

**FORM ADV**

**Part II - Page 1**

**Uniform Application for Investment Adviser Registration**

**OMB APPROVAL**

OMB Number: 3235-0049  
Expires: July 31, 2008  
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hours per response: . . . . . 9.402

Name of Investment Adviser:

CROSS FINANCIAL SERVICES CORPORATION

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code:

Telephone number:

14607 San Pedro Ave., Ste 190 SAN ANTONIO

TX

78232

( 210)

821-6499

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

**FORM ADV**  
**Part II - Page 2**

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

SEC File Number:  
801- 67917

Date:  
01.08.09

- 1. A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

- |                                     |   |    |   |
|-------------------------------------|---|----|---|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services .....  | 70 | % |
| <input type="checkbox"/>            | (2) Manages investment advisory accounts not involving investment supervisory services .....  |    | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above ....   | 25 | % |
| <input type="checkbox"/>            | (4) Issues periodicals about securities by subscription .....   |    | % |
| <input type="checkbox"/>            | (5) Issues special reports about securities not included in any service described above .....   |    | % |
| <input type="checkbox"/>            | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities ..... |    | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities .....   | 3  | % |
| <input type="checkbox"/>            | (8) Provides a timing service .....   |    | % |
| <input type="checkbox"/>            | (9) Furnishes advice about securities in any manner not described above .....   |    | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? . . . . . Yes ☒ No ☐

- C. Applicant offers investment advisory services for: (check all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges                               | <input type="checkbox"/> (5) Commissions       |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other             |

- D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

- 2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)   |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |  |

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

**FORM ADV**  
**Part II - Page 3**

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

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801- 67917

Date:  
01.08.09

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities                                       | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities                             | <input type="checkbox"/> I. Options contracts on:                          |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter                     | <input checked="" type="checkbox"/> (1) securities                         |
| <input type="checkbox"/> (3) foreign issuers   | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants  | <input type="checkbox"/> J. Futures contracts on:                          |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                                     |
| <input checked="" type="checkbox"/> D. Commercial paper  | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> E. Certificates of deposit                                 | <input type="checkbox"/> K. Interests in partnerships investing in:        |
| <input checked="" type="checkbox"/> F. Municipal securities                                    | <input checked="" type="checkbox"/> (1) real estate                        |
| <input type="checkbox"/> G. Investment company securities:                                     | <input checked="" type="checkbox"/> (2) oil and gas interests              |
| <input checked="" type="checkbox"/> (1) variable life insurance                                | <input checked="" type="checkbox"/> (3) other (explain on Schedule F)      |
| <input checked="" type="checkbox"/> (2) variable annuities                                     | <input checked="" type="checkbox"/> L. Other (explain on Schedule F)       |
| <input checked="" type="checkbox"/> (3) mutual fund shares                                     |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input type="checkbox"/> Cyclical                                 |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |   |

B. The main sources of information applicant uses include: (check those that apply)

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input checked="" type="checkbox"/> Timing services   |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities   | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)  |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |   |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input checked="" type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input checked="" type="checkbox"/> Short sales  |   |

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

**FORM ADV**  
**Part II - Page 4**

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

SEC File Number:  
801- 67917

Date:  
01.08.09

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... ☒ Yes ☐ No  
(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer  | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input checked="" type="checkbox"/> (3) other investment adviser   | <input checked="" type="checkbox"/> (9) insurance company or agency                |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? . ☐ Yes ☒ No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

SEC File Number:  
801- 67917

Date:  
01.08.09

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Reviews:

Frequency-Quarterly, or in some instances more often. Financial planning/consulting is on an as needed basis.

Levels-Determined by client need and/or Advisor's discretion

Triggers - Advisor's receipt of confirmations, customer statements and/or interested party copies of client statements/performance reports from third party managers or other financial institutions.

Reviewers: Number of Reviewers-Any one of four (4)

Titles/Functions-Kirk Francis, President, CCO-Lisa Martinez, VP-Matthew Moody Bell, CFA

Instructions-Review for accuracy, completeness and suitability.

Number of Accounts-Responsibility for all account review in varying proportions.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Nature-Statements, confirmations and performance reports are furnished from various financial services institutions/firms with which the client transacts business. These firms may include, and are not limited to, brokerages, investment companies, trust companies, other registered investment advisors, banks and credit unions. Advisor may assist client in interpreting and/or compiling statements/reports and transferring relevant information onto the appropriate place on the clients' financial statements as part of the review process (see 11.A. above).

Frequency-Determined by the various financial institutions/firms (described immediately above) generating the reports. Typically, monthly, quarterly, annually or in the instance of confirmation reports, as transactions occur.

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**Part II - Page 6**

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

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801- 67917

Date:  
01.08.09

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  | Yes                                 | No                       |
|--|-------------------------------------|--------------------------|
| (1) securities to be bought or sold? .....               | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? .....                   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? .....                         | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |   |  |
|---|---|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? ..... ☐ Yes ☒ No

**Schedule G of  
Form ADV  
Balance Sheet**

Applicant:  
CROSS FINANCIAL SERVICES CORPORATION

SEC File Number:  
801- 67917

Date:  
01.08.09

(Answers in Response to Form ADV Part II Item 14.)

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.:
<p style="text-align: center;"><b>Instructions</b></p> <p>1. The balance sheet must be:</p> <ul style="list-style-type: none"><li>A. Prepared in accordance with generally accepted accounting principles</li><li>B. Audited by an independent public accountant</li><li>C. Accompanied by a note stating the principles used to prepare it, the basis of included securities, and any other explanations required for clarity.</li></ul> <p>2. Securities included at cost should show their market or fair value parenthetically.</p> <p>3. Qualifications and any accompanying independent accountant's report must conform to Article 2 of Regulation S-X (17 CFR 210.2-01 et. seq.).</p> <p>4. Sole proprietor investment advisers:</p> <ul style="list-style-type: none"><li>A. Must show investment advisory business assets and liabilities separate from other business and personal assets and liabilities</li><li>B. May aggregate other business and personal asset and liabilities unless there is an asset deficiency in the total financial position.</li></ul>	

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

**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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, within 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, sub-advisor fees, and other related costs and expenses which shall be incurred by the client.</p> <p>Cross' 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).



**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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 (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>	

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

**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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	
	<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 to 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 not 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><b>Texas Acknowledgement</b> 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><b>Proxy Voting Policy.</b> 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><b>Part II Item 3.L.</b> <b>Item 3.L.</b> 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><b>Part II Item 4A(5) and 4C(&amp;)</b> <b>Item 4A(5) and 4C(7)</b> 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><b>Par II Item 5</b> <b>Item 5</b> All individuals that render Investment Advisory Services on behalf of Cross must have at least 10 years experience in the financial advisory industry. This requirement can be less if the individual holds a professional designation.</p>	

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

**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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 6	<p><b>Item 6</b></p> <p><b>EDUCATION AND EMPLOYMENT FOR: Kirk Warren Francis, President</b> Date of Birth: 1952</p> <p>EDUCATIONAL BACKGROUND:</p> <table> <tr> <td>Texas A &amp; M University</td> <td>College Station, TX</td> </tr> <tr> <td>Life &amp; Health Insurance License</td> <td>7/1975</td> </tr> <tr> <td>General Securities Representative</td> <td>7/1977</td> </tr> <tr> <td>Registered Options Principal</td> <td>8/1981</td> </tr> <tr> <td>General Securities Sales Supervisor</td> <td>4/1982</td> </tr> <tr> <td>Interest Rate Options</td> <td>12/1982</td> </tr> <tr> <td>National Commodity Futures</td> <td>6/1991</td> </tr> <tr> <td>Certified Financial Planner <sup>TM</sup></td> <td>9/2005</td> </tr> <tr> <td>Accredited Investment Fiduciary<sup>TM</sup></td> <td>3/2007</td> </tr> </table> <p>EMPLOYMENT HISTORY:</p> <p>United Planners Financial Services of America, a Limited Partnership</p> <table> <tr> <td></td> <td>Registered Rep.</td> <td>May 2008-Present</td> </tr> <tr> <td>Cross Financial Services Corporation</td> <td>President</td> <td>March 1993-Present</td> </tr> <tr> <td>Cross Insurance International Group</td> <td>President</td> <td>July 1995-Present</td> </tr> <tr> <td>Cross Insurance International Agency</td> <td>President</td> <td>July 1995-Present</td> </tr> <tr> <td>WFG Investments</td> <td>Registered Rep.</td> <td>March 1993-April 2008</td> </tr> </table> <p><b>EDUCATION AND EMPLOYMENT FOR: Lisa Zuniga Martinez, Vice President</b> Date of Birth: 1962</p> <p>EDUCATIONAL BACKGROUND:</p> <table> <tr> <td>Texas A &amp; M University</td> <td>College Station, TX</td> <td>BBA</td> </tr> <tr> <td>General Securities Representative</td> <td>8/1990</td> <td></td> </tr> <tr> <td>Life &amp; Health Insurance License</td> <td>7/1995</td> <td></td> </tr> <tr> <td>General Securities Principal</td> <td>7/2006</td> <td></td> </tr> </table> <p>EMPLOYMENT HISTORY:</p> <p>United Planners Financial Services of America, a Limited Partnership</p> <table> <tr> <td></td> <td>Registered Rep.</td> <td>June 2008-Present</td> </tr> <tr> <td>Cross Financial Services Corporation</td> <td>Vice President</td> <td>March 1993-Present</td> </tr> <tr> <td>WFG Investments</td> <td>Registered Rep.</td> <td>March 1993-May 2008</td> </tr> </table> <p><b>EDUCATION AND EMPLOYMENT FOR: Matthew Moody Bell, Vice President</b> Date of Birth: 1970</p> <p>EDUCATIONAL BACKGROUND:</p> <table> <tr> <td>Southern Methodist University</td> <td>Dallas, TX</td> <td>BBA Finance/1996</td> </tr> <tr> <td>Certified Financial Planner <sup>TM</sup></td> <td>7/1997</td> <td></td> </tr> </table>		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	National Commodity Futures	6/1991	Certified Financial Planner <sup>TM</sup>	9/2005	Accredited Investment Fiduciary <sup>TM</sup>	3/2007		Registered Rep.	May 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-April 2008	Texas A & M University	College Station, TX	BBA	General Securities Representative	8/1990		Life & Health Insurance License	7/1995		General Securities Principal	7/2006			Registered Rep.	June 2008-Present	Cross Financial Services Corporation	Vice President	March 1993-Present	WFG Investments	Registered Rep.	March 1993-May 2008	Southern Methodist University	Dallas, TX	BBA Finance/1996	Certified Financial Planner <sup>TM</sup>	7/1997	
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**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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.)

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

**Schedule F of  
Form ADV**

Applicant: Cross Financial Services Corporation	SEC File Number: 801-67917	Date: 03-05-2010
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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 7B & 7C	<p>Registered Representative December 1996-December 2009</p> <p>Financial Success Strategies Partner December 1996-Present</p> <p>Mimlic Sales Corporation May 1994-December 1996</p> <p>Minnesota Mutual Life/Planto-Roe &amp; Assoc. Agent May 1994-December 1996</p> <p>GR Phelps &amp; Company, Inc. April 1988-May 1994</p> <p>Connecticut Mutual Life/GF Phelps &amp; Co., Inc. Investment Marketing Director May 1988-May 1994</p> <p><b>EDUCATION AND EMPLOYMENT FOR:</b> David Clay Rouse, CPA, CFP®</p> <p>Date of Birth: 1950</p> <p><b>EDUCATIONAL BACKGROUND:</b></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 &amp; Health Insurance License 8/1994</p> <p>Investment Company Products/ Variable Contracts Representative 5/1995</p> <p>General Securities Representative 11/1998</p> <p><b>EMPLOYMENT HISTORY:</b></p> <p>Cross Financial Services Corporation IAR July 2008-Present</p> <p>Rouse &amp; 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 &amp; Assoc. September 1994-June 1997</p> <p>H.D. Vest Investment Securities, Inc. December 1986-May 1989</p> <p><b>Item 7B</b></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> <p><b>Item 7C</b></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,</p>	

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

**Schedule F of  
Form ADV**Applicant:  
Cross Financial Services  
CorporationSEC File Number:  
801-67917Date:  
03-05-2010

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 8C1	<p>the purchase of certain insurance product. Principals of 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>	
Item 8C3	<p><b>Item 8C1</b> Kirk W. Francis, Lisa Z. Martinez, 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> <p><b>Item 8C3</b> Cross Insurance Group is 100% owned by Kirk W. Francis who is also the President of Cross. If client decides to purchase insurance through Cross Insurance, the associated person shall receive insurance commissions or other additional compensation.</p>	
Item 9B and 9C	<p><b>Item 9B and 9C</b> 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 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><b>Code of Ethics:</b> 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 principles, 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 clients upon written request.</p>	

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

**Schedule F of  
Form ADV**

Applicant:  
Cross Financial Services  
Corporation

SEC File Number:  
801-67917

Date:  
03-05-2010

Continuation Sheet for Form ADV Part II

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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 10	<p><b>Item 10</b></p> <p>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>	
Part II Item 12A 12B	<p><b>Item 12A &amp; B</b></p> <p>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>	
Item 13A	<p><b>Item 13A</b></p> <p>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>	

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

**Schedule H of  
Form ADV  
Page 1**

Applicant:

CROSS FINANCIAL SERVICES CORPORATION

SEC File Number:

801- 67917

Date:

01.08.09

(for sponsors of wrap fee programs)

Name of wrap fee program or programs described in attached brochure:

1. **Applicability of Schedule.** This Schedule must be completed by applicants that are compensated under a wrap fee program for sponsoring, organizing, or administering the program, or for selecting, or providing advice to clients regarding the selection of, other investment advisers in the program ("sponsors"). A wrap fee program is any program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and execution of client transactions.
2. **Use of Schedule.** This Schedule sets forth the information the sponsor must include in the wrap fee brochure it is required to deliver or offer to deliver to clients and prospective clients of its wrap fee programs under Rule 204-3 under the federal Advisers Act and similar rules of jurisdictions. The wrap fee brochure prepared in response to this Schedule must be filed with the Commission and the jurisdictions as part of Form ADV by completing the identifying information on this Schedule and attaching the brochure. Brochures should be prepared separately, not on copies of this Schedule. Any wrap fee brochure filed with the Commission as part of an amendment to Form ADV shall contain in the upper right corner of the cover page the sponsors' registration number (801- ).
3. **General Contents of Brochure.** Unlike Parts I and II of this form, this Schedule is not organized in "check-the-box" format. These instructions, including the requests for information in Item 7 below, should not be repeated in the brochure. Rather, this Schedule describes minimum disclosures that must be made in the brochure to satisfy the sponsor's duty to disclose all material facts about the sponsor and its wrap fee programs. **Nothing in this Schedule relieves the sponsor from any obligation under any provision of the federal Advisers Act or rules thereunder, or other federal or state law to disclose information to its advisory clients or prospective advisory clients not specifically required by this Schedule.**
4. **Multiple Sponsors.** If two or more persons fall within the definition of "sponsor" in Item 1 above for a single wrap fee program, only one such sponsor need complete the Schedule. The sponsors may choose among themselves the sponsor that will complete the Schedule.
5. **Omission of Inapplicable Information.** Any information not specifically required by this Schedule that is included in the brochure should be applicable to clients and prospective clients of the sponsor's wrap fee programs. If the sponsor is required to complete this Schedule with respect to more than one wrap fee program, the sponsor may omit from the brochure furnished to clients and prospective clients of any wrap fee program or programs information required by this Schedule that is not applicable to clients or prospective clients of that wrap fee program or programs. If a sponsor of more than one wrap fee program prepares separate wrap fee brochures for clients of different programs, each brochure must be filed with the Commission and the jurisdictions attached to a separate copy of this Schedule. Each such brochure must state that the sponsor sponsors other wrap fee programs and state how brochures for those programs may be obtained.
6. **Updating.** Sponsors are required to file an amendment to the brochure promptly after any information in the brochure becomes materially inaccurate. Amendments may be made by use of a "sticker", *i.e.*, a supplement affixed to the brochure that indicates what information is being added or updated and states the new or revised information, as long as the resulting brochure is readable. Stickers should be dated and should be incorporated into the text of the brochure when the brochure itself is revised.
7. **Contents of Brochure.** Include in the brochure prepared in response to this Schedule:
  - (a) on the cover page, the sponsor's name, address, telephone number, and the following legend in bold type or some other prominent fashion:

**This brochure provides clients with information about [name of sponsor] and the [name of program or programs] that should be considered before becoming a client of the [name of program or programs]. This information has not been approved or verified by any governmental authority.**
  - (b) a table of contents reflecting the subject headings in the sponsor's brochure.
  - (c) the amount of the wrap fee charged for each program or, if fees vary according to a schedule established by the sponsor, a table setting forth the fee schedule, whether such fees are negotiable, the portion of the total fee (or the range of such amounts) paid to persons providing advice to clients regarding the purchase or sale of specific securities under the program ("portfolio managers"), and the services provided under each program (including the types of portfolio management services);



**Schedule H of  
Form ADV  
Page 2**

Applicant: CROSS FINANCIAL SERVICES CORPORATION	SEC File Number: 801- 67917	Date: 01.08.09
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- (d) a statement that the program may cost the client more or less than purchasing such services separately and a statement of the factors that bear upon the relative cost of the program (*e.g.*, the cost of the services if provided separately and the trading activity in the client's account);
- (e) if applicable, a statement that the person recommending the program to the client receives compensation as a result of the client's participation in the program, that the amount of this compensation may be more than what the person would receive if the client participated in other programs of the sponsor or paid separately for investment advice, brokerage, and other services, and that the person may therefore have a financial incentive to recommend the wrap fee program over other programs or services;
- (f) a description of the nature of any fees that the client may pay in addition to the wrap fee and the circumstances under which these fees may be paid (including, if applicable, mutual fund expenses and mark-ups, mark-downs, or spreads paid to market makers from whom securities were obtained by the wrap fee broker);
- (g) how the program's portfolio managers are selected and reviewed, the basis upon which portfolio managers are recommended or chosen for particular clients, and the circumstances under which the sponsor will replace or recommend the replacement of the portfolio manager;
- (h) (1) if applicable, a statement to the effect that portfolio manager performance information is not reviewed by the sponsor or a third party and/or that performance information is not calculated on a uniform and consistent basis,
- (2) if performance information is reviewed to determine its accuracy, the name of the party who reviews the information and a brief description of the nature of the review,
- (3) a reference to any standards (*i.e.*, industry standards or standards used solely by the sponsor) under which performance information may be calculated;
- (i) a description of the information about the client that is communicated by the sponsor to the client's portfolio manager, and how often or under what circumstances the sponsor provides updated information about the client to the portfolio manager;
- (j) any restrictions on the ability of clients to contact and consult with portfolio managers;
- (k) in narrative text, the information required by Items 7 and 8 of Part II of this form and, as applicable to clients of the wrap fee program, the information required by Items 2, 5, 6, 9A and C, 10, 11, 13 and 14 of Part II;
- (l) if any practice or relationship disclosed in response to Item 7, 8, 9A, 9C and 13 of Part II presents a conflict between the interests of the sponsor and those of its clients, explain the nature of any such conflict of interest; and
- (m) if the sponsor or its divisions or employees covered under the same investment adviser registration as the sponsor act as portfolio managers for a wrap fee program described in the brochure, a brief, general description of the investments and investment strategies utilized by those portfolio managers.

**8. Organization and Cross References.** Except for the cover page requirements in Item 7(a) above, information contained in the brochure need not follow the order of the items listed in Item 7. However, the brochure should not be organized in such a manner that important information called by the form is obscured.

Set forth below the page(s) of the brochure on which the various disclosures required by Item 7 are provided.

<i>Page(s)</i>		<i>Page(s)</i>		<i>Page(s)</i>	
Item	7(a) cover	Item	7(f)	Item	7(j)
	#7(b)		#7(g)		#7(k)
	#7(c)		#7(h)		#7(l)
	#7(d)		#7(i)		#7(m)
	#7(e)				