

**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
FAX NUMBER: (866) 263-6123**

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 – 06/2012
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

CFP® - Certified Financial Planner™:

The Certified Financial Planner™, CFP® and federally registered 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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board’s *Standards of Professional Conduct*

Individuals who become certified must 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 industry and 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.

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. This may create a conflict of interest as Mr. Ruspi may have an incentive to recommend insurance products to advisory clients as a result of a commission being paid to him. Clients are under no obligation to purchase insurance products from Mr. Ruspi. He spends approximately 5% of his time on this activity. Additionally, Mr. Ruspi spends less than 10% of his time managing a real estate rental property which he owns and occasionally spends time as a seminar instructor.

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 (for the past 5 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 and investment advisor representative for Reutemann Financial Services, Inc. He may offer advisory services and securities and receive normal and customary commissions as a result of any 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. This may create a conflict of interest as Mr. Landis may have an incentive to recommend insurance products to advisory clients as a result of a commission being paid to him. Clients are under no obligation to purchase insurance products from Mr. Landis. He spends approximately 10% of his time on this activity. 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 activity.

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 (for the past 5 years):

- The Alliance of Wealth Advisors LLC: Investment Adviser Representative, 07/2012 – Present
- LPL Financial: Registered Representative, 01/2012 – Present
- Research Financial Strategies: Investment Adviser Representative, 01/2012 – Present
- P.A. Financial Services: Investment Adviser Representative, 01/2012 – Present

Professional Designations:

- CLU® - Chartered Life Underwriter
- ChFC® - Chartered Financial Consultant
- AEP® - Accredited Estate Planner

CLU® - Chartered Life Underwriter:

Mr. John Mezzullo has a professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, you 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 for all Huebner School designations.

The following activities meet the required business experience qualifications included in the CLU® certification process.

Insurance and health care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.

Financial services and employee benefits

- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.

- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

ChFC® - Chartered Financial Consultant:

Mr. John Mezzullo has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you 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 for all Huebner School designations. The following activities meet the required business experience qualifications included in the ChFC® certification process.

Insurance and health care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.

Financial services and employee benefits

- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

AEP® - Accredited Estate Planner:

Mr. John Mezzullo has a professional designation, 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 for the AEP® designation, the applicant 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), must be presently and

significantly engaged in “estate planning activities” and have a minimum of five (5) years of experience engaged in estate planning and estate planning activities.

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 an investment adviser representative for Research Financial Strategies 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. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation Mr. Mezzullo may earn and may not necessarily be in the best interests of the client. Clients are under no obligation to purchase insurance products from Mr. Mezzullo.

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.