

FORM ADV**Uniform Application for Investment Adviser Registration****Part II**

Name of Investment Adviser: Certified Financial Strategies Corporation					
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
5485 Beltline Rd., Ste. 100	Dallas,	Texas	75254	972	702-8121

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.)

Applicant

Certified Financial Strategies Corporation

SEC File Number:

801-65818

Date:

2/16/09

Definitions for Part II

Related person — Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services — Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

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	88 %
<input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services	5 %
<input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above	5 %
<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	2 %
<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	

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☒ D. Pension and Profit Sharing Plans

☐ G. Other (describe on Schedule F)

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

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input 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 checked="" 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
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |

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

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(3) ☒ Trading (securities sold within 30 days)(7) ☐ Other (explain on Schedule F)(4) ☒ Short sales**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
- formal education after high school
- year of birth
- 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 type="checkbox"/> (1) broker-dealer | <input checked="" type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input 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.)

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

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

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

9. Participation or Interest in client Transactions. (check those that apply)

Applicant or a related person:

- ☐ 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.)

- 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
[x] []

(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.

Roger S. Asel, President and CCO, normally reviews client financial model 3-4 times per year. Review usually includes Financial statements, asset allocation, risk management, retirement planning, and tax and estate planning. Reviews will also be conducted upon client request or upon significant change in economic trends or cycles or change in client's financial circumstance.

Roger S. Asel, President / CCO performs all reviews on approximately 50 client accounts.

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

Clients receive at least quarterly (or more frequently at client's request, or if there are significant changes in economic trends or cycles or change in client's financial circumstances) statements detailing at a minimum: (1) the market value of the account, (2) the present positions held, (3) the returns for the quarter, and (4) the management fees due.

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12. Investment or Brokerage Discretion.

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

(1) securities to be bought or sold?

Yes No

☐ ☒

(2) amount of the securities to be bought or sold?

Yes No

☐ ☒

(3) broker or dealer to be used?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

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 products 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 No

☐ ☒

B. directly or indirectly compensates any person for client referrals"

Yes No

☐ ☒

(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; or

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

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- 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
<input type="checkbox"/>	<input checked="" type="checkbox"/>

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

Schedule A of Form ADV FOR CORPORATIONS	Applicant:	SEC File Number:	Date:	Official Use
	Certified Financial Strategies Corp.	801-65818	2/16/09	

(Answers for Form ADV Part 1 Item 8.)

- | | | | |
|----|---|-------------------------------------|---|
| 1. | This Schedule requests information on the owners and executive officers of the applicant. | | |
| 2. | Please complete for: | | |
| | (a) each Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, director, and individuals with similar status or functions, and
(b) every person who is directly, or indirectly through intermediaries, the beneficial owner of 5% or more of any class of equity security of the applicant. | | |
| 3. | If a person covered by 2(b) above owns applicant indirectly through intermediaries, list all intermediaries and below them, if they are not subject to Sections 12 or 15(d) of the Securities Exchange Act of 1934 but are: | | |
| | (a) corporations, give their shareholders who own 5% or more of a class of equity security, or
(b) partnerships, give their general partners or any limited and special partners who have contributed 5% or more of the partnership's capital. | | |
| 4. | If the intermediary's shareholders or partners listed under 3 above are not individuals, continue up the chain of ownership listing their 5% shareholders, general partners, and 5% limited or special partners until individuals are listed. | | |
| 5. | Ownership codes are: | NA - 0 up to 5%
A - 5% up to 10% | B - 10% up to 25%
C - 25% up to 50% |
| | | | D - 50% up to 75%
E - 75% up to 100% |
| 6. | Asterisk (*) names reporting a change in title, status, stock ownership or partnership interest or control. Double asterisk (**) names new on this filing. | | |
| 7. | Check "Control Person" column if person has "control" as defined in the instructions to this Form. | | |

[illegible]

List below names reported on the most recent previous filing under this item that are being DELETED:

FULL NAME			Ending Date		CRD No., or, if none Social Security Number
Last	First	Middle	Month	Year	

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

**Schedule D of
Form ADV
Page 1**

Applicant
Certified Financial Strategies Corp.

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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for an individual who is: (Check all boxes that apply)

- ☒ A. the applicant, named in Part I Item 1A
- ☒ B. a control person, named in Part I Item 10A
- ☐ C. an owner of at least 10% of a class of applicant's equity securities
- ☐ D. an officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- ☐ E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- ☐ F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- ☒ G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID
IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	Puerto Rico

Other:

(Specify)

- ☐ H. involved in any yes answer to the disciplinary question, Part I Item 11.

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

**Schedule D of
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Page 2**

Applicant Certified Financial Strategies Corp.	SEC File Number: 801-65818	Date: 2/16/09
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(Answers for Form ADV Part 1 Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) Certified Financial Strategies Corporation				IRS Empl. Ident. No.:		
2. Individual's full name for whom this Schedule is being completed: Roger Steven Asel		Social Security Number: 456-80-2554	CRD No., if any: 114361	IRS Empl. Ident. No.:		
3. (a) Residence of individual: 7711 Meadow Park #226		(Number and Street) Dallas	(City) Texas	(State) 75230	(Zip Code)	
(b) Birth Date: 8/16/48	(c) City: Dallas	(d) State or Province: Texas	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names.						
None		(Last)	(First)	(Middle)		
5. EDUCATION. Start with last high school attended. If no degree received state "none."						
School: (Name, City, and State)		Years Attended	Year Graduated	For College and above Degree Major		
Hillcrest High School		63-66	1966	N/A		
Southern Methodist University		66-71	1971	BBA Accounting		
College for Financial Planning		86-90	1990	CFP		
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first.						
Name of Firm and Address		Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date
Certified Financial Strategies Corporation		Financial Planning	President/CCO owner	2	1990	
5485 Beltline Rd., Ste. Suite 100		Investment				
Dallas, TX 75254		Advisory Services				
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdiction, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details.						
Certified Public Accountant, October 1976, Texas 17302						
Personal Financial Specialist, AICPA, January 1996						
Certified Financial Planner, May 1990						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action:						
<ul style="list-style-type: none"> • the adviser and individuals named, • the title and date of the action, • the court or body taking the action, and • a description of the action 						

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant
Certified Financial Strategies Corp.

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

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Certified Financial Strategies Corporation		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
1. D	<p>Certified Financial Strategies ("CFS"), a Texas Corporation, provides a continuous mutual fund and equity allocation service to individuals, individual retirement accounts, pension plans, profit sharing plans, trusts, charitable organizations, corporations and other individuals and business entities. In this capacity, CFS considers each client's stated investment objectives, individual needs, policies and restrictions. In the case of multiple participant entities, such as large employer pension and profit sharing plans, CFS does not consider facts unique to each individual participant, but instead acts consistent with each plan's overall stated investment objectives, policies or restrictions.</p> <p>CFS offers different investment options with differing risk levels and return prospects. The service, depending on the investment option chosen and other investment limitations imposed by the client, utilizes equity, fixed income, money market and other appropriate cash instruments. The allocation chosen may also include international equities and international fixed income investments.</p> <p>CFS provides managed clients with monthly, as well as quarterly statements, the quarterly statements detailing the market value of their account, the returns for the quarter and the management fees due for the quarter. Additionally, on a quarterly basis, managed clients receive a personal letter from CFS. This letter gives clients an overview of the economic and investment market conditions and the outlook.</p> <p>Payment of management fees to CFS are made by the client or the custodian of the client's accounts when all three of the following criteria are met:</p> <ol style="list-style-type: none">1) The client has provided written authorization permitting the fees to be paid directly from their account,2) CFS sends the client and the account custodian simultaneous invoices showing the fee amounts due, values on which the fees are calculated and the method of calculation, and3) The account custodian sends at least a quarterly statement to the client showing the advisory fees paid directly to CFS, as well as any other disbursements for the account. <p>The client may elect to pay the management fee directly, i.e., by way of check or otherwise.</p> <p>At the discretion of CFS, the values of related accounts may be grouped together for purposes of reducing the overall management fee being charged to the related accounts. All such fees will be invoiced to the client and subsequently deducted from the client's account for payment to CFS, unless otherwise agreed. Collected but unearned management fees are refundable to the client on a pro rata basis if the CFS Investment Advisory Agreement is terminated by any party to the agreement. No billing adjustment shall be made for interim market fluctuations; however, CFS shall adjust the billing with regard to material interim additions or withdrawals from the account. The client agrees to pay the initial and any renewal billings immediately upon receipt. The management fee quarterly rate is as follows:</p> <p>For assets under management, clients will pay an annual fee of between 1% and 2%, depending on account size as follows: 2% between \$100,000 and \$250,000; 1.5% between \$250,001 and \$500,000; 1.25% between \$500,001 and \$750,000; and 1% for accounts above \$750,000. The accounts are held by the custodian. The custodian may charge a transaction fee for any trade done in the client's account. CFS receives no compensation from the custodian.</p>	

**Schedule F of
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Continuation Sheet for Form ADV Part II

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Fees may be negotiable, but no client will pay more than the fees stated above. Some clients may be charged a flat fee for investment monitoring services.

Fees are charged at inception on a pro rata basis to reflect the number of days remaining in the calendar quarter and quarterly in advance thereafter based on the account valuation as of the close of business on the last day of the preceding calendar quarter.

Investment advice is offered to clients on an hourly charge basis. Hourly fees are \$ 200.00 per hour.

The client has a right to rescind the Investment Advisory Agreement for a complete refund of management fees within five (5) business days of signing the CFS Investment Advisory Agreement. Subsequent to the initial five business day period, the client may terminate this agreement, at any time and for any reason, by giving written notice. Upon termination, the client may request that CFS redeem all securities and send all cash proceeds to the client, transfer securities and/or cash to a newly appointed custodian or manager or retain the current custodian or mutual fund(s) and request that CFS no longer manage the account. In the event of termination the client shall be entitled to a pro rata refund of any prepaid advisory fees, calculated from the effective date of termination. CFS will give (30) days written notice to an advisory client when CFS terminates the advisory relationship.

CFS receives no commissions, rebates, awards, finder's fees, bonuses or any form of compensation from others as a result of a client's implementation of recommendations.

CFS maintains a firm Written Compliance Procedures Manual, including a firm Code of Ethics which is maintained at its offices and is made available to all clients and perspective clients to review upon request. The Code of Ethics includes governance of all employees of CFS in their trading activities, business practices, retention of materials and adherence to the firm's privacy policy.

4. A, B

Mutual fund prices, general market indices and statistical data are received daily through Internet connections from various electronic financial data providers. This data is then utilized by CFS to determine investment strategies.

Please note: There is no assurance that CFS will be able to achieve its objectives and past performance does not guarantee future performance.

5.

CFS screens potential employees with regard to character, business background and education as relevant to the particular employment position sought. Ongoing education in the employee's field of expertise is encouraged and in some cases financially supported by CFS.

Advisors must have completed a minimum of two (2) years experience in investment management. Advisors must have obtained either CFP or CFA certification or be subject to supervision until these requirements are obtained

6.

Roger S. Asel, CFP, CPA/PFS
Born 1948
Education:
Southern Methodist University, BBA – 1971
Certified Public Accountant, Personal Financial Specialist-AICPA
College for Financial Planning, CFP – 1990 (See Schedule D)
Roger S. Asel has provided investment advice since January, 1991.

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	<p>Sean Michael Monohan ,CFP Born 1968 Education: Kennesaw State College, B.S. – 1990 College of Financial Planning – 2006 Accredited Wealth Management Advisor Chartered Retirement Specialist Financial Controller – Campbell Soup Company, 2000-2006 Financial Advisor – American National & SM&R, 2006</p>
7. A	<p>The primary business of CFS is that of providing financial planning and investment advisory services. CFS may provide business and individual financial consulting services to clients.</p>
8. C .7	<p>Roger Asel practices some incidental public accounting and tax preparation, as a sole proprietor: Roger S. Asel, CPA. Sean Monohan operates a general tax practice, as an Enrolled Agent, under Chartered Financial Strategies, LLC.</p>
9. E	<p>CFS or its employees may buy or sell securities recommended to advisory service clients in his account or accounts he may control. Records of such transactions are available for client review. All employee transactions will be approved by the Compliance Officer (CO) prior to implementation. Code of Ethics (See Item 1. D)</p>
10.	<p>CFS generally offers its continuous mutual fund and securities asset allocation service to individuals, individual retirement accounts, pension plans, profit sharing plans, trusts, charitable organizations, corporations and other business entities. CFS's required minimum account size is \$100,000. This minimum may be waived at the discretion of CFS in some cases.</p>
12. A. 1 and 2	<p>CFS is granted authority to implement transactions by clients. The stated policy of CFS is to not exercise discretionary authority, and to seek client's approval for all transactions. CFS, as a matter of policy, does not provide to clients or do any proxy voting for clients. Therefore, advisory clients must do proxy voting for themselves</p>
12. B.	<p>CFS recommends TD Ameritrade Institutional Services, Inc. as custodian and broker. TD Ameritrade Institutional offers services to independent advisors and their clients which include custody of securities, trade execution, clearance, and settlement of transactions. All investment advisors that participate in the Institutional Program are eligible to receive certain economic benefits from TD Ameritrade. These benefits include various technological tools, items, and products that assist investment advisors in managing and servicing their clients' accounts. In addition, TD Ameritrade may provide investment advisors with discounts on products such as compliance, marketing, technology, and practice management products or services provided by third party vendors. The receipt of benefits does not depend on the amount of brokerage transactions it directs to TD Ameritrade.</p> <p>Criteria for broker/dealer selection includes willingness to provide responsive customer service, reasonable charges and transaction fees, availability of investment products and services, research, financial security, best execution and other factors.</p> <p>CFS does not bunch trade transactions and split fees among clients.</p>
13. B.	<p>Referral fees are provided to internet referral services such as WiserAdvisor ..</p> <p>CFS provides all potential clients with a copy of the firm's privacy notice at the initial meeting. It also provides one annually to all clients.</p>