

**ITEM 1: COVER PAGE FOR
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
JUNE 2012**

CHRISTOPHER M. RUSPI

**THE ALLIANCE OF WEALTH ADVISORS, LLC
Doing Business As:**

**APPLIED FINANCIAL WISDOM
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This brochure supplement provides information about Christopher M. Ruspi that supplements our brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive The Alliance of Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher M. Ruspi is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

We are required to disclose the following information about Christopher M. Ruspi:

Christopher (“Chris”) M. Ruspi

Year of Birth: 1967

Educational Background:

- American University, Finance, attended 1988-1989
- Howard Community College, Business Administration, attended 1993
- Montgomery College, Associate in Arts, Business Administration, 1994
- Johns Hopkins University, Finance, attended 1994-1996
- Kaplan University, Financial Planning Certificate, 2006

Business Background (for the past 5 years):

- The Alliance of Wealth Advisors, LLC: Investment Adviser Representative & Chief Compliance Officer, 06/2012 - Present
- LPL Financial Corporation: Financial Advisor, 12/2011-present
- Reutemann Financial Solutions, Inc.: Investment Adviser Representative, 12/2011-06/12
- Applied Financial Wisdom, Investment Adviser Representative, 12/2011 - Present
- Raymond James Financial Services, Inc., Investment Adviser Representative, 01/2009 – 12/2011
- Raymond James Financial Services, Inc., Financial Advisor, 03/1999 – 01/2009

Investment Exams:

- Series 3, National Commodity Futures Principal’s Examination
- Series 4, Registered Options Principal Examination
- Series 7, General Securities Representative Examination
- Series 24, General Securities Principal Examination
- Series 53, Municipal Securities Principal Examination
- Series 63, Uniform Securities Agent State Law Examination
- Series 65, Uniform Investment Adviser Law Examination

Professional Designations and Licenses:

Certified Financial Planner TM; Chartered Market Technician, Life, Health, and Variable Insurance Licenses

Certified Financial Planner (CFP®):

CFP Acknowledgment: Christopher M. Ruspi acknowledges his responsibility as a CFP® Certificate to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If Client becomes aware that Mr. Ruspi’s conduct may violate the Standards of Professional Conduct, Client may file a complaint with the CFP Board at www.CFP.net/complaint.

Description of CFP® Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3. Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Ruspi, we are required to disclose all material facts regarding those events.

Mr. Ruspi has never been subject to any FINRA or SEC disciplinary event.

Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Ruspi to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Ruspi to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4. Other Business Activities

A. If Mr. Ruspi is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If Mr. Ruspi receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation he receives. We must explain that this practice gives Mr. Ruspi an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Ruspi is a Financial Advisor of LPL Financial, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Mr. Ruspi may earn and may not necessarily be in the best interests of the client.

B. If Mr. Ruspi is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of his income or involve a substantial amount of Mr. Ruspi's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Ruspi's time and income, we may presume that they are not substantial.

Christopher M. Ruspi is a licensed insurance agent and offers various insurance and annuity products for which he is paid a commission. He spends approximately 5% of his time offering insurance and annuity products. Additionally, Mr. Ruspi spends a small amount of his time on activities as a seminar instructor and on duties relative to his ownership of rental property.

Item 5. Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Ruspi for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Ruspi's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6. Supervision

We are required to explain how we supervise Mr. Ruspi, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Ruspi's advisory activities on behalf of our firm.

Christopher M. Ruspi is the sole principal and Chief Compliance Officer of The Alliance of Wealth Advisors, LLC and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics and policies and procedures.