

KIRK W. FRANCIS, CFP[®] AIF[®]

CROSS FINANCIAL SERVICES CORPORATION

14607 San Pedro, Suite 190
San Antonio, TX 78232

(210) 821-6499

www.crossgroup.com

March 28, 2012

This Brochure Supplement provides information about Kirk W. Francis that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or kwf@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Kirk W. Francis is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Kirk W. Francis is 840623.

KIRK W. FRANCIS, CFP® AIF®

Year of Birth: 1952

Item 2 – Educational Background and Business Experience

EDUCATION

Texas A&M University; College Station, Texas

BUSINESS BACKGROUND

03/1993 to Present: CEO, Owner and Investment Advisor Representative
Cross Financial Services Corporation, San Antonio, TX

04/2008 to Present: Registered Principal United Planners' Financial Services of America,
Scottsdale, AZ

03/1993 to 04/2008: Registered Principal
WFG Investments, Inc., Dallas, TX

11/1987 to 03/1993: Branch Manager and Registered Representative
PaineWebber Inc., Weehawken, NJ

09/1981 to 11/1987: Branch Manager and Registered Representative
Dean Witter Reynolds, New York, NY

01/1979 to 09/1981: Registered Representative
E.F. Hutton & Company, New York, NY

07/1977 to 12/1978: Registered Representative
A.G. Edwards & Sons, St. Louis, MO

09/1974 to 7/1977: Agent
Provident Mutual Life Insurance Company, Wilmington, DE

Industry Examinations and Professional Designations:

Kirk W. Francis has previously taken and passed the following industry examinations: Series 4 (Registered Options Principal), Series 3 (National Commodity Futures), Series 5 (Interest Rate Options), Series 7 (General Securities Representative), Series 8 (General Securities Sales Supervisor), and Series 63 (Uniform Securities Agent State Law). In addition, he holds a Texas Insurance License. He has also obtained the following designations: Certified Financial Planner (CFP®) and Accredited Investment Fiduciary (AIF®). The minimum qualifications required for these designations are provided below to assist you in understanding the value of the designation.

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with a flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of 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.

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 are 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, retirement planning, employee benefits planning, investment planning, income tax planning, insurance planning and risk management, 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 the 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 to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 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
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- 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. CFP® Board of Standards: <http://www.cfp.net/>

The Accredited Investment Fiduciary® (AIF®) designation represents a thorough knowledge of and ability to apply the fiduciary Practices. AIF® designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures. (AIF®) Training is the best way for investment fiduciaries to absorb the Prudent Practices, their legal underpinnings and how to apply them within existing fiduciary policies and procedures. Through the AIF program participants, learn to: articulate the basis for, and benefits of, fiduciary standards of excellence; identify when an individual or organization may be deemed to have fiduciary status; identify the legal standards that require fiduciaries to prudently manage investment decisions; apply the practices that define a prudent investment process for Investment Stewards and Advisors and recognize the Practices for and Investment Managers. A proctored final exam is required as well as an adherence to the ethical standards and continuing education are required to maintain the designation.

<http://www.fi360.com/main/about.jsp>

Item 3 – Disciplinary Information

Kirk W. Francis has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of him or any of the services Cross Financial Services Corporation provides.

Item 4 – Other Business Activities

Kirk W. Francis is involved in the following Other Business Activities

* Mr. Francis is licensed as an independent insurance agent.

* Mr. Francis is also a partner in Cross UP Partners. The purpose of the entity is to own a limited partnership unit of United Planners. Mr. Francis is also licensed as Principal with United

Planners. United Planners is a broker-dealer firm not related or affiliated with Cross Financial Services Corporation.

As disclosed in Cross Financial Services Corporation Form ADV Part 2A (see Item 5E), Mr. Francis may receive commissions from insurance or other securities products sold to Clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary Mr. Francis must act primarily for the benefit of his investment advisory Clients. As such, he will only transact insurance or securities related business with Clients when fully disclosed, suitable, and appropriate. Further, he must determine in good faith that any commissions paid to him are appropriate. Mr. Francis informs Clients that they are under no obligation to use him or any individual associated with Cross Financial Services Corporation for insurance or securities products or services. Clients may use any insurance or brokerage firm or agent they choose.

* Mr. Francis is also the mayor of Hill Country Village. This is a non-investment related activity. Mr. Francis commits approximately 4-6 hours per week to this.

* Mr. Francis is the President and 100 percent owner of Cross Insurance Group.

Item 5 – Additional Compensation

Kirk W. Francis does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation.

Item 6 – Supervision

Mr. Francis is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.

DAN CLARK

CROSS FINANCIAL SERVICES CORPORATION

14607 San Pedro, Suite 190
San Antonio, TX 78232

(210) 821-6499
www.crossgroup.com

March 28, 2012

This Brochure Supplement provides information about Dan Clark that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or kwf@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Dan Clark is available on the SEC's website www.adviserinfo.sec.gov. The searchable CRD number for Byron D. Clark is 2874549.

DAN CLARK

Year of Birth: 1972

Item 2 – Educational Background and Business Experience

EDUCATION

University of Texas at San Antonio; San Antonio, TX (BBA Management - 1995)

BUSINESS BACKGROUND

09/2010 to Present: Investment Advisor Representative
Cross Financial Services Corporation, San Antonio, TX

01//2012 to Present: Registered Representative
United Planners' Financial Services of America, Scottsdale, AZ

12/2007 to 09/2010: Neuro Specialist
Integra NeuroSciences, Inc., Plainsboro, NJ

03/2005 to 12/2007: Sales Representative
Vital Signs Inc., Totowa, NJ

05/2000 to 03/2005: Sales Representative
Vistakon Inc., Jacksonville, FL

04/1997 to 05/2000: Registered Representative
The Wilson Williams Financial Group, Dallas, TX

01/1996 to 05/2000: Operations Specialist
Cross Financial Services Corporation, San Antonio, TX

Industry Examinations and Professional Designations:

Dan Clark has previously taken and passed the following industry examinations: Series 7 (General Securities Representative), and Series 66 (Uniform Combined State Law). He has also obtained the following designations: Registered Paraplanner (RP®). The minimum qualifications required for these designations are provided below to assist you in understanding the value of the designation.

REGISTERED PARAPLANNERSM RP[®] marks are awarded to those individuals who have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

- Continuing Education – Complete 16 hours of continuing education hours every two years, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

Dan Clark has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of him or any of the services Cross Financial Services Corporation provides.

Item 4 – Other Business Activities

Dan Clark is involved in the following Other Business Activities

* Dan Clark is also licensed as a Registered Representative with United Planners. United Planners is a broker-dealer firm not related or affiliated with Cross Financial Services Corporation.

As disclosed in Cross Financial Services Corporation Form ADV Part 2A (see Item 5E), Mr. Clark may receive commissions from securities products sold to clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary Mr. Clark must act primarily for the benefit of his investment advisory clients. As such, he will only transact securities related business with clients when fully disclosed, suitable, and appropriate. Further, he must determine in good faith that any commissions

paid to him are appropriate. Mr. Clark informs clients that they are under no obligation to use him or any individual associated with Cross Financial Services Corporation for securities products or services. Clients may use any brokerage firm or agent they choose.

* Mr. Clark is also on the Board of Directors of Hydro Angels Over Texas. This is a non-investment related activity. Mr. Clark commits approximately 4-6 hours per month to this.

Item 5 – Additional Compensation

Dan Clark does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation.

Item 6 – Supervision

Mr. Clark is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.

KIMBERLY ANN NOURIE, CFP[®], CPA

CROSS FINANCIAL SERVICES CORPORATION

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This Brochure Supplement provides information about Kimberly Ann Nourie that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or kwf@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Kimberly Ann Nourie is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Kimberly Ann Nourie is 3233900.

KIMBERLY ANN NOURIE, CFP[®], CPA
Year of Birth: 1962

Item 2 – Educational Background and Business Experience

EDUCATION

Baylor University: Waco, TX,
BBA, Accounting
August 1980 – August 1983

BUSINESS BACKGROUND

07/2008 to Present: Investment Advisor Representative
Senior Vice-President
Cross Financial Services Corp., San Antonio, TX

05/1999 to Present: Registered Representative
United Planners' Financial Services of America, Scottsdale, AZ

05/1999 to 7/2008: Investment Advisor Representative
United Planners Financial Services of America
Scottsdale, AZ

01/2009 to Present: Partner
Cross UP Partners, San Antonio, TX
Entity owns LP unit in United Planners' Financial Services of America

05/1995-04/1999: CB Richard Ellis (formerly CB Commercial)
Vice President and Director of Financial Reporting, Torrance, CA
Director of Operations for CB Richard Ellis Realty Advisors, Los Angeles, CA
Regional Administrative Manager for CB Richard Ellis' Chicago region, Chicago, IL

12/1986 – 04/1995 American Airlines, DFW, TX
Sr. Analyst – Corporate Accounting and Reporting
Sr. Analyst – Health Benefits Analysis
Passenger Services Manager – O'Hare Airport
Internal Auditor

Industry Examinations and Professional Designations:

Kimberly Ann Nourie has previously taken and passed the following industry examinations: Series 7 (General Securities Representative), Series 24 (General Securities Principal), and Series 63 (Uniform Securities Agent State Law). In addition, she holds a Texas Insurance License. She has also obtained the following designations: Certified Financial Planner (CFP®) and Certified Public Accountant (CPA). The minimum qualifications required for these designations are provided below to assist you in understanding the value of the designation.

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with a flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of 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.

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 are 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, retirement planning, employee benefits planning, investment planning, income tax planning, insurance planning and risk management, 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 the 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 to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification. CFP® Board of Standards: <http://www.cfp.net/>

CERTIFIED PUBLIC ACCOUNTANT (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. It is recognized in the United States and a number of 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. The mission of the Texas State Board of Public Accountancy is **to protect the public by ensuring that persons issued certificates as certified public accountants possess the necessary education, skills, and capabilities and that they perform competently in the profession of public accountancy.**

To attain the title of CPA in Texas, an individual must satisfactorily fulfill the following requirements:

- . Eligibility for the exam: The following requirements must be met to become eligible to apply for the CPA Exam:
 - . Be of good moral character.
 - . Hold a baccalaureate or higher degree from a United States college or university, or an equivalent degree from an institution of higher education in another country.
 - . Complete 150 semester hours or quarter-hour equivalents of college credit.
 - . Complete 30 semester hours or quarter-hour equivalents of upper level accounting courses.
 - . Complete 24 semester hours or quarter-hour equivalents of upper level related business courses.
 - . Complete a 3-semester-hour ethics course that had prior Board approval.
- . Experience – One year of experience is required and shall consist of full- or part-time employment that extends over a period of not less than one year and not more than three years and includes not fewer than 2000 hours of performance of services described in Board Rule 511.122. Work experience must be reported in years and months.
- . Ethics – Every licensee must complete a 4-hour ethics course approved by the Board pursuant to Board Rule 523.131. In addition, licensees must complete this 4-hour ethics course on a 2-year cycle (i.e., every other year).
- . Continuing Education – Complete 120 hours of continuing education hours every three years, with an annual minimum of 20 hours.

The Public Accountancy Act ("Act"), Chapter 901 of the Occupations Code, authorizes the Texas State Board of Public Accountancy ("Board") to investigate and prosecute allegations of professional misconduct against Certified Public Accountants ("CPAs") from any source, including the public and other CPAs.

Item 3 – Disciplinary Information

Kimberly A. Nourie has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of her or any of the services Cross Financial Services Corporation provides.

Item 4 – Other Business Activities

Kimberly A. Nourie is involved in the following Other Business Activities

* Ms. Nourie is licensed as an independent insurance agent.

As disclosed in Cross Financial Services Corporation Form ADV Part 2A (see Item 5E), Ms. Nourie may receive commissions from insurance or other securities products sold to Clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary Ms. Nourie must act primarily for the benefit of her investment advisory Clients. As such, she will only transact insurance or securities related business with Clients when fully disclosed, suitable, and appropriate. Further, she must determine in good faith that any commissions paid to her are appropriate. Ms. Nourie informs Clients that they are under no obligation to use her or any individual associated with Cross Financial Services Corporation for insurance or securities products or services. Clients may use any insurance or brokerage firm or agent they choose.

* Ms. Nourie is also a partner in Cross UP Partners and Financial Success Strategies. The purpose of the former entity is to own a limited partnership unit of United Planners. The latter entity pertains to consulting work with Charles R. Nourie and relates to revenue and expense sharing associated with fees earned through advisory services offered through Cross Financial Services.

Item 5 – Additional Compensation

Kimberly Ann Nourie does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation.

Item 6 – Supervision

Ms. Nourie is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.

MATTHEW M. BELL, CFA, CFP[®]

CROSS FINANCIAL SERVICES CORPORATION

14607 San Pedro, Suite 190
San Antonio, TX 78232

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March 28, 2012

This Brochure Supplement provides information about Matthew M. Bell that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or mbell@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Matthew M. Bell is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Matthew M. Bell is 2476533.

MATTHEW M. BELL, CFA, CFP®

Year of Birth: 1970

Item 2 – Educational Background and Business Experience

EDUCATION

Southern Methodist University; Dallas, Texas (1989-1993; BBA Finance)

BUSINESS BACKGROUND

08/2006 to Present: Vice President and Investment Advisor Representative
Cross Financial Services Corporation, San Antonio, TX

09/2001 to 07/2003: Registered Representative
Presidio Financial Services, Inc., San Antonio, TX

04/2001 to 06/2003: Managing Director
The Trust Company, NA, San Antonio, TX

01/1998 to 12/2006: President, Owner and Investment Advisor Representative
Southwest Investment Management, LLC, Dallas, TX

04/1994 to 12/1994: Registered Representative
Cullum & Sandow Securities, Inc., Dallas, TX

05/1993 to 11/1997: Senior Associate / Associate, Investment Advisor Representative
Howland Advisory Corporation, Dallas, TX

Industry Examinations and Professional Designations:

Matthew M. Bell has previously taken and passed the following industry examinations: Series 2 (Non-Member General Securities), Series 6 (Investment Company Products / Variable Contracts Representative), Series 7 (General Securities Representative), Series 63 (Uniform Securities Agent State Law), and Series 65 (Uniform Combined State Law). In addition, he holds a Texas Insurance License. He attained and maintains the following designations: Certified Financial Planner (CFP®) in 1997 and Chartered Financial Analyst (CFA) in 2003. The minimum qualifications required for these designations are provided below to assist you in understanding the value of the designation.

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with a flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of 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.

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 are 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, retirement planning, employee benefits planning, investment planning, income tax planning, insurance planning and risk management, 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 the 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 to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. CFP® Board of Standards: <http://www.cfp.net/>

CFA Institute Financial Adviser Statement for SEC Form ADV

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own

- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 – Disciplinary Information

Matthew M. Bell has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of him or any of the services Cross Financial Services Corporation provides.

Item 4 – Other Business Activities

Matthew M. Bell is not engaged in any investment-related business outside of Cross Financial Services Corporation, nor does he have any applications pending to register with a broker-dealer or other investment firm. Mr. Bell does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mr. Bell serves on the Advisory Board of the F-Squared Investments Allocator strategy, but the position requires very little of his time and provides no compensation of any kind. Mr. Bell does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

As disclosed in Cross Financial Services Corporation Form ADV Part 2A (see Item 5E), Mr. Bell may receive commissions from insurance products sold to Clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary Mr. Bell must act primarily for the benefit of his investment advisory Clients. As such, he will only transact insurance-related business with Clients when fully disclosed, suitable, and appropriate. Further, he must determine in good faith that any commissions paid to him are appropriate. Mr. Bell informs Clients that they are under no obligation to use him or any individual associated with Cross Financial Services Corporation for insurance or securities products or services. Clients may use any insurance or brokerage firm or agent they choose.

Item 5 – Additional Compensation

Mr. Bell does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation.

Item 6 – Supervision

Mr. Bell is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.

CHARLES RAY NOURIE, CLU, LUTCF

CROSS FINANCIAL SERVICES CORPORATION

14607 San Pedro, Suite 190
San Antonio, TX 78232

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March 28, 2012

This Brochure Supplement provides information about **Charles Ray Nourie** that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or kwf@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about **Charles Ray Nourie** is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for **Charles Ray Nourie** is **15349582**.

CHARLES RAY NOURIE, CLU, LUTCF

Year of Birth: 1938

Item 2 – Educational Background and Business Experience

EDUCATION

St. Mary's University; San Antonio, Texas
BBA Accounting/1960

Texas A&M University; College Station, Texas
September 1956 – May 1958

BUSINESS BACKGROUND

- 07/2008 To Present: Investment Advisor Representative
Senior Vice-President
Cross Financial Services Corp., San Antonio, TX
- 12/1996 to 7/2009: Investment Advisor Representative
United Planners Financial Services of America
Scottsdale, AZ.
- 12/1996 to 12/2009: Registered Principal and Partner
United Planners Financial Services of America
Scottsdale, AZ.
- 05/1994 to 12/1996: Registered Representative and Investment Marketing Director
MIMLIC Sales Corp.
- 04/1988 to 05/1994 Registered Representative and Investment Marketing Director
Connecticut Mutual Life/G.R.Phelps & Co., Inc.

Industry Examinations and Professional Designations:

Charles Ray Nourie has previously taken and passed the following industry examinations: Series 7 (General Securities Representative), Series 24 (General Securities Principal), Currency Futures Examination, and Series 63 (Uniform Securities Agent State Law). In addition, he holds a Texas Insurance License. He has also obtained the following designations: Chartered Life Underwriter (C.L.U.) and Life Underwriter Training Council Fellow (LUTCF). The minimum qualifications required for these designations are provided as follows:

Chartered Life Underwriter (CLU)

A CLU is a professional advisor in all of the areas of business and family financial security that are encompassed by life insurance in the United States. The American College is the accredited institution that awards this designation, as well as the ChFC. To become a CLU, an individual must successfully complete a comprehensive course of study and demonstrate competence by passing a series of eight, college-level examinations in several subject areas including: life insurance,

pensions, taxation, finance, economics and business, and estate planning. Rigid ethical and experience requirements also must be met.

LUTC Fellow (LUTCF)

Successful insurance and financial services careers are deeply rooted in product knowledge and effective sales skills. The LUTCF curriculum combines product-focused education with hands-on sales training to help newer advisors thrive in a competitive industry. Courses are taught by trained moderators in a classroom setting and focus on role-playing exercises, sales planning activities and action projects. Students benefit from other's input and the opportunity for networking. They are able to apply their knowledge, see an immediate improvement in their practice and increase sales immediately. To earn the LUTCF designation, one must successfully complete 300 designation credits (or 5 courses) and one Ethics course - and be a NAIFA member in good standing during conferment year. Courses in the LUTCF Program are either in an 8 week or 12 week format.

Item 3 – Disciplinary Information

Charles Ray Nourie has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of him or any of the services Cross Financial Services Corporation provides.

Item 4 – Other Business Activities

Charles Ray Nourie is involved in the following Other Business Activities

As disclosed in Cross Financial Services Corporation form ADV Part 2A (see Item 5E), Mr. Nourie may receive commissions from insurance or other securities products sold to Clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary Mr. Nourie must act primarily for the benefit of his investment advisory Clients. As such, he will only transact insurance or securities related to business with Clients when fully disclosed, suitable, and appropriate. Further, he must determine in good faith that any commissions paid to him are appropriate. Mr. Nourie informs Clients that they are under no obligation to use him or any individual associated with Cross Financial

Services Corporation for insurance or securities products or services. Clients may use any insurance or brokerage firm or agent they choose.

* Mr. Nourie is also a partner in Cross UP Partners and Financial Success Strategies. The purpose of the former entity is to own a limited partnership unit of United Planners. The latter entity pertains to consulting work with Kimberlry A. Nourie and relates to revenue and expense sharing associated with fees earned through advisory services offered through Cross Financial Services.

Item 5 – Additional Compensation

Charles Nourie does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation.

Item 6 – Supervision

Mr. Nourie is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.

JESSE ALLEN

CROSS FINANCIAL SERVICES CORPORATION

14607 San Pedro, Suite 190
San Antonio, TX 78232

(210) 821-6499
www.crossgroup.com

March 28, 2012

This Brochure Supplement provides information about **Jesse Allen** that supplements the Cross Financial Services Corporation Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Kirk Francis at (210) 821-6499 or kwf@crossgroup.com if you did not receive copy of Cross Financial Services Corporation's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about **Jesse Allen** is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for **Jesse Allen** is **4051801**.

JESSE ALLEN

Year of Birth - 1977

Item 2 - Educational Background and Business Experience

EDUCATION

Duke University; Durham NS
BA Sociology
Markets and Management Certificate - 1999

BUSINESS BACKGROUND

01/2012 To Present: Investment Advisor Representative
Cross Financial Services Corp., San Antonio, TX

01/2012 to Present: Investment Advisor Representative
United Planners Financial Services of America
Scottsdale, AZ.

10/2006 to Present: President
SI Ventures LLC

10/2010 to 12/2011: Sales Vice President

Highland Capital Brokerage; Southwest Region, Phoenix, AZ

11/2008 to 10/2010 Associate General Agent
Capitas Financial, Boene, TX
Registered through The Leaders Group

10/2005 to 10/2008 President
Synergy Insurance Brokerage LLP, San Antonio,
TX. Registered through ING Financial Partners VLBD

05/2004 to 10/2005 Regional Vice President
Houston Advantage Insurance Brokerage, Houston, TX,
Registered through Jefferson Pilot Securities

07/2003 to 05/2004 Regional Vice President
Coventry First, Fort Washing, PA,

07/2002 to 08/2003 Guaranteed Products Wholesaler
Jackson National Life, Denver, CO

02/2002 to 06/2002 Investment Advisor Representative
Waddell and Reed, Raleigh, NC

11/2001 to 01/2002 College Planner
The Milestone Group, Bethesda, MD

12/1999 to 10/2001 Financial Advisor
Solomon Smith Barney, Durham, NC

Industry Examinations and Professional Designations

Jesse Allen has taken and passed the following industry examinations: Series 7 (General Securities Representative), Series 63 (Uniform Securities Agent State Law), Series 65 (Uniform Combined State Law). In addition, he holds a Texas State Life/Health Insurance License.

Item 3 - Disciplinary Information

Jesse Allen has not been subject to any legal or disciplinary proceedings which could be considered material (or otherwise) to a client's evaluation of him or any of the services Cross Financial Services provides.

Item 4 - Other Business Activities

* Mr. Allen is also licensed as a Registered Representative with United Planners. United Planners is a broker-dealer firm not related or affiliated with Cross Financial Services Corporation.

* Mr. Allen is also a licensed life/health insurance agent

* Mr. Allen is a 100% owner of SI Ventures LLC

As Disclosed in Cross Financial Services Corporation Form ADV Part 2A (see Item 5E), Mr. Allen may receive commissions from securities and insurance products sold to clients. Clients are advised that these commissions are separate and distinct from the fees paid to Cross Financial Services Corporation for advisory services. As a fiduciary, Mr. Allen must act primarily for the benefit of his investment advisory clients. As such, he will only transact securities related business with clients when fully disclosed, suitable, and appropriate. Further, he must determine in good faith that any commissions paid to him are appropriate. Mr. Allen informs his clients that they are under no obligation to use him or any individual associated with Cross Financial Services Corporation for securities products or services.

Item 5 - Additional Compensation

Jesse Allen does not receive additional compensation from any third parties for providing advisory services to Cross Financial Services Corporation

Item 6 - Supervision

Mr. Allen is part of the Investment Policy Committee (IPC). The IPC works as a team to set the investment protocol for clients.