

SYMMETRIC ADVISORS, INC.

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**Firm Brochure**

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of Symmetric Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at: (952) 541-1605, or by email at: [sai@symmetricadvisors.com](mailto:sai@symmetricadvisors.com). 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 Symmetric Advisors, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

3/30/11

# Material Changes

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## 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.

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## Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative plain English format. The new final rule specifies mandatory sections and organization.

New employee as of June 2010: Benjamin Swim, Marketing Director for RIA and Institutional Investors

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## Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (952) 541-1605 or by email at: [sai@symmetricadvisors.com](mailto:sai@symmetricadvisors.com).

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# Advisory Business

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## Firm Description

Symmetric Advisors, Inc., (SAI) was founded in 2000. There are currently four employees, three Investment Advisers including one Certified Financial Planner® designee, and one Marketing Director for RIA and Institutional Investors. The firm is federally registered with the SEC (Securities and Exchange Commission) as a Registered Investment Adviser.

Symmetric Advisors, Inc., primarily provides personalized asset management to individuals, banks or thrift institutions, pension and profit sharing plans, trusts, estates, foundations, private pools, charitable organizations, corporations and governmental units. The firm may offer other services to potential and current clients, such as, but not limited to, business and estate planning, and financial planning.

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commission based on the client's purchase of any financial product. No commissions in any form are accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client securities transactions (soft dollar benefits).

Assets under the direct management of SAI are held by independent custodians, including Fidelity Investments, Ameritas Advisor Services, or others, in the client's name. The firm does not act as a custodian of client assets. The client always maintains asset control. The firm places trades for clients under a limited power of attorney.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which asset management may be beneficial to the client.

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## Principal Owners

Symmetric Advisors, Inc. is a wholly owned subsidiary of Island Investment Services, Inc., (IIS), an international business corporation in Nevis.

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## Types of Advisory Services

Symmetric Advisors, Inc. provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations.

The Client completes an Investment Objectives/Managed Account Application or provides a written investment policy and participates in interviews to provide SAI with information about the Client's investment objectives, time horizons, benchmark comparison requests, asset allocation ranges, and any special considerations.

SAI will allocate Account assets among securities with the intent to achieve the investment objectives of the client as stated in the client's provided information. Assets are allocated primarily among equity securities to selected managers of pools of money (Fund Managers) with various investment styles and managing securities with varying corporate capitalizations.

SAI manages the Account assets on a discretionary basis, changing asset allocation, Fund Managers, and securities with the intent of achieving the objectives of the Client. SAI has sole responsibility for the investment selections in the Account.

Financial planning services may include identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, small business planning issues, fringe benefits, special needs planning or other issues specific to the client. A written evaluation of the client's current situation and their goals is provided to the client. The engagement also includes implementation of recommendations accepted by client, telephone support, meetings as required, on-going financial planning services, reminders of the specific courses of action that need to be taken, and quarterly, semi-annual or annual written portfolio reviews as negotiated with each client. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

In performing its services, Symmetric Advisors, Inc. is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify Symmetric Advisors, Inc. when there is any change in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.

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### **Managed Assets**

As of 3/25/2011, Symmetric Advisors, Inc. manages approximately \$38,193,803 in assets for approximately 326 accounts. Approximately \$38,095,954 is managed on a discretionary basis, and \$97,849 is managed on a non-discretionary basis.

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### **Tailored Relationships**

At Symmetric Advisors, Inc., the goals and objectives for each client are documented in our client relationship management system and in client files,

either in hard copy or in electronic files. Investment policy statements are created that reflect the stated goals and objective.

Clients may impose restrictions on investing in certain securities or types of securities. This must be done in writing and be signed by the client and Symmetric Advisors, Inc.

Agreements may not be assigned without client consent.

## **Fees and Compensation**

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### **Description**

Symmetric Advisors, Inc. bases its fees on a percentage of assets under management, hourly charges, and/or fixed fees.

Fees for investment management services are a maximum of 2.0% of the Account assets per year, and are payable monthly in arrears. Fees are negotiable within the SAI approved fee system.

Should the SAI schedule of fees change, the Client will be notified in writing. Unless a written reply not accepting the change of fees is received by SAI within 30 days of dated notification, the new fee schedule will begin.

Symmetric Advisors, Inc., in its sole discretion, may waive its 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.).

SAI generates over 99% of its income from the fee billings for the Asset Management Services it provides.

Financial Planning, Business Planning, Estate Planning, and other special projects are billed at \$300/hour. Estimates are provided and a deposit requested. Since the nature of the work often involves variables or circumstances unknown at the start of the engagement, estimates are not guaranteed.

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### **Fee Billing**

For Asset Management services, each monthly fee is based on the Account asset value at the end of the previous month plus any transaction costs incurred during the month, and the Client consents to the withdrawal of the monthly fee from the Account.

If the Client desires to pay the fee with assets outside the Account, the fee is due 15 within days from date of billing. Any overdue payments will be debited to the Client's Account 14 business days past the due date. This arrangement



must be established 30 days in advance of the fees due date, and agreed upon in writing by all parties.

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### Other Fees

Fees do not cover brokerage fees or taxes, including transfer taxes, underwriting discounts and commissions, and interest on debit balances in margin accounts, which are charged like any normal securities transaction. Fees do not cover custodial costs outside SAI.

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

SAI's selection and use of mutual funds, closed end funds, ETFs, and SMAs impose certain expenses on their Client's Accounts. Accounts with mutual funds, closed end funds, ETFs, and SMAs indirectly pay a proportionate amount of the expenses for managing the fund, including investment advisory, management, custodial and certain other administrative fees and expenses. Some mutual funds also pay a service fee or a continuing selling fee, known as a 12b-1 fee, to the broker dealer of record. SAI receives no compensation for these fees.

SAI's selection and use of insurance variable contracts impose certain expenses on their Client's Accounts. The principal of the variable contracts is invested in mutual funds with investment advisory, management custodial and certain other administrative expenses. Insurance companies also charge certain administrative costs and insurance premiums to the account. These selling expenses are recovered by the variable contract issuer over time, and will be charged to the Client's Account if the variable contract is liquidated within a certain time period, often 7-10 years. SAI receives no compensation for these commissions.

Investors in money market mutual funds (Funds) indirectly pay a proportionate amount of the expenses for managing the fund, including investment advisory, management, custodial and certain other administrative fees and expenses. Because SAI will not waive its fee under this agreement, if and to the extent that the Client's uninvested cash balances may be deposited in money market, the Client will indirectly pay duplicate advisory and other fees in connection with such deposits (i.e., fees to SAI directly under this Agreement and, indirectly, fees and expenses of the Fund. The interest rate payable on the account is adjusted by Funds periodically to reflect the interest earned on the underlying security positions. The difference between what is earned and what is paid to account holders (the spread) is retained by the Funds. SAI receives no compensation for these commissions.

Additionally, fees will be charged at inception date based on the inception value and asset type, planning complexity for the Account and for outside

assets. These fees are negotiated between the Investment Adviser and Client prior to any provision of fee based services by the Investment Adviser. If agreed to, these inception fees are payable 5 business days from acceptance by SAI.

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**Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Symmetric Advisors, Inc.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

Symmetric Advisors, Inc. reserves the right to stop work on any account that is more than 30 days overdue. This agreement may be terminated by either party at any time upon 30 days written notice to the other. Fees will be prorated to the date of termination. Any liquidation of securities after termination will incur regular brokerage or surrender charges.

## Performance-Based Fees

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**Sharing of Capital Gains**

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

Symmetric Advisors, Inc. does not use a performance-based fee structure because of the potential conflict of interest. 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.

## Types of Clients

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**Description**

Symmetric Advisors, Inc. generally provides investment advice to individuals, families, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

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**Account Minimums**

Asset Management services are available for accounts of \$100,000.00 or more. Negotiated exceptions to the account size are possible.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

SAI will search available databases of Fund Managers to provide appropriate choices of securities and pools of securities among those managing no-load mutual funds, load mutual funds on a no-load basis and load basis, closed end funds, ETFs, and SMA or insurance variable contracts for the various selected asset categories. SAI's review of Fund Manager performance information is through review of the prospectus for packaged pools of securities such as mutual funds and variable contracts, and other information.

Other sources of information that Symmetric Advisors, Inc. may use include Morningstar Direct mutual fund information; newspapers, such as Investor's Business Daily and Wall Street Journal; magazines, such as Forbes, The Economist, and Bloomberg Businessweek, and other services on the World Wide Web.

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## Investment Strategies

As stated earlier, SAI will allocate Account assets among securities with the intent to achieve the investment objectives of the client as stated in the client's provided information. Assets are allocated primarily among equity securities to selected managers of pools of money (Fund Managers) with various investment styles and managing securities with varying corporate capitalizations.

No-load mutual funds, load mutual funds purchased with and without loads, ETFs, SMA, and mutual funds within insurance variable contracts are generally used to achieve diversification and to enable SAI to select from an adequate group of Fund Managers. Closed-end funds and some individual securities may be chosen for some Accounts. Portfolios are generally globally diversified to control the risk associated with traditional markets.

The fixed style investment programs offered are: The Prism Grid, The Balanced Prism Grid, and the Bond Prism Grid. The programs can be custom tailored to the individual's needs within a very narrow margin.

- The Prism Grid . comprised of equities using mutual funds primarily
- The Prism Bond Grid . comprised of bond mutual funds
- The Prism Balanced Grid . comprised of equity and bond mutual funds

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement with the Investment Objectives/Managed Account Application that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, and margin transactions.

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **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.
- **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.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **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.
- **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.
- **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 no matter what the economic environment is like.
- **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.

- **Financial Risk:** Excessive borrowing to finance a business operations increases the risk of profitability, because the company 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.

## Disciplinary Information

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### Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

Symmetric Advisors, Inc. does not participate in any other industry business activities.

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### Affiliations

Symmetric Advisors, Inc. does not have arrangements that are material to its advisory business or its clients with any related person.

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

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### Code of Ethics

The employees of Symmetric Advisors, Inc. have committed to a Code of Ethics that is available for review by clients and prospective clients. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### Participation or Interest in Client Transactions

Symmetric Advisors, Inc. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Symmetric Advisors, Inc. *Compliance Manual*.

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### Personal Trading

The Chief Compliance Officer of Symmetric Advisors, Inc. is Clancy Potter, CFP®. He reviews all employee trades each quarter. His trades are reviewed by David J. Thompson, Managing Partner. The personal trading reviews

ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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### **Selecting Brokerage Firms**

Symmetric Advisors, Inc. does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Symmetric Advisors, Inc. recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client service.

Symmetric Advisors, Inc. recommends discount brokerage firms and trust companies (qualified custodians), such as Fidelity and Ameritas Advisor Services. Symmetric Advisors, Inc. does not receive fees or commissions from any of these arrangements, although Symmetric Advisors, Inc. may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. Symmetric Advisors, Inc. may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Symmetric Advisors, Inc. does not receive any portion of the trading fees.

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### **Best Execution**

Symmetric Advisors, Inc. reviews the execution of trades at each custodian each quarter. Trading fees charged by the custodians is also reviewed on a quarterly basis. Symmetric Advisors, Inc. does not receive any portion of the trading fees.

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### **Soft Dollars**

Symmetric Advisors, Inc. does not receive soft dollar benefits from the custodians to whom we recommend clients.

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### **Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## Review of Accounts

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### Periodic Reviews

Accounts are reviewed on a monthly basis by a Managing Partner of SAI. The Accounts are reviewed for consistency of performance compared to the appropriate benchmark index and the Client's investment objectives. Account reviews are performed more frequently when market conditions dictate.

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### Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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### Regular Reports

SAI prepares quarterly portfolio performance reports for each Account. These individual quarterly performance reviews are reviewed by management and mailed directly to all clients along with the quarterly Symmetric Advisor newsletter.

## Client Referrals and Other Compensation

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### Incoming Referrals

Symmetric Advisors, Inc. has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources.

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### Referrals to Other Professionals

Symmetric Advisors, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Custody

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### Account Statements

All assets are held at qualified a custodian, which means the custodian provides account statements directly to clients at their address of record at least quarterly.

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### Performance Statements Provided by Symmetric Advisors, Inc.

SAI prepares quarterly portfolio performance reports for each Account. Clients are urged to compare the account statements received directly from

their custodians to the performance report statements provided by Symmetric Advisors, Inc.

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**Net Worth Statements**

SAI does not provide net worth statements.

## **Investment Discretion**

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**Discretionary Authority for Trading**

Symmetric Advisors, Inc. has a limited power of attorney to manage securities accounts on behalf of clients. Symmetric Advisors, Inc. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

The Client authorizes SAI as his or her agent and attorney in fact to buy, sell and trade in stocks, bonds, mutual funds, ETFs, insurance company variable contracts, options, invest in SMA's, and any other securities on margin or otherwise in accordance with SAI, Fidelity Brokerage Services, LLC or National Financial Services, LLC terms and conditions for the Client's account and risk and in the Client's name, or number on the books of SAI, Fidelity Brokerage Services, LLC or National Financial Services, LLC terms and conditions for the Client's account and risk and in the Client's name, or number on the books of SAI, Fidelity Brokerage Services, LLC or National Financial Services, LLC. The Client agrees to indemnify and hold SAI harmless from and to pay promptly on demand, any and all losses arising from such transactions or the debit balances in these Accounts.

In all such purchases, sales or trades, Fidelity Brokerage Services, LLC or National Financial Services, LLC is authorized to follow the instructions of SAI in every respect concerning the Client's Account with Fidelity Brokerage Services, LLC or National Financial Services, LLC and SAI is authorized to act for the Client and in the Client's behalf in the same manner and with the same force and effect as the Client might or could do with respect to all other things necessary or incidental to the furtherance or conduct of such purchases, sales or trades.

The Client ratifies and confirms any and all transactions with Fidelity Brokerage Services, LLC or National Financial Services, LLC by SAI for the



Client's Account. This authorization and indemnity is in addition to (and in no way limits or restricts) any rights which Fidelity Brokerage Services, LLC or National Financial Services, LLC may have under any other agreement or agreements between the Client and Fidelity Brokerage Services, LLC or National Financial Services, LLC.

The trading Authorization must be approved by personnel in various SAI, Fidelity Brokerage Services, LLC or National Financial Services, LLC departments. Until the Trading Authorization is approved, securities purchases and sale transactions will be entered only as directed by the Client.

## **Voting Client Securities**

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### **Proxy Votes**

Symmetric Advisors, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Symmetric Advisors, Inc. will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

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### **Financial Condition**

Symmetric Advisors, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Symmetric Advisors, Inc. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

## **Information Security Program**

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### **Information Security**

Symmetric Advisors, Inc. maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### **Privacy Notice**

The Gramm-Leach-Bliley Act of Year 1999, requires Symmetric Advisors, Inc. and any of its affiliates or subsidiaries to provide, annually, information on the company's policy on disclosure of customer's personal information. In the course of normal business, SAI will collect non-public personal information about our customers from a new account form, personal financial planning

document, trading account activity, insurance application or other such sources.

It is the company's policy to not disclose any non-public personal information about our customers or former customers to anyone outside of the company or its affiliates, except as permitted by laws, required by third party investment providers or upon a client's specific request.

Symmetric Advisors, Inc. restricts access to non-public information about our customers to only those employees who need to know such information to provide products or services to you. Symmetric Advisors, Inc. maintains physical and electronic safeguards as well as having in place industry standards to protect the confidentiality and security of non-public information of our clients.

Symmetric Advisors, Inc. is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## Brochure Supplement (Part 2B of Form ADV)

### *Supervised Persons*

David Thompson, George Jacques, Clancy Potter, and Benjamin Swim

### SYMMETRIC ADVISORS, INC.

13911 RIDGEDALE DR. SUITE 250

MINNETONKA, MN 55305

(952) 541-1605 FAX (952) 417-4101

As of March 30, 2011

This brochure supplement provides information about David Thompson, George Jacques, Clancy Potter, and Benjamin Swim that supplements the Symmetric Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Clancy Potter, Chief Compliance Officer, if you did not receive Symmetric Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

*Additional information about David Thompson, George Jacques, Clancy Potter, and Benjamin Swim is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

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## **Education and Business Standards**

Symmetric Advisors, Inc. requires that any employee whose function involves determining or giving investment advice to clients must have attended college and be properly licensed for all advisory activities in which they are engaged. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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## **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

### **CERTIFIED FINANCIAL PLANNER™**

Accredited by the National Commission for Certifying Agencies (NCCA), this designation is issued by the Certified Financial Planner Board of Standards, Inc. (CFPBS) and is granted to individuals who complete a CFP® Certification Examination and as well as to meet the following prerequisites: bachelor's degree from an accredited college of university and three years of full time personal financial planning experience. In order to qualify, the candidate must complete a CFP®-board registered program or hold one of the following titles: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, PhD in business economics, Doctor of Business Administration or Attorney's License. Once issued, the candidate is required to complete 30 hours of continuing education every two years and must continuously meet the standards administered by CFPBS.

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## **David J. Thompson, Managing Partner**

Educational Background:

- Date of birth: 1954
- Bradley University, 4 Years, Accounting

Business Experience:

- Mr. Thompson was employed by Symmetric Investments, Inc., (SII) from March 1991 until it was closed on June 9, 2004, and was the CEO, CFO and Chief Compliance Officer. SII is the predecessor advisor to SAI, which was founded in April 2000.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

David Thompson's compliance-related activities are supervised by Clancy Potter, Chief Compliance Officer. He reviews David's investment advisory work through frequent office interactions as well as remote interactions. He also reviews David's activities through our client relationship and portfolio management system.

Clancy Potter's contact information:

**George E. Jacques, Managing Partner, Investment Adviser**

Educational Background:

- Date of birth: 1940
- New York University, Bachelor of Arts in Economics, 1963

Business Experience:

- Mr. Jacques was employed by Symmetric Investments, Inc., (SII) from January 1992 until it was closed on June 9, 2004, and was President and COO. SII is the predecessor advisor to SAI, which was founded in April 2000.
- Mr. Jacques was employed by Bache & Co. (subsequently acquired by Prudential Insurance Company) from 1969 . 1992.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

George Jacques is supervised by David Thompson, Managing Partner. He reviews George's work through frequent office interactions. He also reviews George's activities through our client relationship management system.

David Thompson's contact information:

(952) 541-1605 [dthompson@symmetricadvisors.com](mailto:dthompson@symmetricadvisors.com)

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**Clancy Potter, CFP®, Chief Compliance Officer, Investment Adviser**

Educational Background:

- Date of birth: 1947
- Angelo State University 1972 - 1973
- University of Minnesota 1978 - 1981, Business Administration
- College for Financial Planning, 1985

Business Experience:

- Clancy has worked as a Financial Planner, Investment Adviser, and Independent Tax Preparer since 1982; he was with American Asset Management from 1987 to 1993. He then joined Symmetric Investments, Inc., as an Investment Adviser in 1993 and remained until it closed on June 9, 2004. He has been with Symmetric Advisors, Inc. as an Investment Adviser and Planner, since it was

founded in 2000; he was appointed Chief Compliance Officer in October 2004.

Disciplinary Information: None

Other Business Activities: Self-employed as Independent Tax Preparer

Additional Compensation: Tax preparation fees. Symmetric Advisors, Inc. does not receive any portion of the fees collected.

Supervision:

Clancy Potter is supervised by David Thompson, Managing Partner. He reviews Clancy's work through frequent office interactions as well as remote interactions. He also reviews Clancy's activities through our client relationship management system.

David Thompson's contact information:

(952) 541-1605 [dthompson@symmetricadvisors.com](mailto:dthompson@symmetricadvisors.com)

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### **Benjamin Swim, Marketing Director for RIA and Institutional Investors**

Educational Background:

- Date of birth: 1976
- Education: University of Minnesota, BA Public Relations, 1995 - 1999

Business Experience:

- Formerly Regional Sales Director, RiverSource Asset Management (2006 - 2010). He was also a Financial Advisor for Ameriprise Financial (2004 - 2006). He joined Symmetric Advisors in June 2010, as Marketing Director for RIA and Institutional Investors

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Benjamin Swim is supervised by David Thompson, Managing Partner. He reviews Ben's work through frequent office interactions as well as remote interactions.

David Thompson's contact information:

(952) 541-1605 [dthompson@symmetricadvisors.com](mailto:dthompson@symmetricadvisors.com)