

Firm Brochure

(Part 2A of Form ADV)

EmergingWealth Investment Management, Inc.

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www.EmergingWealth.com (Under Construction)

CRD# 151471

This brochure provides information about the qualifications and business practices of EmergingWealth Investment Management, Inc. If you have any questions about the contents of this brochure, please contact us at: (866) 280-4896. 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 EmergingWealth Investment Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

DATE:
March 26, 2014

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Brochure Supplement (Part 2B of Form ADV)	Error! Bookmark not defined.
Education and Business Standards	Error! Bookmark not defined.

Professional Certifications**Error! Bookmark not defined.**

Louis P. Stanasolovich, CFP®**Error! Bookmark not defined.**

Diane M. Pearson, CFP®, PPC™, CDFA™**Error! Bookmark not defined.**

James J. Holtzman, CFP®, CPA® Inactive**Error! Bookmark not defined.**

Eric L. DeMico, Investment Analyst**Error! Bookmark not defined.**

Bradley M. Pendzick, AWMA®, Assistant Advisor**Error! Bookmark not defined.**

Vincent T. Strangio, CFP®, Senior Assistant Advisor .**Error! Bookmark not defined.**

Amber S. Makokele, Investment Operations Coordinator**Error! Bookmark not defined.**

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 advisors to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

- 2/3/14 Removed William T. Knight and Chase D. Conti
- 2/3/14 Add Bradley Pendzick, Vince Strangio and Amber Makokele
- 2/3/14 Changed the number of remaining stockholders
- 3/1/14 Updated assets under management
- 2/3/14 Addition of Folio Institutional as broker dealer and custodians
- 2/3/14 Addition of Folio Institutional Fee Schedule
- 2/3/14 Updated mailing fee for mailing any reports

Full Brochure Available

Whenever you would like to receive a complete copy of EmergingWealth Investment Management, Inc.’s Firm Brochure, please contact them by telephone at: (866) 280-4896.

Advisory Business

Firm Description

EmergingWealth Investment Management, Inc. (“EmergingWealth”) is a Fee-Only U.S. Securities Exchange Commission registered investment advisory firm located in Pittsburgh, Pennsylvania. EmergingWealth was founded in July, 2009.

Advice is provided through consultation with the client and may include, but is not limited to: determination of financial objectives; identification of financial problems, cash flow consulting; investment management and/or consulting.

Principal Owners

Louis P. Stanasolovich is a 92.0% stockholder. The remaining 8.0% of ownership collectively is owned by three (3) other employees.

Types of Advisory Services

Discretionary Investment Management

EmergingWealth provides ongoing advice to a client regarding investment of client funds based on the individual needs of the client. Through discussions in which the client’s goals and objectives are established, EmergingWealth will develop a client’s personal Investment Policy Statement and create and manage a portfolio based on that policy. Portfolio supervision is guided by the stated objectives of the client.

EmergingWealth has engaged Legend Financial Advisors, Inc.[®] (hereafter “Legend” or the “Subadvisor”), a registered investment advisor related to EmergingWealth through common ownership and control, to directly manage all client portfolio assets as Subadvisor. All investment professionals of EmergingWealth are also associated persons of Legend.

EmergingWealth and/or the Subadvisor will manage securities portfolios on an ongoing basis. The investment decisions for each client's portfolio(s) are made on the basis of that client's needs as indicated by their completed Risk Tolerance Questionnaire(s). Most portfolios can include open-end and closed-end mutual funds and Exchange-Traded products, but some portfolios may also include individual securities such as stocks and other types of investments unless the client has otherwise restricted their usage in writing. Investment securities will be selected on the basis of any or all of the following criteria: the investment's performance history; the industry sector; country and/or region it is located in; the track record of the investment; valuation of the investment or asset class as may be applicable; the investment's management style and philosophy; and the investment's management fee structure.

Weightings within a portfolio of investment positions, sectors, types of securities, etc. will be determined by each client's individual financial goals, risk tolerance, as well as the type of portfolio the client selects. Clients will retain individual ownership of all investments. Investment portfolios are managed on a discretionary basis only.

Margin transactions, although not used for investment purposes, can be used when requested by clients to access cash from their account.

Client Imposed Restrictions

The goals and objectives for each client generally are discussed in conversations prior to the implementation of their investment portfolio. Clients may impose restrictions on investing in certain securities or types of securities. The client will be asked to notify EmergingWealth in writing, in advance of any restrictions with regard to their investment portfolios.

Wrap Fee Programs

EmergingWealth does not participate in any wrap fee programs.

Client Assets

As of December 31, 2013, EmergingWealth manages approximately \$5,985,420 in assets for approximately eleven (11) clients. EmergingWealth does not manage investments on a non-discretionary basis. All of the assets are managed only on a discretionary basis.

Fees and Compensation

Compensation Description/Fee Billing

EmergingWealth receives fees from only their clients. This is known as a Fee-Only compensation structure as opposed to a Fee and Commission compensation structure, also known as Fee-Based or a Commission-Only compensation structure. Generally, fees are not negotiable.

EmergingWealth, in their sole discretion, may waive their minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

EmergingWealth may discount the listed advisory fees up to 30.00% to law, insurance, accounting and other types of financial advisory firms and to the persons associated with those firms. This discount is provided in the hope that these firms and their associated individuals may recommend EmergingWealth to their clients who need investment advisory services. However, no firm or individual who receives the discount is obligated in any way to recommend EmergingWealth to any person. There is no direct compensation paid to these firms or individuals for referring prospective

clients to EmergingWealth. EmergingWealth may also offer up to a 30.00% discount to non-profit organizations.

Discretionary Investment Management (For Clients Who Custody at Pershing and Shareholders Service Group)

The annual fee (all portfolios will be billed separately on a fiscal quarter basis) for Investment Management Services will be charged as a percentage of assets under management, according to the following schedule:

- a. .2500% on the first \$500,000.00;
- b. .1875% on the amount in excess of \$500,000.00 but not greater than \$2,000,000.00;
- c. .1250% on the amount in excess of \$2,000,000.00, but not greater than \$5,000,000.00
- d. .0625% on the amount in excess of \$5,000,000.00.

A minimum securities portfolio value of \$250,000.00 is generally required for Discretionary Investment Management Services.

The total minimum quarterly fee is \$750.00. This minimum fee may prevent EmergingWealth from providing services to small portfolios.

The client authorizes the custodian to deduct from any of the client's account(s) and pay to EmergingWealth all fees due. The client also authorizes EmergingWealth and/or the Subadvisor, under its discretionary authority, to liquidate positions in the portfolio in order to provide sufficient

funds for fee payment. EmergingWealth, in special circumstances, may elect to bill the client directly.

A client may close his/her/its account at any time and receive a refund of any unearned fee, if applicable. Similarly, any earned, unpaid fees will be due and payable upon termination.

Fee Schedule (For Clients Who Custody at Folio Institutional (Folio))

The quarterly fee schedule is billed separately on each account held at Folio under a different billing schedule as offered by EmergingWealth when establishing accounts on behalf of the client at Folio. This lower fee schedule is offered as a result of negotiation with Folio due to the fee scheduled charged by Folio for services offered by them. Should the fees charged by Folio to the client decrease, EmergingWealth will increase its fee by a corresponding amount. The fiscal quarterly fee schedule is shown below:

- a. 0.2000% on the first \$500,000;
- b. 0.1675% on the amount in excess of \$500,000, but not greater than \$1,000,000;
- c. 0.1675% on the amount in excess of \$1,000,000, but not greater than \$2,000,000
- d. 0.1125% on the amount in excess of \$2,000,000.

EmergingWealth minimum fiscal quarterly fees at Folio is \$1,837.50.

Folio has its own fees which has no relation to the fee schedule shown above for EmergingWealth. See the Folio fee schedule for further information. A Client may terminate their relationship at any time. In doing so, the Client will pay EmergingWealth any unpaid fees that are owed to EmergingWealth and payable upon termination.

In addition, EmergingWealth may terminate their relationship at any time and will be paid any remaining fees to EmergingWealth upon termination. Similarly, any unpaid fees earned by EmergingWealth, will be due and payable upon termination.

Past Due Accounts

EmergingWealth currently charges a 1.00% monthly late fee on any advisory fee balances that are thirty (30) calendar days overdue, subject to a minimum late fee of \$50.00 per thirty (30) calendar day period. An additional 1.00% late fee, subject to the minimum described above, will be charged to the client on the remaining outstanding balances each thirty (30) calendar day period thereafter until the balance is paid in full. Please note that the late fee percentage rate and the minimum late fee are subject to change.

Other Fees Or Expenses

All fees paid for investment advisory services are separate and distinct from the fees and expenses charged by investment securities including, but not limited to; mutual funds, Exchange-Traded products, limited partnership units, managed futures, REITs, etc. These fees will include, but are not limited to; a management fee, other fund expenses, and a possible distribution fee.

In addition to the advisory fees, clients are also responsible for the fees and expenses charged by custodians and broker-dealers. Such fees may include, but are not limited to; any transaction charges, fees for duplicate and/or paper quarterly or monthly statements as well as electronic and/or paper transaction confirmation statements, and fees for electronic data feeds and reports. Termination fees may also apply to the liquidation and/or transfer of any account including, but not limited to, retirement and non-retirement accounts.

In certain circumstances, electronic delivery may not be available.

If a client does not have the ability to receive documents or communicate in an electronic form, EmergingWealth may agree to waive this requirement. However, EmergingWealth will impose an in-advance, non-refundable, annual processing fee of \$480.00 for non-electronic delivery of documents and/or performance reports. That fee will be billed on the annual contract date.

EmergingWealth may impose a transaction fee on any transaction or service performed for a client's non-managed account (Ex. Trade of security).

EmergingWealth may impose a fee for providing maintenance to a non-managed account held at one or more custodians that it utilizes.

Fees Paid In Advance

Investment Management fees are not paid in advance.

Termination of Agreement

All agreements will continue in effect until terminated by either party by written notice to the other. Electronic communications will not suffice except facsimile transmission (with a hard copy provided to EmergingWealth). All parties of any of EmergingWealth's agreements must sign the Termination Schedule that EmergingWealth will provide upon either party's desire to terminate the relationship. Termination of an agreement will not affect the client's obligation to pay advisory fees (prorated through the date of termination).

A client may close his/her/its account at any time and receive a refund of any unearned fee, if applicable. Similarly, any earned, unpaid fee will be due and payable upon termination.

Investment transactions will only be effected up to and including the date of termination. Upon client notification of termination and until the date of

termination, EmergingWealth and/or the Subadvisor will only execute investment transactions based on written instructions provided by the client. Electronic communications will not suffice except facsimile transmissions (with a hard copy provided to EmergingWealth).

Securities/Investment Products Compensation

EmergingWealth does not accept compensation for securities or other investment products.

Not Affiliated/Agent

Clients have the option to purchase investment products that EmergingWealth recommends through other broker-dealers or agents. However, EmergingWealth reserves the right to terminate its contract with the client if the custodian that the client chooses does not offer services competitive of EmergingWealth's preferred custodians.

Conflict Of Interest

EmergingWealth receives, at no cost, research products and services from mutual fund companies. The fund companies provide these products and services to advisory firms and/or advisors in the hope that they may recommend their funds to advisory clients. EmergingWealth has no obligation to these mutual fund companies to recommend these funds. EmergingWealth will only recommend these funds (or any funds) when consistent with our fiduciary duty to the client.

Commissions And Other Sales Compensation

EmergingWealth does not sell any commissioned products. EmergingWealth is not affiliated with entities and/or individuals that sell financial products, securities and/or services for commissions. In addition, finder's fees are not accepted.

Other Advisory Fees

Subadvisor Fee

EmergingWealth has engaged Legend to directly manage all of their clients' portfolios as the Subadvisor. EmergingWealth will compensate the Subadvisor up to 0.50% of the Investment Management fees for its role as Subadvisor. There are no referral fee arrangements between the two entities.

Staff Time

EmergingWealth charges the following fees for staff time:

Advisor:	\$300.00 per hour
Senior Assistant Financial Advisor:	\$150.00 per hour
Investment Analyst	\$150.00 per hour
Assistant Financial Advisor/Investment Coordinators:	\$100.00 per hour
Administrative:	\$75.00 per hour
Clerical:	\$25.00 per hour

Performance-Based Fees And Side-By-Side Management

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

EmergingWealth does not use a performance-based fee structure.

Types of Clients

Description

EmergingWealth provides investment management services to individuals, trusts, estates, non-profit organizations and businesses.

Client relationships vary in scope and length of service.

Portfolio Minimums

A minimum security portfolio value of \$250,000.00 is generally required for Discretionary Investment Management Services. However, EW does require minimum fees per client relationship as stated elsewhere in this document and therefore, a client may have multiple portfolios to fulfill that client relationship minimum fee.

EmergingWealth has the discretion to waive the portfolio minimum (value of \$250,000.00 if it deems appropriate, for example, children of clients) as the situation presents itself. Other exceptions will apply to employees of EmergingWealth and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis/Investment Strategy

EmergingWealth has entered into a written subadvisory agreement with Legend, a registered investment advisor affiliated with EmergingWealth through common ownership and control, to provide Investment Management Services to EmergingWealth client portfolio(s). As such, and pursuant to the terms of the written subadvisory agreement, Legend will utilize the “Methods Of Analysis” and “Investment Strategies” indicated on Legend’s Firm Brochure Form ADV, Part 2A in managing EmergingWealth client portfolio(s).

Risk of Loss

EmergingWealth and/or the Subadvisor does not guarantee the future performance of the client’s investment assets or any specific level of performance, the success of any investment decision or strategy that may be used, or the success of EmergingWealth’s and/or the Subadvisor’s overall management of the client’s investment assets. The client understands that decisions made to use investment assets on behalf of the client are subject to various risks including, but not limited to:

1. Interest-Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
2. Financial Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
3. Inflation or Deflation Risk: When any type of inflation is present, a Dollar today will not buy as much as a Dollar in the future, because purchasing power is eroding at the rate of inflation. Deflation has the opposite effect.
4. Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
5. Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
6. Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from

a steady stream of customers who buy electricity regardless of the economic environment.

7. **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
8. **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because EmergingWealth must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
9. **Political Risk:** Government policy may adversely affect securities prices. While domestic policy may have an impact on domestic securities, the risk is more pronounced for international investing. International investing involves additional risks including, but not limited to, currency fluctuations, political or economic conditions affecting the foreign country and differences in accounting standards and foreign regulations.

Disciplinary Information

Criminal Or Civil Action

EmergingWealth and its employees have not been involved in any criminal or civil action events related to past or present investment clients.

Administrative Proceeding Before The SEC Or Any Other Regulatory Agencies

EmergingWealth and its employees have not been involved in any administrative proceeding before the SEC or any other regulatory agency events related to past or present investment clients.

Self-Regulatory Organization Violations

EmergingWealth and its employees have not been involved in any Self-Regulatory Organization (SRO) violations events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliations

EmergingWealth and its employees are not registered nor have an application pending to register as a broker-dealer. EmergingWealth and its employees are not registered nor do they have an application to register as a future commissions merchant, commodity pool operator, commodity trade advisor or an associated person of the foregoing entities.

Other Affiliations

EmergingWealth and its employees do not have other affiliations.

Related Persons

EmergingWealth does not have any relationship or arrangement that is material to the business or to the clients with any related persons.

Other Investment Advisors

EmergingWealth obtains subadvisory services from its affiliated SEC registered investment advisor, Legend Financial Advisors, Inc.[®], (SEC File No. 801-44704). Both firms, EmergingWealth and Legend, have overlapping and/or common ownership, share office space and employees.

Legend Financial Advisors, Inc.[®] (SEC registered investment adviser, file number 801-44704) and EmergingWealth Investment Management, Inc. (SEC registered investment adviser, file number 801-70731) have overlapping and/or common ownership with Legend. They share common

research, employees and office space. Wealth Advisor Publishing, Inc. shares office space with Legend and EmergingWealth. Legend's employees contribute services to Wealth Advisor Publishing, Inc. Wealth Advisor Publishing, Inc. is 100.0% owned by the majority owner of Legend and EmergingWealth.

The staff performs services relating to the investment management business and are compensated under the terms of agreements directly or indirectly with Legend.

Wealth Advisor Publishing, Inc. provides educational information to Registered Investment Advisors, Broker/Dealers, and other types of financial professionals about investing and financial planning subjects. The staff of EmergingWealth performs services relating to the educational offerings of Wealth Advisor Publishing, Inc. EmergingWealth is reimbursed for the use of its staff members.

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

Code of Ethics

EmergingWealth has adopted a Code of Ethics which sets forth high ethical standards of business conduct that EmergingWealth requires of its employees, including compliance with applicable federal securities laws. EmergingWealth's Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by EmergingWealth's employees. Among other things, the Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. The Code of Ethics also includes oversight, enforcement and recordkeeping provisions. A copy of the

Code of Ethics is offered annually to EmergingWealth's advisory clients or prospective clients or a copy can be furnished upon request.

Participation or Interest in Client Transactions

EmergingWealth and its employees do not recommend, buy, or sell securities in clients' accounts in which EmergingWealth or its employees have a material financial interest.

Personal Trading

EmergingWealth's policy allows employees to maintain personal securities accounts provided any personal investing by an employee in any accounts in which the employee has a beneficial interest, including any accounts for any immediate family or household members, is consistent with EmergingWealth's fiduciary duty to their clients and consistent with regulatory requirements. Each employee must identify any personal investment accounts and report all transactions and investment activity on a quarterly basis to the Chief Compliance Officer or his designee.

The Chief Compliance Officer or his designee reviews all employee trades each quarter. The Chief Compliance Officer's trades are reviewed by the designee or another member of the Investment Committee. The personal trading reviews ensure that the personal trading of employees does not affect the market for that security, and that clients of the firm receive preferential treatment. Since most employee trades are open-end mutual funds, the trades do not affect the securities markets for a particular open-end mutual fund. No personal securities trade is allowed if the security is during an EmergingWealth and/or Subadvisor blackout period.

If trading Exchange-Traded Funds, Exchange-Traded Notes or individual securities, those trades can effect the securities market. In this case, client trades will be given preferential treatment.

EmergingWealth may maintain a corporate securities account(s). The trading reviews are performed by the Chief Compliance Officer to ensure corporate trading does not affect the market and to ensure that clients receive preferential treatment. However, Legend reserves the right to terminate its contract with the client if the custodian that the client chooses does not offer services competitive of Legend's preferred custodians.

Brokerage Practices

Selecting Brokerage Firms

All investment management and, investment consulting are free to select any broker-dealer of his or her choice.

For investment management and investment consulting clients in need of brokerage or custodial services, and depending on client circumstances and needs, EmergingWealth may recommend the use of including, but not limited to; Pershing, Folio Institutional, Shareholders Service Group and Pershing, all are FINRA member broker-dealers unaffiliated with EmergingWealth and/or its Subadvisor. The recommendation of these firms is consistent with their fiduciary duty to the client.

Clients should evaluate these broker-dealers before opening an account. The factors considered by EmergingWealth when making this recommendation are the broker's ability to provide professional services, our experience with the broker-dealer, reputation, and quality of execution services and costs of such services, among other factors.

Clients are not under any obligation to effect trades through any recommended broker.

EmergingWealth does not receive fees or commissions from any of these arrangements.

EmergingWealth reserves the right to decline acceptance of any client account for which the client directs the use of a broker-dealer other than Folio Institutional, Shareholders Service Group or a custodian other than Pershing, Folio Institutional, if EmergingWealth believes that this choice would hinder its fiduciary duty to the client and/or its ability to service the account. In directing the use of Folio Institutional, Shareholders Service Group and Pershing it should be understood that neither EmergingWealth nor the Subadvisor, will have the authority to negotiate fees on a trade-by-trade basis or to necessarily obtain volume discounts and best execution may not be achieved. In addition, a disparity in fees may exist between the fees charged to the client and those charged to other clients of EmergingWealth and/or the Subadvisor. Clients should note, while EmergingWealth has a reasonable belief that Shareholders Service Group and Folio Institutional are able to obtain best execution and competitive prices, neither EmergingWealth nor the Subadvisor, will independently seek best execution price capability through other broker-dealers.

Research And Other Soft Dollars

EmergingWealth does not receive research or other products or services from a broker-dealer third party in connection with client securities transactions.

Brokerage For Client Referrals

All investment management or investment consulting clients are free to select any broker-dealer of his or her choice. However, EmergingWealth reserves the right to terminate its contract with the client if the custodian that the client chooses does not offer services competitive of EmergingWealth's preferred custodians. EmergingWealth does not receive referrals of potential clients

from any Broker/Dealer or Custodian and therefore does not have an incentive to recommend a broker-dealer based on client referrals.

Directed Brokerage

EmergingWealth strongly discourages a client to engage in Direct Brokerage. By using Directed Brokerage, EmergingWealth may not be able to achieve the most favorable execution and this practice may cost clients more money.

Order Aggregation

Clients should note that while EmergingWealth has a reasonable belief that any broker-dealer engaged by the Subadvisor is able to aggregate the purchase or sale of securities for various client accounts, EmergingWealth cannot guarantee this practice.

Trade Error Disclosure

Folio Institutional: EmergingWealth is to send a letter of identity to the trade desk advising of the trade error. The trade will be reversed and the client will be made whole. When the reversal settles, the loss or gain is posted to EmergingWealth's Sundry account. At that point, EmergingWealth covers any loss and pays the client the gain.

Shareholders Service Group: EmergingWealth is to contact the trade desk of the trade error. At that point, the client is made whole at the date of the trading error. The security is sold off through Shareholders Service Group's error account. If there is a loss, the loss is posted in EmergingWealth's Sundry account to pay for the loss. If the correction results in a gain, that gain is taken by Shareholders Service Group to pay for administrative cost.

Review of Account

Periodic Reviews

Investment Management: An initial review of the portfolio is made and recommendations are provided to the client. Thereafter, reviews of the portfolio(s) are conducted at least quarterly. Reviewers are the members of our Investment Committee of the Subadvisory firm.

Review Triggers

Portfolios are reviewed at EmergingWealth's discretion depending upon but not limited to; client circumstances, cash inflows and outflows, and political and economic conditions as well as investment and financial market conditions and movements. Portfolio reviews are also triggered by technical indicators, interest rate fluctuations, tax circumstances, and client upon request.

Regular Reports

Investment Management: In addition to the monthly statements and confirmations of transactions a client receives from their custodian, EmergingWealth will provide periodic performance reports, unless assets are held at Folio Institutional (Folio offers reports electronically on their Website.), on quarterly basis to clients with at least \$250,000.00 under management and semi-annual basis to clients with \$100,000.00 - \$250,000.00 under management unless otherwise determined.

Client Referrals and Other Compensation

Client Referrals To EmergingWealth

EmergingWealth does not accept compensation or economic benefit from anyone providing investment advice or advisory services to the client.

EmergingWealth does not directly or indirectly compensate any person for client referrals. However, its affiliated SEC registered investment advisor, Legend Financial Advisors, Inc.[®] (SEC File No. 801-44704) does maintain such arrangements (i.e. soft dollar, additional compensation, compensates for client referrals, etc.).

Solicitor Referrals

The solicitor's sole responsibility is to introduce clients to EmergingWealth. EmergingWealth will render all investment advisory services to the client.

The solicitor shall be compensated for these services in the following manner:

For all services, 20.00% of the gross advisory fees received from the client, will be paid by EmergingWealth within sixty (60) days after the end of the billing quarter to the solicitor.

No payment will be made without delivery to EmergingWealth of a signed and dated acknowledgment of receipt of the Solicitor's Firm Brochure, and the EmergingWealth's Firm Brochure.

The solicitor agrees to perform these duties in a manner consistent with EmergingWealth's instructions, the Investment Advisors Act of 1940 and rules thereunder and applicable state law.

EmergingWealth will make a bonafide effort to ascertain that the solicitor has complied with this agreement.

The advisory fee you pay EmergingWealth will be no different than the fee you would have been charged had you contracted EmergingWealth yourself, or had you been contracted by EmergingWealth directly.

Referrals To Other Professionals

EmergingWealth does not accept referral fees or any form of compensation from other professionals when its advisors refer a prospect or client to those other professionals.

Other Compensation

EmergingWealth does not accept any other form of compensation.

Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record or electronically at least quarterly. Upon receipt of statements directly from the custodian, the client is responsible for careful review on said documents for errors.

Investment Discretion

Discretionary Authority for Trading

The client delegates all discretionary authority for trading and all of its powers with regard to the investment assets to EmergingWealth and/or the Subadvisor. The client appoints EmergingWealth and/or the Subadvisor as their “attorney and agent in fact” with full authority to buy, sell, or otherwise effect investment transactions on such investment assets on their behalf.

Voting Client Securities

EmergingWealth **will not vote** proxies for investments held in the client’s accounts. The client will receive proxies and other solicitations directly from the custodian or transfer agent. The client may contact EmergingWealth with questions about a particular solicitation.

Financial Information

Prepayment Of Fees

EmergingWealth does not require prepayment of fees.

Bankruptcy

EmergingWealth has not been the subject of a bankruptcy petition.