

Family Investment Center

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Firm Brochure
(Part 2A of Form ADV)

This Brochure provides information about the qualifications and business practices of Family Investment Center. If you have any questions about the contents of this Brochure, please contact us at 816-233-4100 and/or email info@familyinvestmentcenter.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. Family Investment Center is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor. Additional information about Family Investment Center also is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes:

On July 28, 2010, the United States Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated January 2013 is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Dan Danford, CFP®, Principal/Chief Executive Officer at 816-233-4100 or info@FamilyInvestmentCenter.com. Our Brochure is also available on our web site www.FamilyInvestmentCenter.com, also free of charge.

Additional information about Family Investment Center is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Family Investment Center who are registered, or are required to be registered, as investment advisor representatives of Family Investment Center.

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Advisory Business:

Family Investment Center is an investment advisory firm registered with the Securities and Exchange Commission (SEC).

Firm Founder: Before starting Family Investment Center in 1998, **Dan Danford, CFP®**, spent fifteen years in the trust and investment business, including investment management activities with three different regulated trust organizations. He was certified as a Certified Retirement Services Professional (CRSP) by the Institute of Certified Bankers in 1996. Danford passed the NASD Series 65 Exam in April 1998. He holds a Missouri Producer's license for life and health insurance. He holds a Bachelor of Science in Business Administration (BSBA) degree from Missouri Western State University and a Masters of Business Administration (MBA) degree from Northwest Missouri State University. He also holds a graduate certificate in Personal Finance from Kansas State University.

Organizational Structure – Ownership: Family Investment Center, Inc. is a Missouri Corporation largely owned by the Danford family (and/or trusts controlled by the Danford family). Also, Jason T. White, Ph.D., Elaine Coder and Laura Price, employees of the corporation, each own less than 10% of outstanding shares.

Family Investment Center gives advice on (but do not necessarily recommend) all types of securities, ranging from government bonds to commodities. We do fundamental security analysis. Our main sources of financial information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, and company press releases. Our investment strategy is usually investing for the long-term, occasionally the short-term. On occasion, we may buy or sell securities that are recommended to clients. There is no conflict of interest as the securities are widely held and publicly traded. We limit discretionary authority by inhibiting Family Investment Center, Inc. from withdrawing funds and/or securities from client accounts. In addition, trading in accounts will be limited to general securities, mutual funds, or government securities. Finally, for managed accounts, you are free to select any broker you wish, although your decision to work with a particular broker may limit our ability to achieve best execution, negotiate commissions with other brokers on your behalf, and limit your participation in block trading.

Asset Management as of March 31, 2013:

Discretionary:	\$102,145,849
Non-Discretionary:	\$ 1,986,518
Total:	\$104.132.367

Fees and Compensation:

How Family Investment Center Operates (Fees): Family Investment Center provides financial planning and investment advisory services. As a financial planner, we charge up to \$200 per hour for consultations, depending on the complexity of your situation. The fee is paid after the consultation. We will give you advice on financial concerns, including, but not limited to: investments, budgeting and bill paying, divorce settlements, money worries, retirement planning, credit counseling, insurance planning, inheritances, college funding, and general tax planning. You are the sole determinate of how many planning hours you'll need. You may continue for as long as you think necessary, or stop at any time.

As an investment advisor, we will manage your account for a percentage of the assets under management. The annual fee ranges from ½ of 1 percent (.5%) to 2 and ½ percent (2.5%), depending on the size and complexity of your accounts. The fee is paid quarterly, at the start of each quarter, taken directly from the account unless client chooses to self pay. If you cancel, any pre-paid fees will be refunded to you on a pro-rated basis, if the refund exceeds ten dollars. We may agree to serve under a flat retainer fee in some circumstances.

Mutual fund companies also earn fees for offering and managing mutual fund portfolios. Your accounts will pay this indirect fee to them if mutual funds are part of your portfolio(s) as explained under item 12-Brokerage Practices.

If you wish to implement our advice by purchasing securities or insurance products directly, you are free to use the broker or Custodian of your choice. We can help you accomplish these transactions, but we will not be compensated by sales commissions or transaction fees.

Insurance Products and Services: Family Investment Center strives to offer all investment management and other financial services on a "fee-only" or "commission free" basis. Insurance products present some unique challenges in this regard, however. Simply, relatively few insurance companies offer "no load" or "low load" options in the marketplace. While the number of suitable products is growing, diversity across policy types and insurance companies is limited.

Performance-Based Fees and Side-By-Side Management:

Family Investment Center does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Types of Clients:

Family Investment Center provides management services to individuals, but we will also work for pension plans, businesses, trusts, estates, banks, foundations, endowments and charitable organizations. Family Investment Center has a soft minimum of \$100,000 portfolio size for client accounts.

Methods of Analysis, Investment Strategies and Risk of Loss:

Family Investment Center employs Morningstar® Principia® analysis software. This robust professional program includes monthly performance and other critical information on mutual funds, common stocks, ETFs, and dozens of investment indices for comparison. This allows us to understand clients investment types, sectors, quality, and fee structure before making recommendations about their individual circumstances. Long-term stock portfolios perform best when they are diversified among large-, mid-, and small-sized companies. With bonds, longer maturities generate higher income, but also price fluctuations. A quality long-term portfolio holds a variety of stocks and bonds.

Investment strategies include: (although further customization is available)

- **Income** – A portfolio chosen to provide current income. The specific strategy may feature a single mutual fund or combination of mutual funds from various managers or fund families, and may include individual income-producing stocks and/or bonds. Emphasis may be placed on sector, geographic, and portfolio management diversity to reduce volatility and provide reasonable risk-adjusted returns. Portions may be held in money market funds to meet liquidity needs, as a fixed income substitute, or as a deliberate strategic allocation.
- **Growth and Income** – A portfolio chosen to provide growth and current income. The specific strategy may feature a single mutual fund or combination of mutual funds from various managers or fund families, and may include individual stocks and/or bonds. Emphasis may be placed on sector, geographic, and portfolio management diversity to reduce volatility and provide reasonable risk-adjusted returns. Portions may be held in money market funds to meet liquidity needs, as a fixed income substitute, or as a deliberate strategic allocation.
- **Growth** – A portfolio chosen to provide long-term growth. The specific strategy may feature a single mutual fund or combination of mutual funds from various managers or fund families, and may include individual stocks and/or bonds. Emphasis may be placed on sector, geographic, and portfolio management diversity to reduce volatility and provide reasonable risk-adjusted returns. Portions may be held in money market funds to meet liquidity needs, as a fixed income substitute, or as a deliberate strategic allocation.
- **Cash Management** – A portfolio chosen to provide low volatility with current income. The specific strategy may feature a single money market fund, mutual fund, or combination of mutual funds from various managers or fund families, and may include individual bonds, bank deposits, or certificates. If appropriate, emphasis may be placed on portfolio diversity to reduce risks and provide reasonable risk-adjusted returns. Portions may be held in money market funds to meet liquidity needs, or as a deliberate strategic allocation.

Any portfolio holding stocks or bonds (or mutual funds holding stocks or bonds) will fluctuate in value as economic conditions change. Further, a variety of factors – including some non-economic conditions or events -- may impact investment returns from any diversified portfolio of stocks, bonds, and mutual funds.

Disciplinary Information:

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Family Investment Center or the integrity of Family Investment Center's management. Family Investment Center has no information applicable to this Item.

Other Financial Industry Activities and Affiliations:

Dan Danford, CFP®, is a shareholder of National Advisors Holdings, Inc. ("NAH"), a Delaware corporation organized in August of 1998. He owns a minority interest, in the aggregate, of outstanding stock of NAH. NAH holds a trust charter through the Office of Thrift Supervision ("OTS") to operate National Advisors Trust Company, Overland Park, KS. National Advisors Trust Company provides trust services to clients of investment advisory firms, such as Family Investment Center, throughout the United States. National Advisors Trust Company received OTS approval to open for business in October 2001.

Code of Ethics:

Family Investment Center adopted a Code of Ethics effective January 31, 2005 for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Family Investment Center must acknowledge the terms of the Code of Ethics annually, or as amended.

We anticipate that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which we have management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which we, its affiliates and/or clients, directly or indirectly, have a position of interest. Family Investment Center's employees and persons associated with us are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Family Investment Center and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for our clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Family Investment Center will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Family Investment Center and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with our obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. We will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Family Investment Center clients or prospective clients may request a copy of the firm's Code of Ethics by contacting our office.

It is Family Investment Center's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

Family Investment Center does not act as principal, agent, or broker-dealer in securities transactions.

Brokerage Practices :

Family Investment Center may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co. Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of the clients' assets and to effect trades for their accounts. Family Investment Center is independently owned and operated and not affiliated with Schwab. Schwab provides Family Investment Center with access to institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets is maintained in accounts at Schwab Institutional and *is not otherwise contingent upon Advisor committing to Schwab any specific amount of business* (assets in custody or trading). Schwab's services include brokerage, custody, research and access to mutual funds, and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Family Investment Center clients' accounts maintained in custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to Family Investment Center other products and services that benefit Family Investment Center but may not benefit its clients' accounts. Some of these products and services assist Family Investment Center in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Family Investment Center's fees from its clients' accounts; and assist with back-office functions, recordkeeping

and client reporting. Many of these services generally may be used to service all or a substantial number of Family Investment Center's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional also makes available to Family Investment Center other services intended to help Family Investment Center manage and further develop its business enterprise. These services may include consulting, publications, conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to Family Investment Center by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to Family Investment Center. While as a fiduciary, Family Investment Center endeavors to act in its clients' best interests, and Family Investment Center's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Family Investment Center of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Advisor may also utilize other broker/dealers to execute certain transactions when such broker/dealers provide demonstrably superior research and/or strategies. For example, Family Investment Center sometimes utilizes First Southern Securities, of Alpharetta, GA for fixed-income trades and consultative assistance when managing portfolios. First Southern works exclusively with certain RIAs and provides Advisors with fixed-income strategies in addition to proprietary research on closed-end funds, ETFs, preferred stocks, and other sub-asset classes. Advisor believes that although its clients may sometimes pay more to execute closed-end or other exchange trades through First Southern rather than through the custodian, clients benefit through First Southern fixed-income research and strategies. Additionally, as evidenced by the best execution report provided by First Southern, Advisor believes that First Southern can bring potential pricing advantages when trading individual bonds. Advisor will monitor and/or negotiate competitive commission schedules with any outside broker/dealer utilized for client trades.

Review of Accounts:

Family Investment Center reviews managed accounts daily, financial planning accounts annually, and accounts at other money managers when we receive their statements – usually quarterly. We do not prepare regular client reports; clients get statements from their broker/dealers, mutual funds, or other money managers, as appropriate.

Client Referrals and Other Compensation:

Family Investment Center does not compensate any person or party for client referrals. We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see Brokerage Practices). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Custody:

Family Investment Center does not have custody of client accounts. Clients receive monthly or at least quarterly statements from their qualified custodian that hold and maintain client's investment assets. We urge you to carefully review such statement and compare such official custodial records to the account statement that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Investment Discretion:

Family Investment Center usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, we observe the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, our authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to us in writing.

Voting Client Securities:

As a matter of firm policy and practice, Family Investment Center does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. We may provide advice to clients regarding the clients' voting of proxies.

Financial Information:

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and have not been the subject of a bankruptcy proceeding.

Requirements for State-Registered Advisors:

Dan Danford, CFP®, Founder and Chief Executive Officer. CRD: 3067053 (b. 1956) Dan began as a bank trust officer in 1984 and has advised clients on how to preserve and manage wealth since then. He established Family Investment Center in 1998, a commission-free Registered Investment Advisor. He has written two investment books and is featured in a number of national newspapers and magazines, including the *Wall Street Journal*, *Kiplinger's*, the *New York Times*, the *Chicago Tribune*, *BusinessWeek Online*, *MSN Money*, and *The Kansas City Star*. He's also an industry consultant, where his comments or work have been published in *Research*, *Investment Advisor*, *Financial Planning*, *the Advisor*, *Trust & Estates*, and *MorningstarAdvisor Online*. He is a recognized authority on the Missouri and Kansas Uniform Prudent Investor Act statutes. He is a frequent speaker on these and other financial topics.

Jason T. White, MBA, Ph.D., Director of Investments. CRD: 2174367 (b. 1968) Jason has been an investment professional for over 15 years. During his business career, he has held positions in both the public and private sector, focusing primarily on financial analysis, business valuations and financial advisory services. For the past 10 years, he has also been teaching at the college level, currently as Associate Professor of Economics at Northwest Missouri State University in Maryville, Missouri. Jason writes extensively for both academic and consumer publications and is a columnist for his local newspaper, the Maryville Daily Forum. Invited as a guest expert on Social Security Privatization, he was heard on KXCW 90.5 FM. He has also been a weekly commentator on *For Your Wealth* on KQTV television in St. Joseph. Jason has received numerous awards for teaching excellence.

Elaine Coder, Director of Client Services. CRD: 5312955 (b. 1956) Elaine graduated from South Harrison High School, Platt Business College, and took a variety of business and banking courses at Missouri Western State University. She spent 13 years with American National/Mercantile banks, and then as Retail Operations Officer for US Bank. She was Office Manager for Lipira Pharmacy, a Long Term Care Pharmacy, for 12 years before joining Family Investment Center in 2005. She passed the NASD Series 65 Uniform Investment Adviser Law Examination in October 2009. Elaine is an active member of Wyatt Park Baptist Church, serves on the Samaritan Counseling Center Board of Directors, volunteers for United Way, and has been active in a number of community and professional organizations.

Laura Price, Investment Advisor. CRD: 5798031 (b. 1985) Laura joined Family Investment Center in October of 2008 and became an investment advisor after passing the NASD Series 65 Uniform Investment Adviser Law Examination in June 2010. She received Bachelor of Science degrees in Business Administration and Economics from Missouri Western State University in December of 2007. In May of 2012, she earned a graduate certificate in Personal Financial Planning from the University of Missouri in Columbia. From 2001 until October 2008, she served as a medical secretary at St. Joseph Oncology. During her education at Missouri Western, she was a member of Omicron Delta Epsilon, the Economics Club, and received the Outstanding Management Graduate award for the Department of Business in 2007. Laura is extensively involved in activities at Wyatt Park Christian Church, serves on the InterServ Board of Directors, and volunteers for All Kids Can Learn Zambia, United Way, and Three Rivers Hospice.

Chris Stiens, Investment Advisor. CRD: 6047724 (b. 1975) Chris joined Family Investment Center in November of 2012 as an investment advisor after passing the FINRA Series 7 and FINRA Series 66 Uniform Combined State Law Examinations. He has always taken great interest in the financial markets and feels passionate about helping others achieve their financial goals. He received a Bachelor of Science degree in Wildlife Ecology and Conservation from Northwest Missouri State University in May of 1997 and began his career in the environmental public health and environmental consulting professions. Chris has operated his own environmental testing company, Advanced Aquatics, since 2004.