

# **MARKET STREET WEALTH MANAGEMENT, LLC**

## **FIRM BROCHURE**

**MARCH 16, 2012**

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This brochure provides information about the qualifications and business practices of Market Street Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (610) 692-3200. 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.

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

Additional information about Market Street Wealth Management, LLC is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **2. MATERIAL CHANGES**

Our last amendment to this Form ADV Part 2A was on March 30, 2011, since that amendment we have no new material changes to report.

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#### **4. ADVISORY BUSINESS**

##### **A. OWNERSHIP AND ADVISOR HISTORY**

Jeffrey Leppert, Mark Meloro and Kevin Holt founded Market Street Financial Group, LLC in 2003. From that relationship they started Market Street Wealth Management, LLC (“the Firm”) in September 2010.

##### **B. ADVISORY SERVICES OFFERED**

The Firm provides investment supervisory services, the selection and monitoring of third party investment advisers and the creation of financial plans for clients. Prior to recommending these services, the Adviser will evaluate each individual Client's investment needs, goals and objectives. After the evaluation, the Adviser may recommend one or more of these services.

###### **1. INVESTMENT SUPERVISORY SERVICES**

The Firm provides investment supervisory services to interested clients. It manages assets based on modern portfolio theory and also traditional asset allocation predicated on a client's risk tolerance. These accounts are actively managed in that the Firm may shift allocations based on the current economic and market conditions.

The Firm's investment management accounts are discretionary – the Clients will be asked to sign an investment management agreement that includes a limited power of attorney. The agreement allows the investment adviser to buy or to sell securities it has selected, within the tolerance agreed to by the Client, and in the amounts the Firm deems suited to the agreed upon portfolio structure. By the power of attorney, the Client agrees to allow the Firm to place each such trade without the Client's prior approval.

###### **2. SELECTION AND MONITORING OF THIRD PARTY ADVISERS**

The Adviser may recommend a third party unaffiliated investment adviser to a client. As a result, the Adviser will act as a Solicitor for the other registered investment adviser (the “third party investment adviser”). The third party investment adviser will manage individual client, trust and company accounts on a discretionary and/or non-discretionary basis for a percentage of clients' assets under management. The Adviser will monitor each client's account held by the third party investment adviser.

###### **3. FINANCIAL PLANNING**

Financial planning consultations are provided to interested clients to evaluate their financial situation, goals and risk tolerance. Through a series of personal interviews the Firm will collect pertinent data, identify goals, objectives, financial problems, potential solutions, prepare specific recommendations and implement recommendations. The Firm may also prepare tax returns for interested clients.

##### **C. TAILORED SERVICES**

The Firm's services are individualized to each client. Clients may place restrictions on the types of securities held in their accounts. All restrictions must be presented in writing.

#### **D. WRAP PROGRAM**

The Firm does not sponsor a wrap program. This section is not applicable.

#### **E. CLIENT ASSETS MANAGED**

As of December 31, 2011, the Firm managed \$29,000,000 in discretionary assets. It also monitors \$20,000,000 in assets that it has referred to third party investment advisers.

### **5. FEES AND COMPENSATION**

#### **A. PORTFOLIO MANAGEMENT SERVICES**

Fees for portfolio management services will be a percentage of the assets under management, and Clients pay periodic investment management fees that are tiered. Fees will be calculated, accrued and due quarterly in advance based upon the annualized rates below.

<b>Fair Market Value of Account</b>	<b>Management Fee</b>
Up to \$500,000	1.25% - 1.75%
\$500,001 to \$1,000,000	1.00% - 1.50%
\$1,000,001 to \$2,000,000	.85% - 1.35%
\$2,000,001 and \$5,000,000	.75% - 1.25%
\$5,000,001	.50% - 1.00%

The pro-rated first quarter's management fee will be calculated on the Account's initial fair market value upon investment. Thereafter, the management fee will be calculated on the Account's fair market value as of the preceding quarter-end as reported by the account's custodian. Cash balances and investments in money market funds, demand deposit accounts, and certificates of deposit at banks or brokerage firms are covered by the Account and are included in the fee calculations.

Under some circumstances the Firm's fees may be lower than the rate schedule. Accordingly, rates may vary based on a variety of factors. For example, in determining fees, rates, and minimums, the Firm may aggregate related accounts and, for billing purposes, treat them like one account.

Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds under advisory contract. Fees for services to be performed will not be collected six or more months in advance. Fees are billed directly to the custodian. If either party terminates the agreement prior to the end of the quarter, a pro-rata refund of unearned fees will be made to the Client.

A client may terminate the Investment Management Agreement for any reason at any time and, within the first five business days after signing the contract, without any cost or penalty. Thereafter, the contract may be terminated at any time by giving ten (10) days written notice. Upon termination, fees will be prorated for the number of days that services were rendered based on the Account's valuation as of the termination date.

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

The Firm may from time to time unilaterally amend our fees and billing arrangements. Any change will only become effective after thirty (30) days prior written notice. The fees for these portfolios are not based on the financial performance or capital gains or losses experienced by the Account.

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

#### **B. FINANCIAL PLANNING SERVICES**

Financial plans are provided at a fixed rate not to exceed \$10,000.00. In the event of special planning for a Client, the Firm's hourly rate will not exceed \$250 per hour. The minimum hourly planning fee is \$250 and the maximum hourly fee of \$4,000. Fees for planning services are agreed upon in advance in writing and due at that time. They vary depending upon the complexity of the financial situation, the estimate of hours involved, including preparation and research, areas to be specified and estimated in the written agreement for services. For prepaid fees in excess of \$1,200.00, services will be completed within six months of the date fees are received.

A Client may cancel the financial planning service agreement for any reason during the first 90-days from the date of signing the agreement and will receive a refund of 100% of all fees paid without cost or penalty. To cancel the agreement, a Client must notify the adviser and return any materials received to that date. After 90-days if a Client cancels, any prepaid fees will be refunded on a prorated basis based upon the number of hours worked.

Clients are not obligated to follow the Firm's recommendations or to pursue the recommendations through it.

#### **C. SELECTION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS**

The Firm does not charge a fee for Selecting and Monitoring Third Party Investment Advisers; instead it shares in a portion of the fees charged by the third party investment adviser. The shared portion will be disclosed to the Client on the Solicitor Disclosure Document. The Client will be given the recommended Company's ADV Part 2A and Solicitor Disclosure Document. The Third Party Investment Adviser's fees are not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of funds of an account.

## **6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT**

The Firm does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## **7. TYPES OF CLIENTS**

The Firm provides portfolio management services, selection and monitoring of other investment adviser and financial planning services to individuals and high net worth individuals. The advice may be for a variety of accounts including, but not limited to, individual, trust, individual retirement accounts, or other qualified accounts.

## **8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

### **A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES**

With respect to the Firm's portfolio management services, the Firm uses an individualized asset allocation method for each client account.

Asset Allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The asset classes typically include equities, fixed-income, and cash and equivalents. Each class has different levels of risk and return, so each will behave differently over time.

When deciding on the asset allocation for a client's account, the Firm studies various market indicators such as financial newspapers and magazines, research prepared by other advisers, company press releases, prospectuses, and other SEC filings. After studying the market indicators the Firm may move all, none or a portion of the client's account assets into the market.

### **B. RECOMMENDED SECURITIES AND RISK OF LOSS**

The Firm use mutual funds in its clients' accounts. The types of mutual funds includes but is not limited to, the following: Large Cap Growth, Large Cap Value, Mid Cap Growth, Mid Cap Value, Small Cap Growth, Small Cap Value, Bond Funds, Income Funds, and Domestic Fixed Income. The Firm also used Money Market Funds and Cash.

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear.** While the Firm uses investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A clients needs to ask questions about risks he/she does not understand, the Firm would be pleased to discuss them.

The Firm strives to render its best judgment on behalf of its clients. Still, the Firm cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. The Firm

continuously strives to provide outstanding long-term investment performance, but many economic and market variables beyond its control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. A client's account performance could be hurt by:

- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.
- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
- **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **Liquidity Risk:** Liquidity risk exists when particular investment would be difficult to purchase or sell, possibly preventing the investment from selling such illiquid securities at an advantageous time or price, or possibly requiring the investment to dispose of other investments at unfavorable times or prices in order to satisfy its obligations.
- **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.
- **Terrorism Risk:** The chance that stock domestic and international stock prices will decline due to a terrorist event.
- **Political Risk:** The chance that a change in government may affect stock prices of domestic or international stocks.

## **9. DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the Firm or the integrity of its management. Market Street Wealth Management, LLC has no information applicable to this Item. Neither the Firm nor its investment adviser representatives have ever been the subject of any civil, criminal or regulatory proceedings.



## **10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **A. BROKER-DEALER AFFILIATION**

The Firm's executive officers, Kevin Holt, Jeffrey Leppert and Mark Meloro, and its investment adviser representatives are registered representatives of USA Financial Securities Corp. and also independent insurance agents (Life and Health). They each spend approximately 10 hours a week on these activities, which are investment related. These other business activities pay fees and commissions that are separate from the fees described above. The executive officers and investment adviser representatives may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, the Firm, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

### **B. FUTURES/COMMODITIES FIRM AFFILIATION**

The Firm is not affiliated with a future/commodities firm.

### **C. OTHER INDUSTRY AFFILIATION**

The Firm's executive officers, Kevin Holt, Jeffrey Leppert and Mark Meloro, also own Market Street Financial Group, LLC and Market Street Insurance Services, LLC. These entities are insurance agencies and the Firm's investment adviser representatives may be agents of the insurance agencies. The agencies pay commissions that are separate from the fees described above. With the ability to work as a Client's insurance agent and investment adviser representative, this could be viewed as a conflict of interest because of the separate fees and commissions. However, the Firm, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

In addition to the insurance agencies, the Firm's executive officers, Kevin Holt, Jeffrey Leppert and Mark Meloro, also own Market Street Tax Services, LLC. This entity is a tax preparation service that may be recommended to the Firm's clients. With the ability to work as a Client's tax preparer and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee. However, the Firm, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

### **D. SELECTION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS**

As described above in Item 4, Advisory Business, the Firm Selects and Monitors Third Party Investment Advisers. The Firm will share in a portion of the assets under management fee charged by the Third Party Investment Adviser. The shared portion varies with each Third Party

Adviser and it will be disclosed to the Client on the Solicitor Disclosure Document that is given to the Client upon recommendation. (In addition to the Solicitor Disclosure Document, the Client will be given the recommended Third Party Investment Adviser's ADV Part 2 and Schedule F.) The Firm's portion of the Third Party Investment Adviser's assets under management fee is shared with its investment adviser representatives. This could be viewed as a conflict of interest because the Firm and its investment adviser representatives are paid by the Third Party Investment Adviser. However, the Firm and its investment advisers attempt to mitigate the conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict. In all cases the Firm and its investment adviser representatives will act as a fiduciary to its Clients.

## **11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **A. DESCRIPTION**

The Firm's Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. The Firm will provide a copy of our Code of Ethics to any client or prospective client upon request.

The Firm's Code of Ethics covers all supervised persons and it describes its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at the Firm must acknowledge the terms of the Code of Ethics annually, or as amended

### **B. MATERIAL INTEREST IN SECURITIES**

The Firm does not have a material interest in any securities. Additionally, it is the Firm's policy to not affect any principal or agency cross securities transactions for client accounts. The Firm will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

### **C. INVESTING IN OR RECOMMENDING THE SAME SECURITIES**

On occasion, the Firm's managers and investment adviser representatives may buy or sell for their own accounts securities that are the same as, similar to, or the opposite of those that they recommend to their clients for purchase or sale. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. The Firm attempts to mitigate the conflict of interest to the best of its ability through the enactment of the Firm's code of ethics, trading policies, and its fiduciary responsibilities. Nonetheless, the Firm generally attempts to place client transactions ahead of proprietary trades. In all situations the Firm will act as a fiduciary. The associates of the Firm are aware of their fiduciary duty to their Clients and the prohibitions against the use of any insider information. Records of all associates' proprietary trading activities will be kept by the firm, available to regulators to review on the premises.

## **12. BROKERAGE PRACTICES**

### **A. RECOMMENDED BROKERAGE**

When the Firm recommends custodians, it will seek broker-dealers who offer competitive commission costs together with reliable services. A client's choice of another broker-dealer is acceptable if proven feasible. The Firm has and continues to recommend Fidelity for securities transactions. The Firm recognizes its fiduciary responsibility in negotiating brokerage commissions, assuring best execution practices and assuring adequate investment availability/inventory on behalf of its clientele. The Firm does not receive compensation with respect to execution of these trades. In some instances, a client may incur a ticket charge for the sale or purchase of securities. The Firm will ensure all broker-dealers and custodians are properly registered in the state of where the client resides prior to making the recommendation.

NOTE: Clients may be able to obtain lower commissions and fees from other brokers, and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions. With the use of independent broker-dealers, clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the Firm's fee and it will not receive any portion of these commissions, fees, and costs.

Several of the Firm's investment adviser representatives are also registered representatives of USA Financial Securities Corp. Accordingly, all brokerage transactions conducted by those individuals registered with USA Financial must be executed through USA Financial Securities Corp. USA Financial Securities Corp. clears all brokerage transactions through Pershing, LLC ("Pershing"). The use of USA Financial Securities Corp. and/or Pershing may result in additional compensation to the Firm's investment adviser representatives in the form of commissions or 12b-1 fees. PLEASE NOTE: Clients should be aware that the additional

compensation results in a conflict between interests of the Firm, its investment advisers and the interests of the Clients. The Firm and its investment advisers attempt to mitigate the conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

#### **i. RESEARCH & SOFT DOLLARS**

“Soft dollars” are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. In order to stem the potential conflicts of interest that may arise from “soft dollar” arrangements, the Firm pursues a policy of not entering into any such arrangements, either orally or in writing. Should the Firm enter into a “soft dollar” arrangement, it shall be only to the extent that it complies with the “safe harbor” requirements of Section 28(e) of the Securities Exchange Act of 1934 and any then-current federal and state regulations.

#### **ii. BROKERAGE FOR CLIENT REFERRALS**

The Firm does not receive client referrals or any other incentive from any custodian or any third party.

#### **iii. DIRECTED BROKERAGE**

Direct brokerage refers to the arrangement whereby the client directs the Firm to use a specific broker-dealer to conduct brokerage transactions. Because several of the Firm’s investment adviser representatives are also registered representatives of USA Financial Securities Corp., as referenced above, those individuals will not be able to engage in directed brokerage transactions. USA Financial Securities Corp. does not permit its registered representatives to conduct brokerage transactions with other broker-dealers. Accordingly, all brokerage transactions executed by the Firm’s investment adviser representatives when acting in their registered representative capacity must be executed through USA Financial Securities Corp.

### **B. TRADE AGGREGATION**

The Firm does not aggregate or block trade.

## **13. REVIEW OF ACCOUNTS**

### **A. PERIODIC REVIEWS**

The Firm’s investment adviser representatives meet with their clients on an annual basis to discuss and review their accounts.

### **B. OTHER REVIEWS**

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client’s financial situation (such as retirement, termination of employment, physical move or inheritance).

## **C. REPORTS**

Clients receive quarterly statements from their custodian. We urge clients to carefully review such statements.

## **14. CLIENT REFERRALS AND OTHER COMPENSATION**

### **A. OTHER COMPENSATION**

As a solicitor for Portformulas and Genworth, the Firm's investment adviser representatives receive a portion of those companies' fees. This creates a financial incentive for the investment adviser representative, which is a conflict of interest. The Firm and its investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the client's interests ahead of their own, through their fiduciary duty and with the implementation of policies and procedures that address the conflict.

### **B. CLIENT REFERRALS**

The Firm does not pay for client referrals or use solicitors.

## **15. CUSTODY**

All client funds, securities and accounts are held at third-party custodians. The Firm does not take possession of a client's securities. However, the client will be asked to authorize the Firm with the ability to deduct its fees directly from the client's account. This authorization will be to deduct the Firm's management fee only. Prior to deducting the fee, the Firm will send a billing statement (invoice) to the client and the client's custodian that indicates the fee to be withdrawn and how it was calculated from the account. A client may object to the deduction of the Firm's fees from the Account by notifying it at the address or telephone number shown on each billing invoice or by notifying client's custodian. Clients should receive monthly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. The Firm urges clients to carefully review such statements.

## **16. INVESTMENT DISCRETION**

The Firm's Portfolio Management Services are discretionary. The discretionary authority is only over the funds in the Portfolio Management Services' account. All other accounts are nondiscretionary (financial planning services and selection and monitoring of third party investment advisers). The Firm's discretionary authority is obtained when a Client signs an investment management agreement. The Firm's discretionary authority is limited to selecting and identifying securities and their amounts to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular Client account, and any other investment policies, limitation or restrictions.

## **17. VOTING CLIENT SECURITIES**

The Firm will not be responsible for responding to proxies that are solicited with respect to securities held in Clients' accounts. Proxy solicitation materials will be forwarded to Clients

from the Account's custodian. In the event a client has a question about a proxy solicitation, the client should contact his/her investment adviser representative.

## **18. FINANCIAL INFORMATION**

### **A. BALANCE SHEET**

The Firm does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, it does not have to provide a balance sheet.

### **B. FINANCIAL CONDITION**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. The Firm has no financial commitment that impairs its ability to service its clients.

### **C. BANKRUPTCY**

The Firm has not been the subject of a bankruptcy proceeding.

## **19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

### **A. EXECUTIVE OFFICERS AND MANAGEMENT**

#### **Kevin Holt**

#### **Education:**

*Eastern University* – Bachelors of Science – 2000

*CFP® - Certified Financial Planner™* – February 2008

*Issued by:* Certified Financial Planner Board of Standards, Inc.

*Prerequisites/Experience Required:* Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

*Educational Requirements:* Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

*Examination Type:* CFP Certification Examination

*Continuing Education/Experience Requirements:* 30 hours every 2-years

Certified Financial Planner – 2008

**Business Background:**

***Market Street Wealth Management, LLC*** – Sept. 2010 – Present

- Managing Member
- Investment Adviser Representative

***USA Financial Securities Corp.*** – Feb. 2006 – Present

- Registered Representative

***Market Street Financial Group, LLC*** – Mar. 2003 – Present

- Member

***Princor Financial Services Corp.*** – Nov. 2003 – Jan. 2006

- Registered Representative

***Independent Insurance Agent*** – Feb. 2002 – Present

- Life & Health

***Morgan Stanley Dean Witter*** – June 2000 – Jan. 2001

- Registered Representative

**Jeffrey Leppert**

**Education:** *West Chester University* – Bachelors of Science in Criminal Justice – 1991

**Business Background:**

***Market Street Wealth Management, LLC*** – Sept. 2010 – Present

- Managing Member
- Investment Adviser Representative

***USA Financial Securities Corp.*** – Jan. 2007 – Present

- Registered Representative

***Market Street Financial Group, LLC*** – Mar. 2003 – Present

- Member

***Princor Financial Services Corp.*** – Nov. 2003 – Nov. 2006

- Registered Representative

***Dynamic Financial Services, Inc.*** – Nov. 2000 – Present

- Owner

***Independent Insurance Agent*** – Sept. 1993 – Present

- Life & Health

**Mark Meloro**

**Education:** *West Chester University* – Bachelors of Science in Finance – 1999

**Business Background:**

***Market Street Wealth Management, LLC*** – Sept. 2010 – Present

- Managing Member
- Investment Adviser Representative

***USA Financial Securities Corp.*** – Nov. 2005 – Present

– Registered Representative

***Market Street Financial Group, LLC*** – Sept. 2009 – Present

– Member

– Financial Advisor

***Meloro Financial, Inc.*** – Aug. 2002 – Sept. 2009

– Financial Advisor

***Princor Financial Services Corp.*** – July 2004 – Nov. 2005

– Registered Representative

***ING USA Life & Annuity*** – Feb. 2000 – Aug. 2002

– Registered Representative

***The Vanguard Group*** – July 1999 – Feb. 2000

– Registered Representative

#### **B. OTHER BUSINESS ACTIVITIES**

Please see Item 10 for the other business activities of the executive officers.

#### **C. PERFORMANCE BASED COMPENSATION**

The executive officers do not receive any performance based compensation.

#### **D. DISCIPLINARY HISTORY**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

#### **E. ADDITIONAL RELATIONSHIPS WITH ISSUERS OF SECURITIES**

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Neither the Firm nor its executive management has a relationship with an issuer of securities. Therefore, no information is applicable to this Item.