

**Schedule F of
Form ADV**Applicant:
Cross Financial Services
CorporationSEC File Number:
801-67917Date:
01.08.2008

Continuation Sheet for Form ADV Part II

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cross Financial Services Corporation		IRS Empl. Ident. No.: 74-2661572
Item of Form (identify)	Answer	
Part II Item 1D	<p>Cross Financial Services Corporation ("Cross") is an investment adviser providing comprehensive financial planning, consulting, and investment arrangement services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and business entities as well as the solicitation of investment advisory services Cross, depending upon the engagement, offers its services on a fee basis which may include hourly and/or fixed fees. Alternatively, certain of Cross' associated persons may offer brokerage services under a commission arrangement. Prior to engaging Cross to provide any of the forgoing investment advisory services, the client will be required to enter into one or more written agreements with Cross setting forth the terms and conditions under which Cross shall render its services (collectively the "Agreement").</p> <p>Cross may provide its clients with a broad range of comprehensive financial planning and consulting services Cross will charge a fixed fee and/or hourly fee for these services. Cross' financial planning and consulting fees are negotiable, but generally range from \$2,000 to \$15,000 on a fixed basis and/or from \$175 to \$400 on an hourly basis, depending upon the level and scope of the services and the professional rendering the financial planning and/or the consulting services.</p> <p>Prior to engaging Cross to provide any services, the client will be required to enter into a written agreement with Cross setting forth the terms and conditions of the engagement and describing the scope of the services to be provided and the portion of the fee that is due from the client prior to Cross commencing services. Either party may terminate the agreement by written notice to the other. In the event the client terminates Cross' financial planning and/or consulting services, the five business days of entering into an agreement for such services, the client shall be entitled to a full refund.</p> <p>In performing its services, Cross shall not be required to verify any information received from the client or from the client's other professionals (i.e., attorney, broker-dealer, custodian, insurance company, insurance agency, accountant, etc.) and is expressly authorized to rely on such information. Cross may recommend the services of itself, its associated persons in their individual capacities as registered representatives of a broker-dealer, and/or other professionals for implementation purposes. The client is under no obligation to act upon any of the recommendations made by Cross and/or engage the services of any such recommended professional, including Cross itself. The Client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Cross.</p> <p>Moreover, each client is advised that it remains their responsibility to promptly notify Cross if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Cross' previous recommendations and/or services.</p> <p>In the event the client determines to engage Cross to provide investment management services, Cross may do so on a fee basis. If engaged, Cross shall charge an annual fee based upon a percentage of the market value of the assets being managed by Cross. Cross' annual fee is exclusive of, and in addition to any transaction fees, and other related costs and expenses which shall be incurred by the client.</p> <p>The annual fee shall vary between (0.65% and 2%) depending upon the market value of the assets under management and the type of investment management services to be rendered.</p> <p>Cross, in its sole discretion, may charge a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

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Part II Item 1D (Cont.)	<p>managed, related accounts, account composition, pre-existing client, account retention, pro bono activities, etc.)</p> <p>Cross shall require the clients to authorize the active discretionary management of their assets by and/or among certain independent investment manager(s) either directly or through a wrap fee program ("Independent Manager(s), based upon the stated investment objectives of the client. The terms and conditions under which the client shall engage the Independent Manager(s) shall be set forth) in separate written agreements between (1) the client and Cross and (2) the client and the designated Independent Manager(s) and/or wrap fee program sponsor. Cross shall continue to render advisory services to the client relative to the ongoing monitoring and review of account performance, for which Cross shall receive an annual advisory fee which is based upon a percentage of the market value of the assets being managed by the designated Independent Manager(s). Factors that Cross shall consider in recommending Independent Manager(s) include the clients stated investment objectives, management style, performance, reputations, financial strength, reporting, pricing, and research. The investment management fee charged by the wrap fee program sponsor and corresponding designated broker-dealer/custodian of the client's assets, may be exclusive of and in addition to. Cross' investment advisory fee set forth above.</p> <p>In addition to Cross' written disclosure statement, the client shall also receive the written disclosure statement of the designated Independent Manager(s) and wrap fee program sponsor" (if applicable). Certain Independent Managers(s) may impose more restrictive account requirements and varying billing practices than Cross. In such instances, Cross may alter its corresponding account requirements and/or billing practices to accommodate those of the Independent Manager(s) or wrap fee program sponsor.</p> <p>If Cross refers a client to certain Independent Manager(s) where Cross' compensation is included in the advisory fee charged by such manager and the client engaged those managers, Cross shall be compensated for its services by receipt of a fee to be paid directly by the Independent Manager(s) to Cross in accordance with, the requirements of Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended, and any corresponding state securities laws, rules, regulations or requirements. Any such fees shall be paid solely from the Independent Manager(s) investment fee or the program fee of the wrap fee program and shall not result in any additional charge to the client.</p> <p>Cross may only implement its investment management recommendations after the client has completed a risk assessment and a corresponding Investment Policy Statement has been agreed upon. The Client will also arrange for and furnish Cross with all information and authorization regarding accounts with appropriate financial institutions. Clients may incur certain charges imposed by the Financial Institutions and other third parties such as custodial fees, charges imposed directly by a mutual fund or exchange traded fund in the account, deferred sales charges, and transfer taxes, wire transfer and electronic fund fees and other fees on brokerage account and securities transactions. Cross' agreement shall authorize the debit of the clients account for the amount of the fee and to directly remit the management fee to Cross in accordance with required SEC procedures as follows: Cross shall send to the client a fee statement showing the amount of the management fee for the period, and in addition, shall include in the client's fee statement the specific manner in which the management fee was calculated and the value of the client's assets on which the fee was based,</p>	

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	<p>and/or the financial institution shall send a statement to the client, at least quarterly, indicating all amount disbursed from the account including the amount of management fees paid directly by Cross.</p> <p>Neither Cross nor the client may assign the Agreement without the consent of the other party. Transactions that do not result in a change of actual control or management of Cross shall no be considered an assignment.</p> <p>A copy of Cross' privacy policy notice and a written disclosure statement that meets the requirements of Rule 204-3 of the Investment Advisers Act of 1940, as amended ("Adviser Act"), shall be provided to each client prior to or in conjunction with the execution of the Agreement. Any client who has not received a copy of Cross' written disclosure statement at least forty-eight (48) hours prior to executing the Agreement shall have five (5) business days subsequent to executing the agreement to terminate Cross' services without penalty.</p> <p>Texas Acknowledgement Client acknowledges receipt of Part II of Form ADV, a disclosure statement containing the equivalent information, or a disclosure statement containing at least the information required by Schedule H of Form ADV if the client is entering into a wrap fee program sponsored by the investment adviser. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client enter into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or in the case of an oral contract otherwise signified their acceptance, any other provisions of this contract notwithstanding.</p> <p>Proxy Voting Policy. Advisor does not vote client proxies and has instructed the Custodian to forward all proxy material directly to the Client. Advisor shall forward to the Client, or to the Advisor(s) for an employee benefit plan covered by ERISA, unless the plan's trust agreement provides otherwise, any proxy materials it receives that pertain to the Assets in the Client's Account.</p> <p>Part II Item 3.L.</p> <p>Part II Item 4A(5) and 4C(&)</p> <p>Par II Item 5</p> <p>Item 3.L. Cross may also provide advice about any type of investment held in a client's portfolio at the beginning of or throughout the advisory relationship.</p> <p>Item 4A(5) and 4C(7) Cross may recommend that clients authorize the active discretionary management of a portion of their assets by and/or among certain Independent Manager(s), based upon the stated investment objectives of the clients. Cross shall continue to render services to the client relative to the monitoring and review of account performance and client investment objectives.</p> <p>Item 5 All individuals that render Investment Advisory Services on behalf of Cross must have at least 10 years experience in the financial advisory industry. This can be less if the individual holds a professional designation.</p>	

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Item of Form (identify)	Answer		
Part II Item 6	Item 6		
	EDUCATION AND EMPLOYMENT FOR: Kirk Warren Francis, President Date of Birth: 1952		
	EDUCATIONAL BACKGROUND:		
	Texas A & M University	College Station, TX	
	Life & Health Insurance License	7/1975	
	General Securities Representative	7/1977	
	Registered Options Principal	8/1981	
	General Securities Sales Supervisor	4/1982	
	Interest Rate Options	12/1982	
	Certified Financial Planner TM	9/2005	
	Accredited Investment Fiduciary	3/2007	
	EMPLOYMENT HISTORY:		
	United Planners Financial Services of America, a Limited Partnership		
		Registered Rep.	June 2008-Present
	Cross Financial Services Corporation	President	March 1993-Present
	Cross Insurance International Group	President	July 1995-Present
	Cross Insurance International Agency	President	July 1995-Present
	WFG Investments	Registered Rep.	March 1993-May 2008
	EDUCATION AND EMPLOYMENT FOR: Lisa Zuniga Martinez, Vice President Date of Birth: 1962		
	EDUCATIONAL BACKGROUND:		
	Texas A & M University	College Station, TX	BBA
	General Securities Representative	8/1990	
	Life & Health Insurance License	7/1995	
General Securities Principal	7/2006		
EMPLOYMENT HISTORY:			
United Planners Financial Services of America, a Limited Partnership			
	Registered Rep.	June 2008-Present	
Cross Financial Services Corporation	Vice President	March 1993-Present	
WFG Investments	Registered Rep.	March 1993-May 2008	
EDUCATION AND EMPLOYMENT FOR: Matthew Moody Bell, Vice President Date of Birth: 1970			
EDUCATIONAL BACKGROUND:			
Southern Methodist University	Dallas, TX	BBA Finance/1996	
Certified Financial Planner TM	7/1997		
Life & Health Insurance License	2002		

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Part 6 (cont.)	<p>Chartered Financial Analyst 9/2003</p> <p>Accredited Investment Fiduciary 1/2007</p> <p>EMPLOYMENT HISTORY:</p> <table> <tr> <td>Cross Financial Services Corporation</td> <td>Vice President</td> <td>August 2006-Present</td> </tr> <tr> <td>Southwest Investment Management</td> <td>Owner</td> <td>January 1998-December 2006</td> </tr> <tr> <td>Presidio Financial Services, Inc</td> <td>Registered Rep.</td> <td>June 2001 – July 2003</td> </tr> <tr> <td>The Trust Company</td> <td>Managing Director</td> <td>April 2001-June 2003</td> </tr> <tr> <td>Balanced Financial Securities Corp.</td> <td>Registered Rep.</td> <td>November 1997-May 1998</td> </tr> </table> <p>EDUCATION AND EMPLOYMENT FOR: Kimberly Ann Nourie, CFP®, CPA Date of Birth: 1962</p> <p>EDUCATIONAL BACKGROUND:</p> <table> <tr> <td>Baylor University</td> <td>Waco, TX</td> <td>BBA Accounting/1983</td> </tr> <tr> <td>Certified Public Accountant</td> <td>4/1986</td> <td></td> </tr> <tr> <td>General Securities Representative</td> <td>6/1999</td> <td></td> </tr> <tr> <td>Life & Health Insurance License</td> <td>3/2000</td> <td></td> </tr> <tr> <td>General Securities Principal</td> <td>9/2003</td> <td></td> </tr> <tr> <td>Certified Financial Planner™</td> <td>3/2005</td> <td></td> </tr> </table> <p>EMPLOYMENT HISTORY:</p> <table> <tr> <td>Cross Financial Services Corporation</td> <td>Registered Representative</td> <td>July 2008-Present</td> </tr> <tr> <td>United Planners Financial Services of America, a Limited Partnership</td> <td>Registered Representative</td> <td>May 1997-Present</td> </tr> <tr> <td>Financial Success Strategies</td> <td>Partner</td> <td>May 1997-Present</td> </tr> <tr> <td>CB Richard Ellis, Inc.</td> <td>V.P. & Dir. of Financial Reporting</td> <td>May 1995-May 1999</td> </tr> </table> <p>EDUCATION AND EMPLOYMENT FOR: Charles Ray Nourie, CLU Date of Birth: 1938</p> <p>EDUCATIONAL BACKGROUND:</p> <table> <tr> <td>St. Mary's University</td> <td>San Antonio, TX</td> <td>BBA Accounting/1960</td> </tr> <tr> <td>Texas A&M University</td> <td>College Station, TX</td> <td>September 1956 – May 1958</td> </tr> <tr> <td>Life & Health Insurance License</td> <td>12/1962</td> <td></td> </tr> <tr> <td>Chartered Life Underwriter</td> <td>10/1968</td> <td></td> </tr> <tr> <td>Registered Representative</td> <td>8/1969</td> <td></td> </tr> <tr> <td>General Securities Representative</td> <td>7/1981</td> <td></td> </tr> <tr> <td>Foreign Currency Options</td> <td>6/1985</td> <td></td> </tr> <tr> <td>General Securities Principal</td> <td>12/1993</td> <td></td> </tr> </table> <p>EMPLOYMENT HISTORY:</p> <table> <tr> <td>Cross Financial Services Corporation</td> <td>Registered Representative</td> <td>July 2008-Present</td> </tr> <tr> <td>United Planners Financial Services of America, a Limited Partnership</td> <td></td> <td></td> </tr> <tr> <td>Registered Representative</td> <td></td> <td>December 1996-Present</td> </tr> </table>		Cross Financial Services Corporation	Vice President	August 2006-Present	Southwest Investment Management	Owner	January 1998-December 2006	Presidio Financial Services, Inc	Registered Rep.	June 2001 – July 2003	The Trust Company	Managing Director	April 2001-June 2003	Balanced Financial Securities Corp.	Registered Rep.	November 1997-May 1998	Baylor University	Waco, TX	BBA Accounting/1983	Certified Public Accountant	4/1986		General Securities Representative	6/1999		Life & Health Insurance License	3/2000		General Securities Principal	9/2003		Certified Financial Planner™	3/2005		Cross Financial Services Corporation	Registered Representative	July 2008-Present	United Planners Financial Services of America, a Limited Partnership	Registered Representative	May 1997-Present	Financial Success Strategies	Partner	May 1997-Present	CB Richard Ellis, Inc.	V.P. & Dir. of Financial Reporting	May 1995-May 1999	St. Mary's University	San Antonio, TX	BBA Accounting/1960	Texas A&M University	College Station, TX	September 1956 – May 1958	Life & Health Insurance License	12/1962		Chartered Life Underwriter	10/1968		Registered Representative	8/1969		General Securities Representative	7/1981		Foreign Currency Options	6/1985		General Securities Principal	12/1993		Cross Financial Services Corporation	Registered Representative	July 2008-Present	United Planners Financial Services of America, a Limited Partnership			Registered Representative		December 1996-Present
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	<p>Financial Success Strategies Partner December 1996-Present</p> <p>Mimlic Sales Corporation May 1994-December 1996</p> <p>Minnesota Mutual Life/Planto-Roe & Assoc. Agent May 1994-December 1996</p> <p>GR Phelps & Company, Inc. April 1988-May 1994</p> <p>Connecticut Mutual Life/GF Phelps & Co., Inc. Investment Marketing Director May 1988-May 1994</p> <p>EDUCATION AND EMPLOYMENT FOR: David Clay Rouse, CPA, CFP®</p> <p>Date of Birth: 1950</p> <p>EDUCATIONAL BACKGROUND:</p> <p>Texas Lutheran College Seguin, TX BA/1972</p> <p>Certified Public Accountant 8/1975</p> <p>Certified Financial Planner™ 10/1992</p> <p>Life & Health Insurance License 8/1994</p> <p>Investment Company Products/ Variable Contracts Representative 5/1995</p> <p>General Securities Representative 11/1998</p> <p>EMPLOYMENT HISTORY:</p> <p>Cross Financial Services Corporation Registered Representative July 2008-Present</p> <p>Rouse & Associate, P.C. Owner October 1982-Present</p> <p>United Planners' Financial Services of America, a Limited Partnership Registered Rep. June 1997-Present</p> <p>Mimlic Sales Corporation January 1995-June 1997</p> <p>Minnesota Mutual/Planto Roe & Assoc. September 1994-June 1997</p> <p>H.D. Vest Investment Securities, Inc. December 1986-May 1989</p> <p>EDUCATION AND EMPLOYMENT FOR: Charles J. Johnson</p> <p>Date of Birth: 1943</p> <p>EDUCATIONAL BACKGROUND:</p> <p>Vanderbilt University BA</p> <p>EMPLOYMENT HISTORY:</p> <p>Cross Financial Services Corporation Registered Representative January 2009-Present</p> <p>United Planners' Financial Services of America, a Limited Partnership Registered Rep. May 1997-December 2008</p> <p>Financial Resources Independent Representative June 1987 - Present</p>	
Part II Item 7B & 7C	<p>Item 7B</p> <p>Cross may also provide its clients with a broad range of comprehensive financial planning and/or consulting services (which may include non-investment related matters). Cross may charge a separate fee for these services which shall be agreed upon prior to rendering the services. Cross anticipates that it will devote approximately thirty percent (30%) of its time to such services.</p>	

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	<p>Item 7C</p> <p>Certain of Cross' associated person, in their individual capacities, may serve as expert witness on investment-related issues as well as issues such as financial planning, ethics, and insurance. Cross' associated persons will charge a separate fee for these services which shall be agreed upon prior to rendering the services. Cross does not anticipate that this relationship will pose any potential conflict of interest with Cross' clients. Cross anticipates that the associated persons will devote approximately two percent 2% of their time to such services.</p> <p>Additionally, certain of Cross' associated persons, in their individual capacities are licensed to sell insurance with various companies, and in such capacity may recommend, on a fully disclosed basis, the purchase of certain insurance product. Principals of the Cross are also involved in securities sales. For these services, they receive compensation in addition to any advisory fees paid by the Client. As such, a conflict of interest exists. Principals of Cross are registered representatives of the United Planners, a FINRA registered broker/dealer.</p> <p>Certain of Cross' associated persons, in their individual capacities, are Certified Financial Analyst, and in such capacity may provide investment management and portfolio management.</p> <p>A conflict of interest exists to the extent that Cross or its associated persons make recommendations where Cross or its associated person receive commissions or other additional compensation.</p>	
Part II Item 8C1	<p>Item 8C1</p> <p>Kirk W. Francis, Lisa Z. Martinez, Charles R. Nourie, Kimberly A. Nourie and David Rouse of Cross are also involved in security sales. They are registered representatives of United Planners' Financial Services of America, a FINRA registered broker-dealer. For these services, they receive compensation in addition to any advisory fees paid by the Client. As such, a conflict of interest exists.</p>	
Item 8C3	<p>Item 8C3</p> <p>Cross Insurance Group is 100% owned by Kirk W. Francis who is also the President of Cross. If client decides to purchase insurance thru Cross insurance, the associated person shall receive insurance commissions or other additional compensation.</p>	
Item 9B and 9C	<p>Item 9B and 9C</p> <p>If the client desires, the client can engage certain persons associated with Cross to render securities brokerage services under a commission arrangement. Under this arrangement the client may implement securities transactions through certain of Cross' associates persons in their respective individual capacities.</p> <p>When Cross is purchasing or considering for purchase any security on behalf of a client, no associated person of Cross may effect such transaction in that security until a decision has been made not to purchase the security or the completion of the purchase of that security. Similarly, when Cross</p>	

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	<p>is selling or considering the sale of any security on behalf of a client, no associated person of Cross may effect a transaction in that security prior to the completing of the sale or until a decision has been made not to sell such security.</p> <p>From time to time for the purposes of achieving a better price or lower execution cost transaction, the client's account may be combined with other transactions, or portions of larger purchases or sale orders may be allocated to client's account.</p> <p>Code of Ethics: Cross has adopted a Code of Ethics Policy to prohibit conflicts of interest from personal trading by advisory personnel and has established standards of conduct expected of its advisory personnel. Cross has set forth in the Code of Ethics Policy statements of general principals, required course of conduct, reporting obligations, and review and enforcement of the Code of Ethics Policy. Cross will provide a copy of the Code of Ethics Policy to its clients or prospective client's upon written request.</p> <p>Item 10 The minimum account size for managed account is \$350,000 but is negotiable on a case by case basis. Cross will charge a fixed fee and/or hourly fee for these services. Cross' financial planning and consulting fees are negotiable; but generally range from \$2,000 to \$15,000 on a fixed basis and/or \$175 to \$400 on an hourly rate, depending upon the level and scope of the services and the professional rendering the financial planning and/or consulting services</p> <p>Item 12A & B The factors with which Cross considers in recommending any broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. The commission and/or transaction fees charged by any recommended broker-dealer may be higher or lower than those charged by other broker-dealers.</p> <p>Item 13A Cross may receive from certain broker-dealers and Independent Manager(s), without cost, computer software and related systems support, which allows Cross to better monitor clients accounts maintained there. From time to time certain educational and training events may have certain fees and expenses underwritten by industry sponsors.</p>	
Part II Item 10		
Part II Item 12A 12B		
Item 13A		

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