



**4605 Erwin Rd Durham,
NC 27705
www.financialtailor.com**

**Form ADV Part 2A
Client Brochure
03/21/2013**

This brochure provides information about the qualifications and business practices of Financial Tailor.

If you have any questions about the contents of this brochure, please contact us at 919-246-9477. 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 Financial Tailor also is available on the SEC's website at

www.adviserinfo.sec.gov

Item 2 - Material Changes

There are no material changes to report.

Item 3 - Table of Contents

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Item 4 - Advisory Business

A. Firm Description

Financial Tailor was founded in 2012 by Benjamin Struck. Financial Tailor is a private corporation organized under the laws of the state of North Carolina; Benjamin Struck is the sole shareholder and principal owner. Financial Tailor functions primarily as an online investment adviser where clients can use the interactive website at www.financialtailor.com that will tailor an investment plan specifically to each client's goals and needs.

B. Advisory Services

Financial Tailor provides discretionary asset management for its clients. Financial Tailor also provides more in-depth financial planning services for clients who request it. In limited instances, Financial Tailor provides advisory services to sponsors of retirement plans including participant enrollment, plan reviews, and assistance in plan administration.

C. Tailored Services

Financial Tailor uses a web application to guide users through questions that pertain to risk tolerance, and ethical criteria, as well as questions designed to gain a better understanding of a client's current assets and income. An algorithm will then use this information to provide a balanced portfolio while omitting certain ethical categories listed by the user. The initial plan is then immediately presented to the client online. All plans are uniquely tailored to each individual client, avoiding sectors or stocks that they would prefer not to own.

D. Assets under management

Financial Tailor has approximately \$527,000 of assets under management.

Item 5 - Fees and compensation

A. Management Fees

Pursuant to a signed advisory contract, clients will pay Financial Tailor, Inc. a management fee based on the annualized liquidation value of the account paid on a daily basis and will be automatically deducted from the account. Fees may also be negotiated or waived in certain circumstances. Clients may also incur charges for transaction costs, these costs are paid to the selected brokerage custodian (see Item 12); Financial Tailor does not receive any commissions.

Typical Fee Schedule based on percent AUM¹

<u>Assets</u>	<u>Annual rate</u>
<\$50,000	0.75%
\$50,000-\$250,000	0.65%
>\$250,000	0.50%

B. Financial Planning Fee

Financial Tailor offers individual Financial Plans for \$500. Fees are due upon presentation of the plan.

Item 6 - Performance Based Fees and Side-by-Side Management

In some cases Financial Tailor enters into performance fee arrangements. Financial Tailor structures any performance fees subject to federal rules and in accordance with any available exemptions granted under those rules.

Financial Tailor manages several portfolios under different fee structures. The simultaneous side-by-side management of accounts which are charged management fees along with accounts that are charged performance fees or both, creates certain conflicts of interest as the fees of certain accounts may be higher than others. Additionally, performance based fees may create an incentive to recommend more speculative investments than in an account based on different fee criteria.

As a Fiduciary, Financial Tailor offers the same access to the same suitable investments regardless of the fee structure of the client.

Item 7 - Types of Clients

¹ Assets Under Management

Financial Tailor works with the following types of clients: Individuals, Families, Trusts, Retirement Plans, organizations, Corporations and Non-profits. There is a \$5,000 minimum investment requirement.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

A. Risk of Loss

Clients should remember that investment in any type of security despite its perceived risk may involve the loss of principal.

B. Method of analysis

Financial Tailor uses the following forms of analysis:

Fundamental Analysis - the evaluation of firms and their investment attractiveness based on the firms' financial strength, competitiveness, earnings outlook, managerial strength, and sensitivity to the macro economy and to specific industry effects.

Technical Analysis - a method of evaluating securities and forecasting future price changes based on past price and volume behavior.

Statistical Arbitrage - Seeking to profit from pricing inefficiencies using mathematical models and algorithmic trading. Statistical arbitrage strategies can result in frequent trading which can result in increased transaction costs and can have tax consequences.

Hedging - taking opposite positions in related securities to reduce risk. Risks with hedging strategies can include underperformance.

C. Security selection and portfolio management

When constructing a portfolio, Financial Tailor uses several forms of analysis to select suitable investments that correspond to the varying risk tolerance and financial goals of its clients. Financial Tailor will consider the fundamentals of the company, the current market price in relation to those fundamentals, and the future business outlook for the company. However, any individual security carries unsystematic risk. In order to reduce unsystematic risk, Financial Tailor recommends diverse portfolios that seek to spread risk across varying asset classes and multiple securities.

Item 9 - Disciplinary information

Neither Financial Tailor, nor any of its employees or principals have any disciplinary, criminal, nor legal events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

No employee or principal of Financial Tailor is currently acting as a registered representative of a broker-dealer, nor are there any pending applications to do so.

No employee or principal of Financial Tailor is currently acting as a futures commission merchant, commodity pool operator, commodity trading advisor, nor are they associated with any of the foregoing entities.

Financial Tailor is not an insurance agency. No employees of Financial Tailor have any affiliations with any Insurance agency, nor do they receive commissions from the sale of insurance policies.

Financial Tailor does not receive any compensation for referring clients to CPAs, attorneys, or other financial advisers.

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

A. Code of Ethics

Financial Tailor has adopted a code of ethics pursuant to rule 204A-1 of the Investment Advisers Act of 1940. Clients may obtain a copy of the code of ethics upon request. The code of ethics outlines the fiduciary duties of Financial Tailor. Additionally, the code of ethics establishes safeguards to prevent and deter fraudulent and unethical practices.

B. Participation or Interest in Client Transactions

Financial Tailor does not act as principal in any transaction and clients will not be sold securities from the inventory of Financial Tailor.

C. Personal Trading

Employees and principals of Financial Tailor may trade and invest for their own personal accounts. This may create a conflict of interest. In order to prevent any prohibited behavior as outlined in our code of ethics. The transactions in accounts of Financial Tailor employees and Principals are reviewed quarterly for any suspicious trading activity that may run counter to the code of ethics of Financial Tailor.

Item 12 - Brokerage Practices

A. Broker-Dealer Selection

When selecting a broker-dealer there are many factors to take into consideration such as the cost of trade execution, brokerage fees, access to securities, and client usability. Financial Tailor uses Interactive Brokers as the primary custodian because they have low execution costs. Financial Tailor may use other custodians if it would result in a lower cost based on the client's circumstance or if the client so requests.

Additionally, Financial Tailor does not receive any compensation, referrals or soft-dollar benefits from any Interactive Brokers or any other broker-dealers.

B. Trade Aggregation

In certain circumstances, Financial Tailor may place block trades across multiple client accounts. Financial Tailor takes precautions to ensure fair and equitable treatment for all clients. Clients will be generally filled on a pro-rata basis among participating accounts.

Item 13 - Review of Accounts

Financial Tailor reviews client accounts and financial plans regularly. Reviews will generally take place on a quarterly basis by the adviser. Clients will receive a performance report on or around their quarterly meeting, this report can be in writing or electronic depending on client preference. Financial Tailor encourages clients to have an open dialogue with their adviser and to not hesitate to inform them of any changes to their financial goals or situation.

Item 14 - Client Referrals and Other Compensation

Financial Tailor does not provide compensation for referrals to any third parties.

Item 15 - Custody

Financial Tailor does not take custody of client assets at this time. Client assets are held by SIPC insured brokerage firms. Clients will receive regular statements from a broker-dealer regarding the holdings in their account. Financial Tailor encourages clients to compare broker-dealer statements to the performance reviews from Financial Tailor.

Item 16 - Investment Discretion

Financial Tailor has investment discretion over the assets in a client account. This discretion is limited by the clients requests to not invest in particular types of asset classes, companies, or sectors. Clients must sign a brokerage limited power of attorney in addition to the advisory contract.

Item 17 - Voting Client Securities

Financial Tailor does not have authority to vote client securities. Clients will receive proxies from the brokerage custodian.

Item 18 - Financial Information

A. Prepayment of fees

Financial Tailor does not solicit prepayment of advisory fees.

B. Financial Condition

Financial Tailor has no financial conditions that are likely to impair its ability to meet contractual commitments to clients. Financial Tailor has never been subject to a bankruptcy petition, nor have any of its Principals.

Item 19 – Requirements for State Registered Investment Advisers

A. Principal Executive Officers and Managers

See Brochure supplement at end.

B. Business Activity other than Financial Planning and Investment Management

None

C. Performance Based Compensation

Clients who opt for performance based fees should note that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Performance Based fees are calculated as follows:

A fixed percent is applied to the mark-to-market P&L (positive or negative) at the end of each period.

Two periods may be specified for this calculation:

1. Quarterly as of 3/31, 6/30, 9/30, and 12/31. Fees will be posted 10 days after the close of a quarter.
2. Annually as of 12/31. Fees will be posted 10 days after the close of the year.

D. Management Team Disclosures

None

E. Relationships to Issuers of Securities

None

FORM ADV PART 2B

(Brochure Supplement)

Item 1 - Cover Page

Benjamin Robert Struck

FinancialTailor

4605 Erwin Rd

Durham, NC 27705

919-246-9477

This brochure supplement provides information about Benjamin Robert Struck that supplements the Financial Tailor brochure.

Item 2 - Educational Background and Business Experience

Benjamin Robert Struck CEO and CCO

Born: 06/22/1985

Education: B.A. University of Wyoming

Business Background:

CEO Financial Tailor 05/2012-present

Private Banker Wells Fargo 04/2011-05/2012

Registered Personal Banker II/Brokerage Associate Wells Fargo 08/2009-04/2011

Registered Personal Banker/Brokerage Associate Wells Fargo 10/2008-08/2009

Item 3 - Disciplinary information

None

Item 4 - Other Business Activity

Mr. Struck has no reportable outside business activity.

Item 5 - Additional Compensation

None

Item 6 - Supervision

Mr. Struck is the President, and is not subject to additional supervision.