

Firm Brochure

(Part 2A of Form ADV)

Washington Investment Advisors, LLC

1010 Vermont Ave. NW

Ste. 710

Washington, DC 20005

202 628-0880

202 628-0988

www.personalretirementview.com

lwashington@washingtoniallc.com

This brochure provides information about the qualifications and business practices of Washington Investment Advisors, LLC.. If you have any questions about the contents of this brochure, please contact us by phone or email indicated above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Washington Investment Advisors, LLC> is available on the SEC's website at www.adviserinfo.sec.gov. Our FINRA CRD number is #156434.

Mach 28, 2012

Item 2: 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.

Lenda Washington owned Washington Investment Advisors, LLC and GRW Capital Corporation prior to July 31, 2011. GRW Capital Corporation’s license was sold to McCracken Advisory Partners and was renamed shortly thereafter. Until her voluntary termination at the end of 2011, Ms. Washington served as McCracken’s Financial and Operations Principal.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: PHONE or by email at: EMAIL.

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Item 4: Advisory Business

Firm Description

Washington Investment Advisors, LLC (WIA) was founded in 2011 and provides consulting services to Plan Sponsors of qualified plans with assets greater than \$200 million in aggregate.

Principal Owners

Lenda P. Washington is sole stockholder of Washington Investment Advisors and its President.

Types of Consulting and Advisory Services

WIA annually publishes The Plan Sponsor Report designed to provide an analysis of employee's retirement savings habits and retirement readiness.

The Plan Sponsor Report contains a detailed comparative, year over year overview of the plans retirement plan data, aggregated from the records of individual employees who have received personalized consolidated reports, I.e., Personal Retirement View during the preceding year. The Plan Sponsor Report is designed to provide valuable information especially if the plan sponsor is considering implementing any changes to the retirement plan, employees are underutilizing their defined contribution plan, or the plan sponsor is looking to motivate employee action to save the invest more responsibly for their secure retirement future.

The Plan Sponsor Report is designed to be a diagnostic tool that analyzes if the plan is meeting its goal of delivering adequate retirement benefits. The report delivers employee data by age, sex, income for both participants and nonparticipants of elective deferred compensation plans. The report provides diagnostic information on investment decisions pre and post savings and asset allocation guidance contained in the employee reports.

Personal Retirement View is a communication benefits tool that publishes quarterly personalized consolidated reports of retirement savings readiness utilizing future value income projections based on social security payments, all employer based savings accounts including pensions and/or profit sharing plans and employee elective savings accounts. Personal Retirement View illustrates projected income replacement ratios. For plan participants whose

savings forecast an 'income shortfall', PRV provides a guidance chart illustrating various savings and asset allocation changes that could increase the likelihood of achieving the projected savings goal.

Pension Consulting Services

We also provide several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, we offer these services, where appropriate to public and private pension plans, estates and charitable organizations. Pension Consulting Services are comprised of four distinct services. Clients may choose to use any or all of these services.

Investment Policy Statement Preparation (hereinafter referred to as "IPS")

We will meet with the client (in person or over the telephone) to determine an appropriate investment strategy that reflects the plan sponsor's stated investment objectives for management of the overall plan. Our firm then prepares a written IPS detailing those needs and goals, including an encompassing policy under which these goals are to be achieved. The IPS also lists the criteria for selection of investment vehicles as well as the procedures and timing interval for monitoring of investment performance.

Selection of Investment Vehicles:

We assist plan sponsors in constructing appropriate asset allocation models. We will then review various mutual funds (both index and managed) to determine which investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the IPS.

Monitoring of Investment Performance

We monitor client investments continually, based on the procedures and timing intervals delineated in the Investment Policy Statement. Although our firm is not involved in any way in the purchase or sale of these investments, we supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.

Employee Communications:

For pension, profit sharing and deferred compensation clients with individual plan participants exercising control over assets in their own account (self directed plans) we may also provides quarterly education support and investment workshops designed for the plan participants. The nature of the topics to be covered will be determined by us and the client under the guidelines established in ERISA section 404©. The educational support and investment workshops will not provide plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

Consulting Services

Clients can also receive investment advice on a more focused basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning or any other specific topic. We also provide specific consultation and administrative services regarding investment and financial concerns of the client.

Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying FIRMNAME 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, FIRMNAME will refund any unearned portion of the advance payment.

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

Item 5: Fees and Compensation

Pension Consulting Fees

Washington Investment Advisors, LLC charges an annual fee based on the number of employees in the plan. The annual charge ranges from \$15 per person annually with a minimum fee of \$50,000 per annum. All fees are negotiable.

Consulting Services Fees

Fees will be determined based on the nature of the services being providing and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Past Due Accounts and Termination of Agreement

Washington Investment Advisors, LLC reserves the right to stop work on any account that is more than 45 days overdue. In addition, WIA 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 WIA's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days.

Item 6: Performance-Based Fees

Sharing of Capital Gains

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

Item 7: Types of Clients

Description

Washington Investment Advisors, LLC generally provides pension consulting services to public and private corporate plan sponsors as described on Page 1.

Client relationships vary in scope and length of service.

Item 8: Strategies and Risk of Loss

Methods of Analysis

Personal Retirement View provides forecasts of individual retirement readiness using a three step process. PRV estimates an individuals salary at retirement, then establishes 70% (or a designated percentage) of that as a 'retirement income goal'. Future value calculations are performed to estimate income from all known sources based on expected investment returns, additional contributions and the age of the individual. The difference between the goal and the result based on present contribution deferrals and projected investment performance is the 'income gap'.

Each PRV report offers 4 steps: a summary of the expected annual retirement income from all known sources including social security, pensions/profit

sharing plans and deferred contributions. That total is compared to the income replacement goal to illustrate the retirement income gap. Step 2 illustrates the investment performance and asset allocation of all investment accounts as one combined fund in order to illustrate *the total* asset allocation and investment performance. Step 3 offers several suggestions to close any funding gaps to achieve the income goal. Step 4 provides the lump sum goal needed to fund the retirement and provides an investment guidance chart to further illustrates possible results based on changing contribution deferrals and/or asset allocation of investment portfolios.

Security risk/return analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

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 WIA may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "Schwab Link" service, Advisor Intelligence, and the World Wide Web.

Item 9: 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.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities

Washington Investment Advisors, LLC is registered as an investment advisor with the Securities and Exchange Commission. Its owner, Lenda Washington, until July 31, 2011 owned GRW Capital Corporation, a dually registered broker dealer and investment advisor firm headquartered in Washington, DC. Prior to that date, Allison Street Advisors was also owned by Ms. Washington. Ms. Washington was registered until December 31, 2011 with McCracken Advisory Partners, the firm that succeeded GRW Capital Corporation. She acted as McCracken's FINOP until her voluntary termination from the firm in December, 2011.

Currently, there are no other investment related affiliated businesses.

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

Code of Ethics

The employees of Washington Investment Advisors, LLC. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. 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

Washington Investment Advisors does not engage in any security transactions on behalf of any proprietary accounts or client accounts.

Item 12: Brokerage Practices

Selecting Brokerage Firms

Washington Investment Advisors, LLC does not have any affiliation with product sales firms.

Soft Dollars

Washington Investment Advisors, LLC does not have any soft dollar arrangements for research, brokerage or any other service with any outside firm.

Item 13: Review of Accounts

Periodic Reviews

Washington Investment Advisors, LLC will review the clients Investment Policy Statement (IPS) whenever the client advises us of a change in circumstances regarding the needs of the plan. Washington Investment Advisors, LLC will also review the investment options of the plan according to the agreed upon time intervals established in the IPS. Such reviews will generally occur quarterly. These accounts will be reviewed by Lenda Washington and/or her designee.

While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Consulting Services clients unless otherwise contracted for. Such reviews will be conducted by the clients' account representative.

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.

WIA will provide reports to Pension Consulting Services clients based on the terms set forth in the client's Investment Policy Statement (IPS)

Item 14: Client Referrals and Other Compensation

It is WIA's policy not to engage solicitors or to pay related or non-related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15: Custody

SEC "Custody"

Our firm does not have actual or constructive custody of client accounts.

Item 16: Investment Discretion

Discretionary Authority for Trading

As previously disclosed in Item 4 of this brochure, our firm does not provide discretionary asset management services.

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 approved.

Item 17: Voting Client Securities

Proxy Votes

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all election relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the clients

investment assets. We do not offer any consulting assistance regarding proxy issues to clients.

Item 18: Financial Information

Financial Condition

Washington Investment Advisors 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 WIA 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.

The Brochure Supplement (Part 2B of Form ADV) contains the biographies of the advisors in the firm. The Brochure Supplement may be provided separately, or as part of the Part 2A Brochure (recommended solution). Distributing the Firm Brochure is simplified if Part 2A and Part 2B are combined into one document.

Larger firms with many advisors may wish to separate Part 2A and Part 2B from each other. If this option is chosen, then Part 2B must have its own cover page and no Material Changes section. See the separate Word document "Part 2B Standalone.doc."

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Washington Investment Advisors requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. 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.

The resume of Lenda Washington is attached to this document.

LEND A PENN WASHINGTON

1335 Vermont Ave. NW, Washington, DC 20005
lwashington@washingtoniallc.com
Web: www.personalretirementview.com

Phone (202) 628-0880
Mobile (202) 841-2518
Home (202) 986-1158

Qualifications Summary/Profile

A seasoned investment professional – General Securities Principal (S24), Financial and Operations Principal (S27), Municipal Bond Principal (S53), Registered Investment Advisor (S65), Registered Representative (S7) and 2011 CFP candidate with over 25 years of experience offering financial services to private, public pension fund, corporate, and banking clients. Experience includes tenure with major Wall Street firm and Washington, DC regional prior to founding a full service boutique FINRA broker-dealer/investment advisory firm in 1993.

Professional Experience

Brokerage and Financial Advisory

- Created and operated a successful boutique FINRA broker-dealer and investment advisory firm servicing institutional and retail clients in 22 states; services included order execution in listed and OTC equities, mutual funds, options and fixed income instruments. Proprietary trading, research and investment advice.
- Marketed equities, funds, debt securities, including treasuries, agencies, mortgage-backed securities, corporate and municipal bonds to public and corporate Plan Sponsors, banks, money managers and retail clients.
- Provided money management services to institutional and retail clients.

Pension/Retirement Consulting

- Created a proprietary fee-based employee retirement planning report, **Personal Retirement View** for institutional Plan Sponsors of defined contribution plans. This unique quarterly report consolidates all employer-based retirement account balances with social security income estimates to provide an individualized employee goal-based retirement income benchmark with contribution and investment guidance for achieving a personalized savings goal. **Personal Retirement View** is delivered to employees via print and/or secure web site.

Management and Compliance

- Developed and implemented policies and procedures to maintain compliance with all security regulations governing securities trading, investment banking, municipal bond underwriting and other aspects of the securities business.
- Successfully managed and maintained compliance with all FINRA and SEC rules and regulations governing broker-dealers and registered investment advisors.

Employment History

2011-Present	WASHINGTON INVESTMENT ADVISORS LLC, WASHINGTON, DC President
1993-2011	GRW CAPITAL CORPORATION, WASHINGTON, DC President
1989-1994	FERRIS, BAKER WATTS, INC., WASHINGTON, DC Financial Consultant
1988-1989	JOHNSTON LEMON, INC., WASHINGTON, DC Assistant Vice President
1985-1988	PAINE WEBBER, INC., WASHINGTON, DC Investment Consultant

Education

2010	Georgetown University , Washington, DC Certified Financial Planning Program
1977-1978	George Washington University , Washington, DC Graduate School of Business Administration
1971	Howard University , Washington, DC Bachelor of Arts, Journalism/Speech Arts

Professional Memberships and Boards

2006-Present	Assistant Treasurer, Family Matters of Greater Washington (Nonprofit)
2004-2006	Chair, NASD District 9 Nominating Committee
1993-2004	Member, NASD District 9 Nominating Committee
1993-Present	Member, DC Chamber of Commerce
2005-2007	Small Business Presidents Roundtable, DC Chamber (Invitational)
1997-Present	Leadership Washington
1999-2003	Trustee, District of Columbia Retirement Board
1994-2002	National Association of Security Professions Treasurer, 1997-99

LEND A P. WASHINGTON

Lenda Washington began her career in securities brokerage in 1985 at Paine Webber Group Inc., (now UBS) as a registered representative. Tenures at major regional firms, including Ferris, Baker Watts, prepared her for successfully launching and managing the sales and operation of her own boutique broker-dealer/investment advisory firm, GRW Capital Corporation, founded in 1993 and registered in as many as 22 states. Ms. Washington holds Principal securities licenses as a General Securities Principal (S24), Financial and Operations Principal (S27), Municipal Bond Principal (S53) and an agent representative Registered Investment Advisor (S65). She is a 2011 Certified Financial Planner (CFP) Candidate.

Over the course of her financial services career, Ms. Washington hosted her own live call-in radio show, "Money Talks" (1994-2000) reporting on the day's stock market action, investment topics and financial advice airing in the Washington, DC and Baltimore, MD markets on WOL AM and WMMJ FM Radio Stations. She has been widely quoted in national newspapers, been the subject of articles on investing, the stock market, women and investing and invited to guest appear on national radio and television broadcasts over the course of her career.

Currently, Ms. Washington serves as the President of Washington Investment Advisors, LLC (WIA). WIA produces the *Personal Retirement View*, a quarterly report sold to Plan Sponsors for the benefit of defined contribution plan participants. *Personal Retirement View* provides employees with a specific goal, suggested contribution levels and investment guidance, empowering them to confidently achieve their retirement savings goal over a specified time period. An annual Plan Sponsor Report assesses the effectiveness of the Plan's investment options and educational programs to provide adequate retirement benefits to Plan participants.

After graduating from Howard University in the early 70s, Ms. Washington became a successful Madison Avenue sales executive for Metro TV Sales, a Metromedia Television company, and Post Newsweek's Top Market Television, both 'owned and operated' advertising representative firms in New York City. Afterwards, she was an integral part of the team that branded "The Learning Channel" (now owned by Discovery Network) as the preeminent channel for "how-to" and professional and personal enrichment television.

Ms. Washington has been a member of Leadership Washington since 1997. She currently serves on the Finance and Governance committees and as 2nd Treasurer of the nonprofit Family Matters of Greater Washington that, in addition to delivering diversified social services, promotes and operates the Camp for Kids Fund for agency owned Camp Moss Hollow. Past industry committee participation includes serving on The District 9 Committee of the NASD (now FINRA) and serving as a NASD Hearing Officer, including representing the industry as a Small Firm FinOp expert. She was a DC Retirement Board Trustee from 1999 to 2003 and served as Chair of the Board's Operations Committee.