

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Balance Point Retirement Analytics, LLC	801- 70284	08/04/2012

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Balance Point Retirement Analytics, LLC		IRS Empl. Ident. No.: 45-2667331								
Item of Form (identify)	Answer									
Part II, 1 D Description of Services	<p>ADVISORY SERVICES AND FEES - Balance Point Retirement Analytics, LLC provides specialized financial consulting, fiduciary services, and investment management to profit sharing, pension, and other qualified and non-qualified retirement plans, small and mid-sized corporations and other business entities, charitable organizations, private foundations, individuals, families, estates, and personal and charitable trusts. Investment advice is provided on exchange-listed and over-the-counter stocks, corporate bonds, warrants and securities options contracts, municipal and U.S. Government securities, no-load mutual funds, closed-end, index, and exchange-traded funds. In addition to the investment categories previously listed, opportunities occasionally arise in other types of investments, including: equipment leasing, telecommunications, fast-food franchising, partnership interests in real estate, and venture capital.</p> <p>We work closely with you to provide appropriate and suitable recommendations by compiling a written Client Profile that describes your near- and long-term financial needs and objectives, the nature and extent of your current and projected financial resources and obligations, and your current investments. Next, we mutually develop your written Investment Policy Statement to detail your future investment expectations and the procedural parameters for managing your assets, including: your investment selection parameters, your target rate of return, your tolerance for and methods to manage risk, your time horizons, your specific asset allocation strategy and the due-diligence process that will be used to evaluate, select, allocate, monitor, rebalance, and report the investment progress of your assets, along with any special instructions or limitations that would like us to follow. Together, your Client Profile and Investment Policy Statement serve as our primary reference for appropriately managing your account according to your stated requirements.</p> <p>After assessing your Client Profile and Investment Policy Statement, we review general market conditions and the statistical, fundamental, and/or technical indications that may affect the allocation and management of your assets. Your recommended allocation focuses on providing you with the performance you seek while attempting to minimize downside volatility. We wish you to understand that, as no one can predict the future, there can be no assurance that we will attain your objectives or of the profitability of any investment recommendation. Your investment positions are reviewed quarterly and rebalanced as needed to maintain suitability. Though quarterly review meetings are the norm, we require that you meet with us at least annually to review your account's performance and update your personal information. It is your responsibility to promptly notify us of any interim changes in your circumstances that may affect the management of your account.</p> <p>We are paid for our services exclusively by our clients. We accept no outside compensation or incentives. We charge an annual fee that is based solely upon the gross dollar value of the assets you have placed under management and not upon any capital gain or appreciation of value in your account. Our fee is calculated and payable at the beginning of each calendar quarter according to the following schedule:</p> <table border="0"> <tr> <td>Assets under Management</td> <td>Annual Fee</td> </tr> <tr> <td>\$250,000 to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 to \$5,000,000</td> <td>.75%</td> </tr> <tr> <td>over \$5,000,000</td> <td>.25%</td> </tr> </table> <p>The initial fee will be billed upon execution of our Investment Management Agreement or LPOA Agreement and deducted from your account when your assets have been credited to your account by your Account Custodian. Thereafter, fees will be payable on the first day of each calendar quarter based upon the asset value of your account as of the last business day of the prior quarter as specified in our Investment Management Agreement.</p>		Assets under Management	Annual Fee	\$250,000 to \$1,000,000	1.00%	\$1,000,001 to \$5,000,000	.75%	over \$5,000,000	.25%
Assets under Management	Annual Fee									
\$250,000 to \$1,000,000	1.00%									
\$1,000,001 to \$5,000,000	.75%									
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**Part II, 1 D
Description of Services
(continued)**

Subsequent deposits to the account are subject to these same fee procedures. You may also incur transaction or ticket charges. No part of this charge is paid or re-allowed to us. These charges are paid to your third-party Custodian pursuant to their published schedule for trade execution. A copy of these charges will be made part of our Investment Management Agreement and approved by you prior to its execution. The annual fee is also separate from the fees and expenses charged to shareholders of mutual fund shares by the mutual funds, or by the manager of those portfolios. A complete explanation of those expenses can be found in the respective fund's prospectus. All clients are encouraged to read the fund prospectus. The maximum fee you are charged is negotiable on a case-by-case basis. Factors such as plan or portfolio size and complexity, investment objectives, number and type of securities, and time considerations are all elements in setting your annual fee.

The custody of your account assets, the execution and clearing of orders for securities transactions placed on your behalf, and certain related administrative services on your account are provided by an unaffiliated third-party custodial firm chosen with client approval after the evaluation of their circumstances. Custody of assets owned in trust will be by a mutually agreed upon independent third-party trust company. We will not accept custody of your funds, securities, or other assets placed under management at any time.

Our Investment Management Agreement may be terminated by either party at any time by sending a notice of termination to the address of the other party by regular mail. If you terminate the contract within five business days from the date of inception, all prepaid fees will be promptly refunded. In the event you terminate prior to any anniversary date, collected but unearned fees already paid will be refunded on a pro-rata basis.

We also provide personalized financial consultations to our individual and family clients as follows:

COMPREHENSIVE REVIEW and ASSESSMENT: We provide you with a detailed assessment of your current financial situation including a thorough review of your specific goals and objectives in order to develop a new plan of action or to refine and optimize an existing plan.

We will thoroughly assess the financial effectiveness and tax implications that your existing estate and philanthropic arrangements provide for you, your family, or your heirs both during your lifetime and after. By calculating the current and projected size and liquidity of your estate, and the effectiveness and financial suitability of your existing estate management, transfer, and distribution plans, we can recommend techniques appropriate to your needs, goals, and resources. We recommend coordinating our efforts with those of your other advisers, such as your attorney and/or tax professional, to ensure that your plans are clear, consistent, and effective.

We will help you select appropriate strategies and/or identify investments that serve to minimize your exposure to such taxes as: income tax, estate tax, gift tax, capital gains tax, and generation-skipping transfer tax.

To help you construct a personal investment portfolio appropriate to your planned objectives, we mutually develop a written Investment Policy Statement. Your Investment Policy Statement details your future investment expectations and the procedural parameters for managing your assets, including: your investment selection parameters, your target rate of return, your tolerance for and methods to manage risk, your time horizons, your specific asset allocation strategy and the due-diligence process that will be used to evaluate, select, allocate, monitor, rebalance, and report the investment progress of your assets, along with any special instructions or limitations that would like us to follow.

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Part II, 1 D Description of Services (continued)	<p>Together, your Client Profile and Investment Policy Statement serve as our primary reference for appropriately managing your account according to your stated requirements.</p> <p>LITIGATION SUPPORT: We serve as an Expert Witness or Consultant to the legal profession.</p> <p>The fee for our Consulting Service is billed according to the following hourly rates:</p> <p style="text-align: center;">Consultation and Plan Preparation \$175.00</p> <p>The initial retainer is an amount equal to one-half of the total cost estimated for the selected services. If the estimated amount is not sufficient to complete the consultation, a subsequent retainer may be required. Likewise, any unearned fees collected from you will be refunded pro-rata.</p> <p>The fee you are charged is negotiable based on several factors including but not limited to the time involved in producing your plan, its specificity and depth, and the range of services we provide. We will not change the Annual Advisory Fees or the Consultation and Plan Preparation Fees payable by you without thirty (30) days written notice, during which time you may terminate the relative agreement by giving written notice. If notice of termination is not given, the new fee will become effective.</p> <p>Our Financial Consulting Agreement may be terminated by either party at any time by sending to the address of the other party notice of termination by regular mail. If you terminate the contract within five business days from the date of inception, all prepaid fees will be immediately refunded. Otherwise, this agreement will terminate upon presenting you with your written plan.</p> <p>Subsection (j) of Rule 260.238 of the California Code of Regulations requires that all Investment Advisers disclose to their advisory clients that lower fees for comparable services may be available from other sources. While this disclosure is intended for clients residing in California, we would like clients in other states to be aware that this may apply to them as well.</p>	
Part II, 4	<p>METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES - Fundamental and/or technical analysis methods are applied to evaluate long-term investment strategies. Resources may include: financial newspapers, technical journals, corporate rating services, timing services, independent research materials, annual reports, prospectuses, regulatory filings, personal inspection, press releases, and various due diligence studies. Charts depicting price movement and time-series data may also be reviewed. The investment strategies used to implement advice given to clients include: long-term purchases (securities held at least one year), short-term purchases (securities sold within one year), trading (securities sold within 30 days), short sales, and various options strategies.</p> <p>It may be suggested that you take advantage of cyclical changes in the economy by acquiring securities appearing to be undervalued and selling those appearing overvalued. In an effort to smooth potential market volatility, a personal strategic asset allocation model, which emphasizes or de-emphasizes selected investment areas according to your individual objectives and risk tolerance, may be suggested to diversify and stabilize a portfolio throughout changes in market conditions and help you to remain appropriately invested.</p>	
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Part II, 5	<p>EDUCATION AND BUSINESS STANDARDS - We believe financial consulting and investment advice to be a specialized profession requiring a high level of professional education and practical experience. Our standard is for our advisory and consulting staff to have advanced degrees, or an acceptable equivalent and possess the financial, analytical, and portfolio management experience commensurate with the scope of their role. In addition, they must possess the licenses/credentials required by the relevant state regulatory authorities. A program of continuing education is mandatory for all of our advisers.</p>	
Part II, 6	<p>EDUCATION AND BUSINESS BACKGROUND - ROBERT BARNACK, CFP Bob was born May 9, 1955. He began his career in 1980 as an intern for a Florida Family Office. He has managed client funds for ERISA, UPMIFA, and UPIA regulated retirement plans, as well as for individuals and families, estates, private foundations, and personal and charitable trusts.</p> <p>Bob's undergraduate studies were in finance at Regis University and his graduate studies in financial management at the Edinburgh Business School at Heriot Watt University, Edinburgh, Scotland. He is a Certified Financial Planner™ licensee and CFP® Board Registered Practitioner.</p> <p>Bob is a founding partner of Balance Point Retirement Analytics, LLC, a U.S. Securities and Exchange Commission Registered Investment Advisory Firm. He is active with the National Association of Pension Professionals, the National Association of Estate Planners and Councils, the National Estate Consulting Council, and the National Committee on Planned Giving®.</p>	
Part II, 9	<p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS - It is our policy that the firm's principals and other associates may buy or sell the same securities that we recommend to our clients provided our position in the security is fully disclosed and does not materially influence the market price or control of the investment entity. In cases of batch trades or trades in shares of limited availability, client orders always take priority. Insider trading is strictly prohibited. We maintain a record of all such personal transactions and strictly enforce all rules and regulations promulgated under the Investment Advisers Act of 1940.</p>	
Part II, 10	<p>CONDITIONS FOR MANAGING ACCOUNTS - We require a minimum account balance of \$250,000 in order to establish and maintain an Advisory Account. However, lower amounts are considered on a case-by-case basis. Fees on all Investment Advisory Accounts are subject to a minimum annual charge of \$2,500. Exceptions to this minimum are only available on a case-by-case basis. When possible, related accounts may be combined in order to reduce your fee.</p>	
Part II, 11 A	<p>REVIEW OF ACCOUNTS - Factors that may influence the consulting strategies and techniques used are reviewed by us as and when necessary. Economic indicators, such as the relative strength, momentum, and price movement of various asset classes, and the predominant allocation and balance of your invested assets are reviewed by us on a schedule and frequency determined by prior agreement with you. This may occur quarterly, semi-annually, annually, or at any time you or we believe conditions demand.</p> <p>You will be notified when our opinion is such that changes to your plan are appropriate to continue to best meet your stated individual needs and objectives according to your tolerance for risk and time horizon.</p>	
Schedule F – Page 4	<p>We require that you meet with us no less than once annually to review your account status as well as any changes that may have occurred in your personal circumstances that may warrant making changes to your plan.</p>	

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Part II, 11 B	CLIENT REPORTS - Individual trade confirmations and monthly statements of account activity will be provided by your Account Custodian(s) based upon their respective account procedures and as described in their client documentation. We also provide you with quarterly and year-end Performance Reviews containing a statistical analysis made in accordance with the general standards of The Association for Investment Management and Research (AIMR), as well as a detailed annual summary of all account activity for tax purposes.	
Part II, 12	INVESTMENT OR BROKERAGE DISCRETION - In order for us to proactively manage your account, we require that you provide us with consent to act with discretionary authority on your Account assets. Your authorization enables us to place orders for your account specifying which securities and what amount are to be bought, sold, transferred, and/or exchanged without obtaining your specific consent. Our discretionary authority will follow your written Investment Policy Statement and extends only to the management of your related Account assets transacted at no commission charge to you. You are reminded that some orders may involve a transaction or ticket charge, no part of which is re-allowed to us. All other purchases by us in this account on your behalf must be with your prior written or oral authorization. Granting this discretionary authority in no way restricts you as previously stated from establishing special instructions and limitations on the types of investments we may recommend or make on your behalf including instructing us not to purchase specific securities or types of securities which you desire not to own for any reason.	
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