

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

DATED: OCTOBER 2012

CHRISTOPHER M. RUSPI

THE ALLIANCE OF WEALTH ADVISORS, LLC

Doing Business As:

**APPLIED FINANCIAL WISDOM
18301 MINK HOLLOW ROAD
HIGHLAND, MD 20777-9605
PHONE NUMBER: (301) 570-8006**

FIRM CONTACT: CHRISTOPHER M. RUSPI, CHIEF COMPLIANCE OFFICER

WEBSITE: WWW.APPLIEDFINANCIALWISDOM.COM

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 by searching CRD#: 1934561.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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™
- Chartered Market Technician
- Life, Heath, 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:

Certified Financial Planner (CFP®) – Candidates must pass a CFP-board registered program or hold one of seven advanced degrees, designations or professional licenses and pass the CFP exam. Current prerequisites include a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. Thirty hours of continuing education must be completed every two years. Areas of study include insurance and estate planning, employee benefit and tax planning, as well as investment and retirement planning. CFP practitioners are also subject to strict adherence to the CFP Board's Financial Planning Practice Standards and Professional Code of Ethics and Responsibility.

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 registered representative 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. Clients are under no obligation to purchase commissionable products from Mr. Ruspi.

- 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.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

In addition to Item 3 of this ADV Part 2B Brochure, Mr. Ruspi has not been involved in any arbitration claim, civil, self-regulatory organization, or administrative proceeding, or filed bankruptcy.

ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:

BROCHURE SUPPLEMENT

DATED: OCTOBER 2012

EDWIN S. LANDIS

THE ALLIANCE OF WEALTH ADVISORS, LLC

Doing Business As:

LANDIS FINANCIAL SERVICES COMPANY

60 WEST STREET, SUITE 404

ANNAPOLIS, MD 21401

FIRM CONTACT: CHRISTOPHER M. RUSPI, CHIEF COMPLIANCE OFFICER

WEBSITE: WWW.APPLIEDFINANCIALWISDOM.COM

This brochure supplement provides information about Edwin Landis that supplements our ADV Part 2A Firm brochure. You should have received a copy of that brochure. Please contact Christopher Ruspi, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Edwin Landis is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 1405849.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Edwin S. Landis

Year of Birth: 1942

Formal Education: B.A. from Michigan State University, 1966

Business Background (positions held for the preceding five years):

- The Alliance of Wealth Advisors LLC: Investment Adviser Representative: 07/2012-Present
- Landis Financial Services: Investment Adviser Representative: 03/2012-Present
- Reutemann Financial Solutions, Inc: Investment Adviser Representative: 03/2012-Present
- LPL Financial: Registered Representative: 05/2008-Present
- AIG Financial Advisors Inc: Registered Representative: 10/2005-05/2008

ITEM 3. DISCIPLINARY INFORMATION

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

Edwin Landis does not have any disciplinary events to disclose that is deemed material.

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 Edwin Landis to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Edwin Landis 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 Edwin Landis is actively engaged in any investment-related business or occupation, including if Edwin Landis 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 a relationship between the advisory business and Edwin Landis's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Landis is a registered representative 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. Landis may earn and may not necessarily be in the best interests of the client. Clients are under no obligation to purchase commissionable products from Mr. Landis.

- B. If Edwin Landis 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 Edwin Landis's income or involve a substantial amount of Edwin Landis'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 Edwin Landis's time and income, we may presume that they are not substantial.

Edwin Landis is a licensed insurance agent and offers various insurance and annuity products for which he is paid a commission. He spends approximately 10% of his time offering insurance and annuity products. Mr. Landis also acts in a fiduciary capacity as a co-trustee for Mildred Landis Trust. He dedicates only 1% of his time to this.

ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Edwin Landis 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 Edwin Landis'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 Edwin Landis, including how we monitor the advice Edwin Landis provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Edwin Landis's advisory activities on behalf of our firm.

Christopher Ruspi, Chief Compliance Officer, supervises and monitors Edwin Landis' activities on a regular basis. Christopher Ruspi reviews all outgoing correspondence for written financial advice that Edwin Landis provides to his clients. Please contact Christopher Ruspi if you have any questions about Edwin Landis's brochure supplement at (301) 570-8006.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

In addition to Item 3 of this ADV Part 2B Brochure, Mr. Landis has not been involved in any arbitration claim, civil, self-regulatory organization, or administrative proceeding, or filed bankruptcy.

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

DATED: OCTOBER 2012

JOHN A. MEZZULLO

THE ALLIANCE OF WEALTH ADVISORS, LLC

Doing Business As:

PA FINANCIAL SERVICES

335 CLUBHOUSE ROAD

HUNT VALLEY, MD 21031

FIRM CONTACT: CHRISTOPHER M. RUSPI, CHIEF COMPLIANCE OFFICER

WEBSITE: WWW.APPLIEDFINANCIALWISDOM.COM

This brochure supplement provides information about John Mezzullo that supplements our ADV Part 2A Firm brochure. You should have received a copy of that brochure. Please contact Christopher Ruspi, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about John Mezzullo is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 333445.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John A. Mezzullo

Year of Birth: 1946

Formal Education: University of Maryland; 1964-1968

Business Background:

- The Alliance of Wealth Advisors LLC: 07/2012-Current: Investment Adviser Rep
- LPL Financial: 01/2012-Current: Registered Representative
- Research Financial Strategies: 01/2012-Current: Investment Adviser Rep
- P.A. Financial Services: 01/1972-Current: President

Professional Designations:

CLU® - Chartered Life Underwriter:

The CLU® is offered by The American College. To receive the CLU® designation, candidates must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. All CLU®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. Candidates are required to earn 30 hours of CE credit every two years.

The following topics were covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

ChFC® - Chartered Financial Consultant:

The ChFC® is offered by The American College. To receive the ChFC® designation, candidates must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. Candidates are required to earn 30 hours of CE credit every two years.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

AEP® - Accredited Estate Planner:

The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College.

To be eligible to be considered for the AEP® designation, candidates must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.

A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required. Candidates for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College as follows:

- Advanced Estate Planning I
- Financial Statements and Business Valuation Analysis
- Advanced Estate Planning II
- Business Succession Planning I

- Business Succession Planning II
- Planning for Impact in the Context of Family Wealth
- Charitable Strategies
- Executive Compensation

ITEM 3. DISCIPLINARY INFORMATION

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

John Mezzullo does not have any disciplinary events to disclose that is deemed material.

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 John Mezzullo to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of John Mezzullo 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 John Mezzullo is actively engaged in any investment-related business or occupation, including if John Mezzullo 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 John Mezzullo 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 John Mezzullo receives. We must explain that this practice gives John Mezzullo an incentive to recommend investment products based on the compensation received, rather than on your needs.

John Mezzullo is a investment adviser representative for Research Financial Strategies D/B/A P.A. Financial Services and a registered representative 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 John Mezzullo may earn and may not necessarily be in the best interests of the client. Clients are under no obligation to purchase security products from Mr. Mezzullo.

B. If John Mezzullo 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 John Mezzullo's income or involve a substantial amount of John Mezzullo'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 John Mezzullo's time and income, we may presume that they are not substantial.

John Mezzullo is a licensed insurance agent and offers various insurance and annuity products for which he is paid a commission. He spends less than 10% of his time conducting this activity.

ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to John Mezzullo 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 John Mezzullo'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 John Mezzullo, including how we monitor the advice John Mezzullo provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising John Mezzullo's advisory activities on behalf of our firm.

Christopher Ruspi, Chief Compliance Officer, supervises and monitors John Mezzullo's activities on a regular basis. Christopher Ruspi reviews all outgoing correspondence for financial advice that John Mezzullo provides to his clients. Please contact Christopher Ruspi if you have any questions about John Mezzullo's brochure supplement at (301) 570-8006.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

In addition to Item 3 of this ADV Part 2B Brochure, Mr. Mezzullo has not been involved in any arbitration claim, civil, self-regulatory organization, or administrative proceeding, or filed bankruptcy.