a "top down" and a "bottom up" strategic stock selection process. This analysis combines both fundamental and technical review. "Stock picking" is the key investment strategy. The Investment Manager utilizes primarily a long approach but will on occasion make use of shorting techniques. Income enhancements utilizing options may also be used. Portfolio turnover is not a key to the strategy as the Partnership and discretionary managed accounts are often expected to retain a long term position in well performing stocks for extended periods of time.

IOSM, seeks to make early identification of sector trends, and will invest based on its analysis and conclusions. Company analyses will seek to identify stocks with superior revenue and earnings characteristics which are experiencing fundamental improvement from new products, markets & technologies, resulting in improving growth rates in sales and expanding margins. Through a review of public filings (10-K, 10-Q, 8-K, etc.) and relevant research analyst reports, attention will be paid to a company's balance sheet ratios, cash flow per share, margin structure, and return on investment and revenue drivers. Stock valuation will be assessed utilizing a variety of disciplines to identify favorable risk reward parameters and reasonable valuation relative to growth prospects and industry peers and the market.

IOSM evaluates mutual funds and individual equities based on proprietary analysis from published sources and software analytical services. IOSM also utilizes proprietary equity trading strategies.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Insight Onsite Strategic Management, LLC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

Investment Strategies

Insight Onsite Strategic Management, LLC utilizes Security analysis methods that may include charting, fundamental analysis, technical analysis, and cyclical analysis. In general, the Investment Manager performs its own research in determining underlying investments for the Partnership and discretionary managed accounts; however, the Investment Manager's investment ideas may also be generated from a wide variety of sources including industry contacts, trade and financial publications, trade shows, investment conferences and stock screens. The Investment Manager utilizes both a "top down" and a "bottom up" strategic stock selection process. This analysis combines both fundamental and technical review. "Stock picking" is the key investment strategy. The Investment Manager utilizes primarily a long approach but will on occasion make use of shorting techniques. Income enhancements utilizing options may also be used. Portfolio turnover is not a key to the strategy as the Partnership and discretionary managed accounts are often expected to retain a long term position in well performing stocks for extended periods of time.

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IOSM evaluates mutual funds and individual equities based on proprietary analysis from published sources and software analytical services. The applicant also utilizes proprietary equity trading strategies.

Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from

a steady stream of customers who buy electricity no matter what the economic environment is like.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Insight Onsite Strategic Management, LLC is related to Insight Onsite Strategic Fund, LP, a limited partnership organized under the Delaware Revised Uniform Limited Partnership Act, which is offering limited partner interests in the Partnership in a private placement pursuant to Section 4(2) of the Securities Act of 1933, as amended, and Regulation D promulgated thereunder. Generally, only persons who are Accredited Investors and Qualified Clients (as such terms are defined under federal securities laws) may purchase Interests. The Partnership was formed to pool investment funds of its investors (each a "**Limited Partner**" and, collectively, "**Limited Partners**"; and, together with the General Partner (as defined below), "**Partners**") for the purpose of investing and trading in a wide variety of securities and financial instruments, domestic and foreign, primarily focusing on publicly traded equity securities and publicly and privately traded interests in real estate investment trusts, as . The minimum investment amount is \$250,000, although the General Partner has discretion to accept lesser amounts. Insight Onsite Strategic Partners, LLC, a Delaware limited liability company, is the general partner of the Partnership and has discretion over the management and administration of the Partnership's affairs. Insight Onsite Strategic Management, LLC, a Delaware limited liability company, is the investment manager of the Partnership. The Investment Manager has

discretionary authority to invest the Partnership's assets. As the controlling person of the Investment Manager and the General Partner, Rosalind D. Herman controls all of the Partnership's operations and activities.

IOSM shares its Wilmington, MA office with New England Financial Independence Group Inc and shares its principal offices in Las Vegas, NV with Financial Family Holdings, LLC, Financial Designing Consultants, Inc., The Knew Finance Experts, Inc., Insight Onsite Strategic Fund, LLC, Insight Onsite Strategic Partners, LLC and Financial Resources Network, Inc d/b/a Insight Onsite Financial Solutions. FRN's SEC file is 801-52649. FRN's will be withdrawing its SEC registration.

Affiliations

The Investment Manager has discretionary authority to invest. As indicated above, Mr. Caplitz, Senior Design Consultant of the applicant is an FINRA registered representative, and deals with a brokerage firm. Mr. Caplitz, in his position as a registered representative of the broker/dealer and not in his position as Senior Design Consultant of the applicant may implement securities recommendation. Normally stocks and mutual funds are purchased through IOSM's discretionary money management program at Concept Capital or a similar firm without the client incurring any commissions or trading costs. Implementation of securities recommendation is normally restricted to non-public securities such as REITs or equity private placements.

Mr. Caplitz may also in his capacity as a registered representative may implement variable annuities or variable life insurance contracts. Mr. Caplitz is not a controlling person, nor is IOSM controlled by or under common control with the broker/dealer of which Mr. Caplitz is a registered representative. The applicant normally offers the services (during the implementation phase of investment phase of investment advisory services) of Mr. Caplitz in such capacity to effect securities transactions which are normally limited to non-public REITs, equity private placements, variable annuities and variable life policies. Mutual funds, publicly traded equities bonds and similar instruments are normally purchased in a segregated account at Concept Capital or similar firm and clients incur no commission, trading cost or mutual fund loads. Full disclosure is made prior to effecting any transaction as to the commission to be received by Mr. Caplitz in his capacity as a registered representative.

The client is informed that it is entirely in their discretion whether to affect such securities through Mr. Caplitz or through a broker dealer of his or her own choosing. Mr. Caplitz may participate in sales awards offered by security sponsors or insurance companies. These awards are normally cumulative in nature and cannot be attributed to particular client transactions and do not affect the costs of the client. Applicant maintains a current registration with

the Securities and Exchange Commission and with applicable states in which our clients reside. Insight Onsite Strategic Management, LLC CRD # is 149232.

The Applicant shares its Wilmington, MA office with New England Financial Independence Group Inc and shares its principal offices in Las Vegas, NV with Financial Family Holdings, LLC, Financial Designing Consultants, Inc., The Knew Finance Experts, Inc., Insight Onsite Strategic Fund, LLC, Insight Onsite Strategic Partners, LLC and Financial Resources Network, Inc d/b/a Insight Onsite Financial Solutions. FRN's SEC file is 801-52649

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

Code of Ethics

INSIGHTONSITE STRATEGIC MANAGEMENT LLC ETHICS POLICY

Updated January 2012

Correct ethical and legal conduct is particularly at the heart of the operation of a company engaged in managing client finances with and on behalf of the public. In all matters the highest professional standards must be practiced in every Insight Onsite Strategic Management LLC activity to guarantee the independence and the integrity of all our discretionary money management, income tax planning, estate planning and compensation planning services. We believe respect for others and our commitment to diversity represents vital strengths of our Company. In every case, necessary safeguards must be maintained to prevent any action or any association that might reflect adversely, directly or indirectly, upon Insight Onsite Strategic Management LLC.

CONFLICTS OF INTEREST

Influence: An impartial, arms' length relationship will be maintained with anyone seeking to influence the trading of any security.

Trading: Employees will not trade their own investment accounts to the detriment of a client. Allocation of traded securities will always place any client account wishing to purchase or sell the security first to the extent possible.

Outside Interests: Employees will not have any outside interest, investment or business relationship that dilutes their loyalty to the Company or dedication to the principle of a free and impartial press.

Gifts: Payments, gifts or entertainment by or to an employee in conjunction with business will be limited to normal business practices. (The U.S. tax laws' limit on deductibility of gifts is \$25.) For people in news operations, the recommended practice is to accept no gifts.

Banking: Any banking relationship, including membership on a board of directors, must be arms' length to ensure no impact on company bank relations.

Confidential Information: Employees will not use confidential company information for their own advantage or profit. Employees will not disclose confidential Company information in any form, to anyone who does not need to know it in order to conduct the Company's business.

RELATIONSHIPS WITH OTHERS

Insight Onsite Strategic Management LLC is committed to the concept of free, fair and open competition for suppliers, customers and competitors. To achieve that, the people of Insight Onsite Strategic Management LLC will:

- Avoid actions that restrict freedom of competitive opportunities. We will not disparage our competitors or their products or services.
- Maintain an arms' length relationship in all dealings, including those with suppliers or others dealing with the Company. This includes any credits or return of money for services such as from collection agencies.
- Keep senior management informed on any matters that might be considered sensitive to preserving the Company's reputation, even when less candor might seem to protect the Company or its management from criticism.

The employees of Insight Onsite Strategic Management, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request and is reproduced above. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Insight Onsite Strategic Management, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Insight Onsite Strategic Management, LLC *Compliance Manual*.

The firm's Insider Trading Policy is available upon request to any existing client or potential client.

Personal Trading

The Chief Compliance Officer of Insight Onsite Strategic Management, LLC is G. Caplitz MS. He reviews all employee trades each quarter. His trades are

reviewed by the Managing Member, Rosalind Herman. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

Insight Onsite Strategic Management, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. IOSM recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Insight Onsite Strategic Management, LLC does not receive fees or commissions from any of these arrangements. The Investment Manager and its affiliates may be offered non-monetary benefits or “soft dollars” by brokers to induce the Investment Manager to engage such brokers to execute certain transactions on behalf of Insight Onsite Strategic Fund, LP. These soft dollars may take the form of research and other related services regarding investments and may be available for use by the Investment Manager or its affiliates in connection with transactions in which the Insight Onsite Strategic Fund, LP does not participate. The availability of soft dollars from certain brokers presents investment managers with significant conflicts of interest, and may give incentives for investment managers to disregard their obligations to clients (including, without limitation, their best execution obligations) when directing orders.

Best Execution

Insight Onsite Strategic Management, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. IOSM recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Insight Onsite Strategic Management, LLC does not receive fees or commissions from any of these arrangements. The Investment Manager and its affiliates may be offered non-monetary benefits or “soft dollars” by brokers to induce the Investment Manager to engage such brokers to execute certain transactions on behalf of Insight Onsite Strategic Fund, LP. These soft dollars may take the form of research and other related services regarding investments and may be available for use by the Investment Manager or its affiliates in connection with transactions in which the Insight Onsite Strategic

Fund, LP does not participate. The availability of soft dollars from certain brokers presents investment managers with significant conflicts of interest, and may give incentives for investment managers to disregard their obligations to clients (including, without limitation, their best execution obligations) when directing orders.

Soft Dollars

Insight Onsite Strategic Management, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. IOSM recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Insight Onsite Strategic Management, LLC does not receive fees or commissions from any of these arrangements. The Investment Manager and its affiliates may be offered non-monetary benefits or “soft dollars” by brokers to induce the Investment Manager to engage such brokers to execute certain transactions on behalf of Insight Onsite Strategic Fund, LP. These soft dollars may take the form of research and other related services regarding investments and may be available for use by the Investment Manager or its affiliates in connection with transactions in which the Insight Onsite Strategic Fund, LP does not participate. The availability of soft dollars from certain brokers presents investment managers with significant conflicts of interest, and may give incentives for investment managers to disregard their obligations to clients (including, without limitation, their best execution obligations) when directing orders.

Order Aggregation

Stock Orders are normally aggregated and client's receive average cost of transaction.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by advisors Managing Member and its Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis.

Advisory Service Agreement clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

Insight Onsite Strategic Management, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Insight Onsite Strategic Management, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them. IOSM may refer clients to lawyers who maintain a business relationship with the applicant or controlled individuals. Some of these firms may serve as corporate counsel to IOSM or personal counsel to controlled persons. All decisions on selecting a legal advisor, however, are made by the client and fees are directly negotiated by the client and the legal advisor independent of the Advisor. No referral fees or other cost offsets are paid to the applicant.

Other Compensation

Insight Onsite Strategic Management, LLC and its affiliates may be offered non-monetary benefits or "soft dollars" by brokers to induce the Investment Manager to engage such brokers to execute certain transactions on behalf of Insight Onsite Strategic Fund, LP. These soft dollars may take the form of research and other related services regarding investments and may be available for use by the Investment Manager or its affiliates in connection with transactions in which the Insight Onsite Strategic Fund, LP does not

participate. The availability of soft dollars from certain brokers presents investment managers with significant conflicts of interest, and may give incentives for investment managers to disregard their obligations to clients (including, without limitation, their best execution obligations) when directing orders. and its affiliates may be offered non-monetary benefits or “soft dollars” by brokers to induce the Investment Manager to engage such brokers to execute certain transactions on behalf of Insight Onsite Strategic Fund, LP. These soft dollars may take the form of research and other related services regarding investments and may be available for use by the Investment Manager or its affiliates in connection with transactions in which the Insight Onsite Strategic Fund, LP does not participate. The availability of soft dollars from certain brokers presents investment managers with significant conflicts of interest, and may give incentives for investment managers to disregard their obligations to clients (including, without limitation, their best execution obligations) when directing orders.

Custody

SEC “Custody”

All assets are held at qualified custodians and therefore Insight Onsite Strategic Management, LLC does not meet the definition of SEC Custody. In the unlikely event that, Insight Onsite Strategic Management, LLC may be considered to have custody of certain types of accounts, such as when an employee acts as a trustee of an unrelated trust and the firm acts as the investment adviser to that trust, an annual surprise audit of those custodied accounts would be performed by an independent CPA firm in compliance with SEC requirements.

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Insight Onsite Strategic Management, LLC.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided

by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

Insight Onsite Strategic Management, LLC accepts discretionary authority to manage securities accounts on behalf of clients. IOSM has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, IOSM consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used. IOSM does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades which are normally paid by IOSM on all discretionary managed accounts.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have given us discretionary authority to make.

Voting Client Securities

Proxy Votes

Unless the client designates otherwise, Insight Onsite Strategic Management, LLC votes proxies for securities over which it maintains discretionary authority consistent with its proxy voting policy. A copy of Insight Onsite Strategic Management, LLC 's proxy voting policy is available upon request.

Financial Information

Financial Condition

Insight Onsite Strategic Management, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Insight Onsite Strategic Management, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

Insight Onsite Strategic Management, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Insight Onsite Strategic Management, LLC has signed a Business Continuation Agreement with another financial advisory firm to support Insight Onsite Strategic Management, LLC in the event of Rosalind Herman's serious disability or death.

Information Security Program

Information Security

Insight Onsite Strategic Management, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Insight Onsite Strategic Management, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Insight Onsite Strategic Management, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning is preferred. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.

- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Rosalind Herman

Year of Birth:1955

Education

Lexington High School, Lexington MA

University of Massachusetts, Amherst MA: BS Business

Northeastern University, Boston MA: Paralegal

Business Background for Preceding Five (5) Years

<u>Firm</u>	<u>Position</u>	<u>Years</u>
Insight Onsite Strategic Management	Member	11/2008- Present
Insight Onsite Strategic Partners	Member	11/2008- Present
Financial Resources Network, Inc	President/CEO	1/1994-Present
The Knew Finance Experts	President/CEO	6/2000-Present
Financial Designing Consultants	President/CEO	8/2000-Present
Financial Family Holdings	Member	1/2001-Present
New England Financial Ind. Grp. Inc.	President/CEO	1/1993-Present

Supervision:

Rosalind Herman is supervised by G. Caplitz, MS, Chief Compliance Officer. He reviews Ms. Herman's work through frequent office interactions as well as remote interactions. He also reviews Ms. Herman's activities through our client relationship management system.

SUPERVISOR'S contact information:

PHONE 978-447-5310 EMAIL insightonsite@comcast.net

Gregg D. Caplitz MS

Gregg D. Caplitz

Year of Birth: 1959

Education

Chelsea High School, Chelsea, MA

Boston College, Boston, Chestnut Hill: BS Economics and Finance

College for Financial Planning, Denver CO: Certified Financial Planner

College for Financial Planning, Denver CO: MS, Financial and Tax Planning

Business Background for Preceding Five (5) Years

<u>Firm</u>	<u>Position</u>	<u>Years</u>
Financial Resources Network, Inc	Sr. Design Consultant	1/1994-Present
Alternative Wealth Strategies Inc.	Registered Rep	7/2007-February 2011t
Wharton Equity	Registered Rep	2/2002-Present
Financial Designing Consultants	Sr. Design Consultant	8/2000-Present
Pacvest Associates	Registered Rep	4/1993-2/2002
New England Financial Ind. Grp Inc	Sr. Design Consultant	1/1993-Present

Supervision:

Gregg Caplitz NAME is supervised by Rosalind Herman, Managing Member. She reviews Mr. Caplitz's work through frequent office interactions as well as remote interactions. She also reviews Mr. Caplitz's activities through our client relationship management system.

SUPERVISOR'S contact information:

PHONE 702-242-2446 EMAIL rherman14@cox.net