

Part 2A of Form ADV: *Firm Brochure*

ShankerValleau Wealth Advisors, Inc.

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12/31/12

This brochure provides information about the qualifications and business practices of ShankerValleau Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 847-475-2900 or jvalleau@shankervalleau.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about ShankerValleau Wealth Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 117527.

Item 2 Material Changes

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 12/31/12, is our disclosure document prepared according to the SEC's requirements and rules.

This Brochure will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

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Item 4 Advisory Business

ShankerValleau Wealth Advisors, Inc. is a SEC-registered investment adviser with its principal place of business located in Evanston, Illinois. ShankerValleau Wealth Advisors, Inc. began conducting business in January 1993.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- John D. Valleau, Jr., Principal
- Lawrence H. Shanker, Principal

ShankerValleau Wealth Advisors, Inc. offers the following advisory services to our clients:

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment goals and create and manage a portfolio based on those goals. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated goals as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain types of asset classes.

Our investment recommendations will primarily include advice regarding mutual fund shares and may also include advice regarding:

- Exchange-listed securities
- Securities traded over-the-counter
- Foreign issuers
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Variable annuities
- United States governmental securities

Because some types of investments involve certain additional degrees of risk, they will only be implemented when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

FINANCIAL PLANNING

We provide financial planning services to our advisory clients. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. This service is included in the advisory fee paid by clients and there are no additional fees associated with this service.

In general, the financial plan can address any or all of the following areas:

- **PERSONAL:** We review family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** We analyze the client's income tax and spending and planning for past, current and future years.
- **INVESTMENTS:** We analyze investment alternatives and their effect on the client's portfolio.
- **INSURANCE:** We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **RETIREMENT:** We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- **DEATH & DISABILITY:** We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- **ESTATE:** We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans and nursing homes.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client and prepare a written report. We work with the client to implement our recommendations and we suggest

the client work closely with his/her attorney, accountant and insurance agent. Implementation of financial recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.

AMOUNT OF MANAGED ASSETS

As of 12/31/2012, we were actively managing over \$100 million of clients' assets on a discretionary basis.

Item 5 Fees and Compensation

INVESTMENT SUPERVISORY SERVICES INDIVIDUAL PORTFOLIO MANAGEMENT FEES

The annualized fee for Investment Supervisory Services will be charged as a percentage of assets under management, according to the following schedule:

<u>Assets Under Management</u>		<u>Annual Fee</u>
First	\$ 1,000,000	1.25%
Next	3,000,000	.75%
Next	6,000,000	.50%
Next	10,000,000	.25%

A minimum of \$500,000 of assets under management is generally required for this service. This account size may be negotiable under certain circumstances. ShankerValleau Wealth Advisors, Inc. may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

Adviser reserves the right to pay authorized persons a portion of Client's fee in return for having referred such client to Adviser. In such instances, Adviser will inform Client of such an agreement prior to the establishment of an advisory relationship in accordance with the Investment Adviser Act of 1940.

Custodial Fees: The fee for Investment Supervisory Services includes custodial fees such as account fees, trading fees and wire fees. In other words, the client is not responsible for any custodial fees.

Discounts, not generally available to our advisory clients, may be offered to nonprofit organizations, family members and employees of our firm.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon written notice to the other party at its designated address. The Advisor's pro-rated management fee will be applied to the value of the account one business day prior to the date the assets are to be transferred. ShankerValleau Wealth Advisor's, Inc. will not charge a termination fee.

Mutual Fund Fees: All fees paid to ShankerValleau Wealth Advisors, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or EFTs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. ShankerValleau Wealth Advisors, Inc. generally invests in no-load mutual funds. Please note that ShankerValleau Wealth Advisors, Inc. may invest in mutual funds that require an approved registered investment adviser; therefore, any transfer of these funds will require a relationship with an investment adviser approved by the mutual fund.

Additional Fees and Expenses: Other than the advisory fee referenced above, ShankerValleau Wealth Advisors, Inc. does not charge advisory clients any additional fees for Investment Supervisory Services.

Grandfathering of Minimum Account Requirements: Pre-existing advisory clients are subject to ShankerValleau Wealth Advisors, Inc.'s minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

ERISA Accounts: ShankerValleau Wealth Advisors, Inc. is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"). As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, ShankerValleau Wealth Advisors, Inc. may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees.

Advisory Fees in General: Clients should note that similar advisory services may be available from other registered investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees more than six months in advance of services rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

ShankerValleau Wealth Advisors, Inc. does not charge performance-based fees.

Item 7 Types of Clients

ShankerValleau Wealth Advisors, Inc. provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit sharing plans (other than plan participants)
- Charitable organizations
- Corporations or other businesses not listed above

As previously disclosed in Item 5, our firm has established certain initial minimum account requirements, based on the nature of the service(s) being provided. For a more detailed understanding of those requirements, please review the disclosures provided for each applicable service.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

Our entire approach to investing is designed to provide you with the greatest likelihood of achieving your goals. We have learned that gain is rarely accomplished without taking a chance, but all risks do not provide a reliable reward. Financial science over the last fifty years has helped to identify the risks worth taking and the risks that are not.

Stock Investment Philosophy. We believe in the efficiency of capital markets. We understand that, at any given time, the price of a security reflects all of the available information in the marketplace. Thus trying to outperform the market is a futile task.

Instead, we capture risks that have been identified by scientific research that are most likely to provide a reliable reward and at minimal cost. We primarily use structured strategies designed by Dimensional Fund Advisors to accomplish these goals. These strategies involve considerable diversification not only in the amount of securities held but also in the range of capital markets utilized. Small capitalization strategies target smaller company stocks more consistently. Value strategies target value stocks with greater focus. As a result, you achieve a more consistent portfolio structure.

Investors are often surprised to learn how well they can do by simply capturing the returns the markets provide. Over the near term markets are unpredictable yet over the long-term markets have posted surprisingly, predictable returns. Therefore, for those investors able to focus on the long-term, investing becomes more of a science than a gamble.

Bond Investment Philosophy. In addition to investing in stocks, through no-load stock funds, we recommend that a portion of each portfolio be allocated to bonds, through no-load bond funds. The bond portion of the portfolio serves as the portfolio's anchor by reducing

volatility.

We do not believe that the risks in investing in either lower credit risk or in longer term obligations are worth the expected return. Also, we feel a diversified approach again, not only in the number of obligations but also in the range of markets included will further reduce risk.

Thus our recommended bond portion of the portfolio generally consists of short-term and intermediate-term, high-quality, domestic and foreign bonds. We employ a lower risk bond strategy so you can take more risk in stocks, where expected returns are greater. Finally, the portfolio's stock and bond elements are then rebalanced quarterly to ensure adherence to your specific asset allocation goal.

Risk of Loss. Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your liquidity needs and tolerance for risk.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Management personnel of our firm are also shareholders in the accounting firm of ShankerValleau Accountants, Inc., where they are individually licensed and practicing Certified Public Accountants providing accounting services for separate and typical compensation.

ShankerValleau Accountants, Inc. typically recommends ShankerValleau Wealth Advisors, Inc. to accounting clients in need of advisory services. Conversely, ShankerValleau Wealth Advisors, Inc. typically recommends ShankerValleau Accountants, Inc. to advisory clients in need of accounting services. Accounting services provided by ShankerValleau Accountants, Inc. are separate and distinct from our advisory services, and are provided for separate and typical compensation. There are no referral fee arrangements between our firms for these recommendations. No ShankerValleau Wealth Advisors, Inc. client is obligated to use ShankerValleau Accountants, Inc. for any accounting services and conversely, no accounting client is obligated to use the advisory services provided by us. ShankerValleau Accountants, Inc.'s accounting services do not include the authority to sign checks or otherwise disburse funds on any of our advisory client's behalf.

Lawrence H. Shanker, a member of our firm's management, is an attorney licensed to practice law in the state of Illinois. He will spend the majority of his time in the accounting practice. However, he does not currently provide direct legal services to any client in that capacity and will not act in this capacity for any advisory client of ShankerValleau Wealth Advisors, Inc.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

ShankerValleau Wealth Advisors, Inc. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

ShankerValleau Wealth Advisors, Inc.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to jvalleau@shankervalleau.com, or by calling us at 847-475-2900.

ShankerValleau Wealth Advisors, Inc. and individuals associated with our firm are prohibited from engaging in principal transactions.

ShankerValleau Wealth Advisors, Inc. and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

We may aggregate our employee trades with client transactions where possible and when compliant with our duty to seek best execution for our clients. In these instances, participating clients will receive an average share price and transaction costs will be shared equally and on a pro-rata basis. In the instances where there is a partial fill of a particular batched order, we will allocate all purchases pro-rata, with each account paying the average price. Our employee accounts will be excluded in the pro-rata allocation.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and

potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. We have established procedures for the maintenance of all required books and records.
4. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
5. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
6. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
7. Any individual who violates any of the above restrictions may be subject to termination.

Item 12 Brokerage Practices

ShankerValleau Wealth Advisors, Inc. requires that it be provided with written authority to determine the broker-dealer to use for client transactions and the commission costs that will be charged for these transactions.

Clients must include any limitations on this discretionary authority in this written authority statement. Clients may amend these limitations as required. Such amendments must be provided to us in writing.

ShankerValleau Wealth Advisors, Inc. will block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts.

ShankerValleau Wealth Advisors, Inc.'s block trading policy and procedures are as follows:

- 1) Transactions for any client account may not be aggregated for execution if the practice is prohibited by or inconsistent with the client's advisory agreement with ShankerValleau Wealth Advisors, Inc., or our firm's order allocation policy.
- 2) The trading desk in concert with the portfolio manager must determine that the purchase or sale of the particular security involved is appropriate for the client and consistent with the client's investment objectives and with any investment guidelines or restrictions applicable to the client's account.
- 3) The portfolio manager must reasonably believe that the order aggregation will benefit, and will enable ShankerValleau Wealth Advisors, Inc. to seek best execution for each client

participating in the aggregated order. This requires a good faith judgment at the time the order is placed for the execution. It does not mean that the determination made in advance of the transaction must always prove to have been correct in the light of a "20-20 hindsight" perspective. Best execution includes the duty to seek the best quality of execution, as well as the best net price.

4) Prior to entry of an aggregated order, a written order ticket must be completed which identifies each client account participating in the order and the proposed allocation of the order, upon completion, to those clients.

5) If the order cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated pro rata among the participating client accounts in accordance with the initial order ticket or other written statement of allocation. However, adjustments to this pro rata allocation may be made to participating client accounts in accordance with the initial order ticket or other written statement of allocation. Furthermore, adjustments to this pro rata allocation may be made to avoid having odd amounts of shares held in any client account, or to avoid excessive ticket charges in smaller accounts.

6) Generally, each client that participates in the aggregated order must do so at the average price for all separate transactions made to fill the order, and must share in any transaction costs on a pro rata basis in proportion to the client's participation. Under the client's agreement with the custodian/broker, transaction costs may be based on the number of shares traded for each client.

7) If the order will be allocated in a manner other than that stated in the initial statement of allocation, a written explanation of the change must be provided to and approved by the Chief Compliance Officer no later than the morning following the execution of the aggregate trade.

8) ShankerValleau Wealth Advisors, Inc.'s client account records separately reflect, for each account in which the aggregated transaction occurred, the securities which are held by, and bought and sold for, that account.

9) Funds and securities for aggregated orders are clearly identified on ShankerValleau Wealth Advisors, Inc.'s records and to the broker-dealers or other intermediaries handling the transactions, by the appropriate account numbers for each participating client.

10) No client or account will be favored over another.

ShankerValleau Wealth Advisors, Inc. participates in the institutional customer program offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers services to independent investment advisers which include custody of securities, trade execution, clearance and settlement of transactions. ShankerValleau Wealth Advisors, Inc. receives some benefits from TD Ameritrade through our participation in the program.

ShankerValleau Wealth Advisors, Inc. participates in TD Ameritrade's Institutional customer program and we may require clients to maintain accounts with TD Ameritrade for custody and

brokerage services. There is no direct link between our firm's participation in the program and the investment advice we give to our clients, although we receive economic benefits through our participation in the program that are typically not available to TD Ameritrade retail investors.

These benefits include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations; research related products and tools; consulting services ; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain Institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to ShankerValleau Wealth Advisors, Inc. by third party vendors. TD Ameritrade may also pay for meal expenses for ShankerValleau Wealth Advisors, Inc.'s personnel while attending conferences or meetings relating to TD Ameritrade's adviser custody and brokerage services.

Some of the products and services made available by TD Ameritrade through the program may benefit ShankerValleau Wealth Advisors, Inc. but may not benefit our client accounts. These products or services may assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by ShankerValleau Wealth Advisors, Inc. through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by ShankerValleau Wealth Advisors, Inc. or our related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

ShankerValleau Wealth Advisors, Inc., consequently, may have an incentive to recommend to our clients that the assets under management by us be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade.

ShankerValleau Wealth Advisors, Inc.'s receipt of Additional Services does not diminish our duty to act in the best interests of our clients, including seeking best execution of trades for client accounts.

Item 13 Review of Accounts

INVESTMENT SUPERVISORY SERVICES INDIVIDUAL PORTFOLIO MANAGEMENT

REVIEWS: While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in the client's individual circumstances.

These accounts are reviewed by: John D. Valteau, Jr.

REPORTS: In addition to the monthly statements and confirmations of transactions that clients receive from their custodian, we provide quarterly reports summarizing account performance, balances and holdings.

Item 14 Client Referrals and Other Compensation

ShankerValteau Wealth Advisors, Inc. reserves the right to pay authorized persons a portion of Client's fee in return for having referred such client to Adviser. In such instances, Adviser will inform Client of such an agreement prior to the establishment of an advisory relationship in accordance with the Investment Adviser Act of 1940.

It is ShankerValteau Wealth Advisors, Inc.'s policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15 Custody

You receive at least quarterly statements from the qualified custodian that holds and maintains your financial securities. ShankerValteau Wealth Advisors, Inc. urges you to carefully review such statements and compare such official custodial reports to the reports that we provide. If your reports vary from custodial statements based on accounting procedures, reporting dates or valuation methodologies, we can provide a reconciliation of the differences.

We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that our firm directly debits advisory fees from client accounts.

As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

Our firm does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

Clients hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the

client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- Determine the security to buy or sell; and/or
- Determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also amend such limitations by once again providing us with written instructions.

Item 17 Voting Client Securities

We vote proxies for all client accounts; however, you always have the right to vote proxies yourself. You can exercise this right by instructing your custodian in writing to not allow ShankerValleau Wealth Advisors, Inc. to vote proxies in your account.

We will vote proxies in the best interests of its clients and in accordance with our established policies and procedures. Our firm will retain all proxy voting books and records for the requisite period of time, including a copy of each proxy statement received, a record of each vote cast, a copy of any document created by us that was material to making a decision how to vote proxies, and a copy of each written client request for information on how the adviser voted proxies.

Clients may obtain a copy of our complete proxy voting policies and procedures by contacting John D. Valleau, Jr. by telephone, email, or in writing. Clients may request, in writing, information on how proxies for his/her shares were voted. If any client requests a copy of our complete proxy policies and procedures or how we voted proxies for his/her account(s), we will promptly provide such information to the client.

We will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct us to transmit copies of class action notices to the client or a third party. Upon such direction, we will make commercially reasonable efforts to forward such notices in a timely manner.

With respect to ERISA accounts, we will vote proxies unless the plan documents specifically reserve the plan sponsor's right to vote proxies.

We vote proxies for some, but not all of our clients. Clients may, at their election, choose to receive proxies related to their own accounts, in which case we may consult with clients as requested.

Item 18 Financial Information

ShankerValleau Wealth Advisors, Inc. has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

ShankerValleau Wealth Advisors, Inc. has not been the subject of a bankruptcy petition at any time.