

FSO2 LLC

Part 2A of Form ADV: Firm Brochure

May 10, 2015

FSO2 LLC (“FSO” or “we”) is registered as a Registered Investment Adviser with the United States Securities and Exchange Commission. Such registration does not imply a certain level of skill or training. We are located at 59 Maiden Lane, 43rd Floor, New York, New York 10038. Our Telephone number is 917-751-0961 and our website is www.thefinestserviceorganization.com.

This brochure has information about the qualifications and business practices of FSO. If you have questions about the contents of this brochure, please call us at 724.468.5665.

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 FSO is available on the SEC’s website www.adviserinfo.sec.gov.

Item 2 Material Changes

There are no material changes.

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Item 4 - Advisory Business

The following pages describe FSO's services, fee arrangements, and business practices.

AMT Warranty Corporation owns 65% of FSO and Shandon LLC owns 35%. We began conducting business in 2015.

We advise customers in several ways. Generally, we partner with other registered investment advisory firms to provide these services. Customers may select services from the following options:

1. We write Financial Plans after speaking with the customer. We may utilize a questionnaire to collect pertinent information.
2. We give financial advice to customers. We analyze current investments and discussing the willingness to accept risk. We may also consider the amount of taxes paid each year. Then, we may suggest other investments and may explain why the proposed changes should be made. How we are paid is outlined in Item 5.
3. We help to manage our customers' investments for a fee. Before we can make any adjustments to your investments, you must first grant us the authority to do so. In

addition to our fees the customer may have to pay a commission for the recommended trades. Customers can tell us what kinds of investments to use. All changes to customer accounts will be reported on regular statements.

4. All assets are managed on a discretionary basis.

5. We conduct seminars for groups of customers and/or potential customers. We will talk in general terms about investments and give attendees some ideas of what we offer our customers.

6. We do not have our own wrap fee programs.

7. We may suggest a customer use a wrap fee program from a company with which we have a working relationship. We may be compensated if the customer chooses to work with one of these wrap fee programs.

Item 5 - Fees and Compensation

1. If a customer chooses to receive a written Financial Plan, we may negotiate our charges. We determine our costs by looking at several things. First, we decide how much information we must evaluate. Second, we determine how much research must be done, and third, how long it will take us to write the report. The maximum charge for a financial plan is \$1,000.00. The first installment is due when the client signs an agreement for us to write the plan. The second installment is due when we meet with the customer and present the plan.

2. We may agree to do a Financial Plan for a customer or potential customer at no charge. This may occur for an established customer currently paying for other services, or we may waive the fee if we have earned income by providing other services.

3. We may also charge a customer to review and update a plan we wrote in the past. We will not charge you more than 33% of the cost of the original financial plan unless the information used to prepare the original written financial plan has changed.

4. When we provide you specific advice on your investments, we may charge you no more than \$250.00 per hour. This fee can be negotiated, and must be paid at the end of the meeting. The advice we give you may also cover any or all of the following areas:

- a. Business Planning
- b. Children's Education
- c. Retirement Planning
- d. Estate Planning
- e. Conserving your money and other valuable assets
- f. Tax planning

5. When we manage investments for you, we are usually paid a percentage of the value of the assets we manage. This fee can be no more than 1.5% a year. We will bill the amount of the fee either on a monthly basis or a quarterly basis. Customers may pay this bill one of two ways:

- a. Pay the invoice that we send to you.
- b. Agree to have the payment deducted from the funds you have in an account.

If a plan begins in the middle of a quarter, the customer will only have to pay for the number of days remaining in that quarter. Customers may pay advisory fees in advance. If you do, and our agreement to manage investments for you terminates during a quarter, we will refund to you any advisory fees paid for that quarter on a pro-rata basis based on the number of days remaining in the quarter.

8. Customers may be charged a commission to purchase a mutual fund. Customers may be charged additional fees, such as custodian fees, or ongoing mutual fund management fees and expenses. Clients will incur brokerage and transaction costs and should refer to Item 12 of this brochure, which explains our brokerage practices.

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

FSO and its employees do not accept “performance-based fees” (fees based on a share of capital gains on or capital appreciation of your assets).

Item 7 - Types of Clients

We work with the following kinds of clients:

- ◆ Individuals,
- ◆ Pension and Profit Sharing Plans,
- ◆ Trusts,
- ◆ Estates,
- ◆ Charitable Organizations,
- ◆ Corporations, and
- ◆ Other Business Entities.

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

We think long-term when managing money. The fundamental risk in all investments is that they may decrease in value. Investing in securities involves risk of loss that you should be prepared to bear.

Our analysis of a customer’s current investments and our ongoing analysis of these investments use information that we learn from the following sources, all of which carry the risk that the data provided by the source could be inaccurate or misleading:

- a. Financial Newspapers and Magazines
- b. Research reports from economists and other financial industry experts
- c. Services that rate investments and Bonds
- d. Company annual reports
- e. Corporate filings with the U.S. Securities and Exchange Commission
- f. Company Press Releases
- g. Financial Industry Newsletters
- h. Handouts from Professional Seminars
- i. Discussions with product wholesalers
- j. Marketing Material from Product Sponsors

We do not use a specific investment strategy or method of analysis. Rather, we use all of the information sources plus our own experience and our discussions with our customers to make our recommendations.

Some of the advisors we partner with may use a form of technical analysis to advise you when to make changes in your investments. They may use mathematical formulas and computerized analysis. They will explain how the program works, the risks involved, and why they suggest a customer should use it.

We may recommend the use of a particular investment program from a specific vendor. The vendor may use a particular strategy. In that case, we will give the customer a prospectus and other literature that describes the strategy and the risks involved.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. FSO has no legal or disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

We may recommend accountants, attorneys and other specialists to our customers. They can help set up a Trust, establish a new business, or settle an estate. We may also recommend certain insurance products to our customers. We may be paid a referral fee should the customer decide to use the specialist or product that we recommend. If we receive any type of a referral fee this arrangement will be disclosed to the customer prior to the execution of the contract.

We may suggest that the use of an “allocation program,” wrap program, or some other service that offers to manage money. Usually, these programs charge for this service. The charge is a percentage of the money you have under management in their program. This fee is usually billed once each quarter. The fee is determined by the value of your account either at the beginning or the end of the quarter and the percentage that the manager is charging you. The money manager pays a portion of these fees to FSO and your advisor receives a portion of the fee.

You are not required to use any of the investment programs, services or products that we recommend.

Item 11 - Code of Ethics

We have a Code of Ethics that holds us to certain standards when we recommend stocks and other investments to you. It is our policy to conduct our business in full compliance with securities law and other relevant regulations. Our representative will tell the customer if he or she, or a firm he or she works for, owns the investment that he or she is recommending. He or she will also tell you if they have any other financial interest or incentive to sell the investment. We will provide a copy of our Code of Ethics to any customer or prospective customer upon request.

Item 12 - Brokerage Practices

FSO does not provide any proprietary research to any of its customers. FSO does not participate in any soft dollar arrangements, meaning that our representatives do their own independent analysis using public information.

If FSO exercises trading authority for a customer's account, FSO will consider the following factors in selecting a broker to execute a trade:

- execution capabilities
- commission rate
- reputation and access to the markets for the securities being traded
- financial responsibility
- responsiveness to us

It is our policy to make all trades in the same investment together to reduce the overall costs to our customers. This is called aggregating trades. Occasionally a trade will not be aggregated. This does not result in an increased cost to our customer.

On occasion, you may direct us to effect securities transactions in your account through a specific broker. If you do, you will be responsible for negotiating the terms and arrangements for your account with that broker. In these cases, we are generally not able to (i) seek best execution or negotiate prices on commissions from other brokers, or (ii) aggregate your transactions with orders for other accounts managed by us. As a result, we may pay materially disparate commissions, greater spreads or other transaction costs, or receive less favorable net prices on transactions for the account than would otherwise be the case.

Item 13 - Review of Accounts

Our advisers will offer to schedule a review of customer accounts at least once a year to see if your asset allocation is consistent with your investment objectives and to determine whether any changes should be made to your current investment policy. Customers may request more frequent reviews, but there may be a fee for this service.

Item 14 - Client Referrals and other compensation

Occasionally, we may pay a fee to another professional for referring a customer to us. We will tell the customer if this has occurred and how much we were paid.

Item 15 - Custody

FSO does not hold any of customer funds or investments. Rather, these funds and investments are held by qualified custodians. These other companies will send customers regular statements showing the activity with the funds and investments that they are holding. We usually also get a copy of the same statement. We urge our customers to review the statement when they receive them, and call us if something does not appear to be correct.

Item 16 - Investment Discretion

All of our customer accounts are managed on a discretionary basis. That means that customers give us the authority to purchase and sell investments in their accounts. Customers must sign an agreement allowing us to do this. We do not have authority to sign any documents for our customers. We also do not take possession of any of our customers' money, securities, or investments.

Item 17 - Voting Client Securities

We do not vote customer securities. Customers will receive proxies and related material directly from the custodian or transfer agent, and may contact us to discuss this material.

Item 18 - Financial Information

We are not required to provide our financial information to our clients because we do not:

- Require the prepayment of more than \$1,200 in fees and six or more months in advance, or
- Take custody of client funds or securities, or
- Have a financial condition that is likely to impair our ability to meet our commitments to you.