

**Form ADV Part 2B Brochure Supplement  
Stephen Hull**

**Item 1 – Cover Page**

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This brochure supplement provides information about Stephen Hull ("Hull") that supplements the AMM Accounting Services, Inc. d/b/a Strategic Advisors of Illinois ("Strategic Advisors") brochure. You should have received a copy of that brochure. Please contact Stephen Hull at 847-562-1300 or at [STHMID@aol.com](mailto:STHMID@aol.com) if you did not receive the Strategic Advisors brochure or if you have any questions about the contents of this supplement.

**Item 2 – Educational Background and Business Experience**

**Hull, Stephen, Hull, Stephen**, Born 1955. Mr. Hull attended Lewis and Clark College where he received his BS in Economics in 1977. He earned the Certified Financial Planner designation in 1992 from the College of Financial Planning. In October, 1990, he joined Securities America, Inc. as a registered representative. Since January 1989 until the present he has conducted tax preparation services for H&R Block. From October, 1990 to November, 2001, he was an investment advisor representative for Joan Baurer & Dorion-Gray Financial Services, Inc. Mr. Hull was an investment advisor representative with Dorion-Gray Financial Services, Inc. from September 2001 until January, 2005. He joined AMM Accounting Services, Inc. as an investment advisor representative in January, 2005.

**Professional Designations:**

Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>), 1992.

Certified Financial Planner<sup>™</sup>

CFP Acknowledgment: Steven Hull acknowledges his responsibility as a CFP<sup>®</sup> Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Mr. Hull's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at [www.CFP.net/complaint](http://www.CFP.net/complaint).

Description of CFP<sup>®</sup> Designation:

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of  
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other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 35 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 – Disciplinary Information**

Stephen Hull has never been subject to a legal or disciplinary event.

### **Item 4 – Other Business Activities**

#### **Registered Representative of LPL Financial**

Stephen Hull is separately licensed as a registered representative with LPL Financial ("LPL"), a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of LPL, Hull may sell, for commissions, general securities products such as stocks, bonds,

mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Hull may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based LPL account in addition to a Strategic Advisors advisory account.

The receipt of commissions creates an incentive for Hull to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Hull controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through Strategic Advisors versus establishing a commission-based account through LPL. Strategic Advisors does not require its advisor representatives to encourage clients to implement investment advice through LPL.

Hull does not earn commissions in fee-based accounts.

Hull will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Hull to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Hull will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Hull if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. In such a situation, Hull discusses with clients the selection of a 12b-1 paying or other trail paying mutual funds. Strategic Advisors maintains records of all 12b-1 fee payments to Hull which may be viewed by clients upon request.

Clients are never obligated or required to establish accounts through Strategic Advisors or LPL. However, if a client does not choose to accept Hull's advice or decides not to establish an account through LPL, Hull may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Hull, in his capacity as a LPL registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through LPL or its other approved institutions.

### **Insurance Agent**

Hull is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Hull will receive commissions for selling insurance and annuity products.

Clients are never obligated or required to purchase insurance products from or through Hull and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Accountant/Tax Preparer**

Hull is a tax preparer for H&R Block. If Hull determines that a client is in need of tax or accounting services, the client may be referred to H&R Block. In addition, if accounting or tax clients of H&R Block are in need of investment advisory services, Hull acting in his separate capacity as an accountant or tax preparer may refer or recommend investment advisory services available through Strategic Advisors.

Clients are not obligated in any manner to use the accounting or tax preparation services or an accounting firm recommended by or owned by Hull. If a Strategic Advisors advisory client also becomes an accounting or tax preparation client of Hull, the client will be charged separately for the accounting and tax preparation services.

#### **Item 5 – Additional Compensation**

Certain product sponsors may provide Stephen Hull with other economic benefits as a result of Hull's recommendation or sale of the product sponsors' investments. The economic benefits received by Hull from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Hull in providing various services to clients.

Although Strategic Advisors and Hull endeavor at all times to put the interest of their clients ahead of their own interests or those of Strategic Advisors' associated persons, these arrangements could affect the judgment of Hull when recommending investment products.

#### **Item 6 – Supervision**

Melissa Osuch is the Chief Compliance Officer of Strategic Advisors. She is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Stephen Hull. Melissa Osuch can be contacted at 847-562-1300.

#### **Item 7 – Requirements for State-Registered Advisers**

Stephen Hull has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.