



Asset Allocation Avenue Account

September, 2009

This Disclosure Document ("Brochure") provides clients with information about Strategic Investment Advisors, Inc. ("SIA") and the Asset Allocation Avenue Account ("AAA Account" or "the Account") wrap fee program that it sponsors. The disclosures herein should be read, understood, and considered by every investor before becoming a client of the AAA Account. This information has not been approved or verified by *any* governmental or regulatory authority. Inquiries concerning this product or this Brochure should be directed to SIA at (704) 983-5959.

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INTRODUCTION

SIA is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”).

SIA provides individualized discretionary investment management services to various categories of institutional, as well as individual clients.

In this SIA sponsored account, SIA investment adviser representatives (“IAR”) offer clients a professionally managed portfolio based on the individual needs and tolerances of the client wherein the fees for advisory services and execution of securities transactions are “wrapped” into a single fee. All investors in the AAA Account are provided brokerage services through a brokerage account at Uvest Financial Services Group, Inc. (“Uvest”), a broker-dealer registered with the SEC and a member of the Financial Industry Regulatory Authority (“FINRA”).

PORTFOLIO MANAGEMENT ACCOUNT PROGRAM

AAA Account

The AAA Account allows SIA to provide discretionary portfolio management of clients’ funds. The client’s IAR may recommend a model portfolio allocation that will be suitable to the client’s individual investment objectives and risk appetite. The composition of such portfolios will typically be selected from mutual funds and exchange-traded funds (“ETFs”). This program is offered for one all-inclusive fee, which encompasses investment advisory services and brokerage transactions.

Investment Adviser Representatives

As part of the Account, the IAR helps the client by providing guidance in determining the client’s risk tolerance and monitoring the clients’ accounts, composed of mutual funds, exchange-traded funds (“ETFs”), cash, and other products. Investment decisions and recommendations are determined based upon the client’s investment objectives, risk tolerance, net worth, net income, age, time horizon, tax situation and other various suitability factors. The Account is not referred to third party investment managers; rather, the IAR manages the client’s custom account on an individualized basis.

Portfolios Based on Investment Objectives

Conservative Avenue	Large Cap Growth	0.00%	Conservative: The conservative range is designed for the cautious investor, one with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking investment stability and liquidity from his/her investable assets.
	Large Cap Value	23.00%	
	Mid Cap Equities	0.00%	
	Small Cap Equities	2.00%	
	Intl Equities	2.00%	
	Emerging Markets	7.00%	
	REITs	5.00%	
	Long Term Bonds	3.00%	
	Intermediate Term Bonds	9.00%	
	Short Term Bonds	25.00%	
	High Yield Bonds	4.00%	
	Intl Bonds	12.00%	
	Commodities	6.00%	
	Cash	2.00%	
Moderately Conservative Avenue	Large Cap Growth	0.00%	Moderately Conservative: The moderately conservative risk range is appropriate for the investor who seeks both modest capital appreciation and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk range.
	Large Cap Value	30.00%	
	Mid Cap Equities	0.00%	
	Small Cap Equities	3.00%	
	Intl Equities	2.00%	
	Emerging Markets	9.00%	
	REITs	7.00%	
	Long Term Bonds	5.00%	
	Intermediate Term Bonds	5.00%	
	Short Term Bonds	12.00%	
	High Yield Bonds	5.00%	
	Intl Bonds	12.00%	
	Commodities	8.00%	
	Cash	2.00%	
Moderate Avenue	Large Cap Growth	0.00%	Moderate: This range will best suit the investor who seeks relatively stable growth from his/her investable assets offset by a low level of income. An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than either of the previous investors. The main objective of an individual within this range is steady portfolio growth.
	Large Cap Value	38.00%	
	Mid Cap Equities	0.00%	
	Small Cap Equities	4.00%	
	Intl Equities	4.00%	
	Emerging Markets	10.00%	
	REITs	10.00%	
	Long Term Bonds	3.00%	
	Intermediate Term Bonds	2.00%	
	Short Term Bonds	5.00%	
	High Yield Bonds	4.00%	
	Intl Bonds	8.00%	
	Commodities	10.00%	
	Cash	2.00%	
Moderately Aggressive Avenue	Large Cap Growth	0.00%	Moderately Aggressive: This range is designed for the investor with a relatively high tolerance for risk and a
	Large Cap Value	38.00%	

	Mid Cap Equities	0.00%	longer time horizon. This investor has little need for current income and seeks above-average growth. The main objective of this risk range is capital appreciation, and the investor should be able to tolerate moderate fluctuations in his/her portfolio values.
	Small Cap Equities	8.00%	
	Intl Equities	6.00%	
	Emerging Markets	14.00%	
	REITs	13.00%	
	Long Term Bonds	2.00%	
	Intermediate Term Bonds	0.00%	
	Short Term Bonds	2.00%	
	High Yield Bonds	3.00%	
	Intl Bonds	4.00%	
	Commodities	8.00%	
	Cash	2.00%	
Aggressive Avenue	Large Cap Growth	0.00%	Aggressive: This range is appropriate the investor who has both a high tolerance for risk and a long investment time horizon. The main objective is to provide high growth although substantial fluctuations may occur.
	Large Cap Value	19.00%	
	Mid Cap Equities	0.00%	
	Small Cap Equities	26.00%	
	Intl Equities	9.00%	
	Emerging Markets	21.00%	
	REITs	11.00%	
	Long Term Bonds	0.00%	
	Intermediate Term Bonds	0.00%	
	Short Term Bonds	0.00%	
	High Yield Bonds	2.00%	
	Intl Bonds	2.00%	
	Commodities	8.00%	
	Cash	2.00%	

The specific investment allocations and proportions of the individual components of any portfolio may vary over time.

The appropriate “Avenue” selection is determined based upon the client’s responses to an investor profile questionnaire involving investment objectives, risk tolerance, net worth, net income, age, time horizon, tax situation and other various suitability factors. Depending upon specific entry and exit dates, times, prices, availability and other factors, performance of accounts within the same investment objective may differ and clients should not expect that performance of their account portfolio will be necessarily identical to other clients of SIA in the same or a similar portfolio.

The asset allocation models are intended, but not guaranteed, to take advantage of market uptrends and to take defensive action during market downtrends. SIA believes that sophisticated computer models, investment experience, and the advanced analytical and engineering skills of SIA’s personnel add value for clients but makes no claims or guarantees of future performance.

Client data, such as risk tolerance, financial status, occupation, and other suitability factors will be collected by SIA. After the IAR has analyzed this data, SIA provides the client with an Agreement (“Agreement”). Either the client or SIA may terminate the agreement upon five days written notice from the date the Agreement is signed. SIA will refund prepaid fees on a pro-rated basis when the Account is closed.

Restrictions and guidelines imposed by clients may affect the composition and performance of clients’ accounts (as a result, performance of accounts within the same investment objective may

differ and clients should not expect that the performance of their accounts will be identical to any other client of SIA).

AAA Account Fees

The client pays SIA a fee for its services based on a percentage of the value of the client's account. The fee structure for the Account is as follows:

AAA ACCOUNT

MARKET VALUE OF ASSETS	(ANNUAL FEE)*
Any	1.85

*** Includes a 0.37% custodial fee**

Fees are payable on a quarterly basis, in advance, and based on the portfolio value on the last business day of the preceding quarter.

The Agreement provides that fees are not negotiable. Fees charged for investment management services are payable quarterly, in advance, utilizing the then-current fee structure, based upon the market value of assets in the client's account on the last business day of the preceding calendar quarter. The Agreement will continue in effect until terminated by either party upon five (5) days signed and written notice to the other party. In the event of termination, the quarterly advance fee will be prorated for the active period of the quarter and the unearned portion of the fee will be refunded. A full refund will be provided without penalty if the client terminates the Agreement, in writing, within five (5) days of the Agreement being executed. The Agreement may not be assigned without the prior written consent of all parties to the contract.

The fee includes execution charges and may not include certain dealer mark-ups and mark-downs, odd-lot differentials, transfer taxes, handling charges, exchange fees, offering concessions and related fees for purchases of closed-end investment companies, and any other charges imposed by law on transactions in a client's account. SIA also may choose to change the fees charged for the Account. Any changes to the fees will be preempted by a thirty (30) days advance written notice to clients. In addition, clients must establish an account with Uvest to take part in the Account. Fees charged by Uvest may be more or less than other investment management and broker-dealer firms charge for similar services.

The Account may cost the client more or less than purchasing such services separately. The variables that aggregate to the cost of the Account include the estimated cost of the services if provided separately outside of the Account, the level of trading activity in a client's account, the size of the account, the types of investment advisory services, and the types of investments.

Performance Reporting

Performance information is calculated by Pershing LLC on a uniform basis for all Accounts, net of fees, and based on the market price of securities reported by Pershing LLC as of the end of the statement cycle. No particular industry standards are utilized in the calculation of performance

information. Performance figures are reviewed but not audited by SIA. No other party either reviews or audits these performance figures.

INVESTMENT PORTFOLIO MANAGERS

Client Communication and Information

SIA, as the sponsor and manager of the Account, will serve as the client's sole point of contact concerning the client's investment in the Account. There are no restrictions on the client's ability to contact their portfolio manager.

Subsequent to the initial data gathering process performed by SIA and as part of its ongoing services, clients will be sent a notice annually requesting that clients inform SIA of any changes in their financial condition and investment objectives. SIA will ensure that the client's IAR is furnished with such notices.

Clients will receive quarterly or monthly statements from Uvest that are marked to the market showing all activity during the reporting period, including transactions, account holdings, deposits, withdrawals, dividends, and estimated yield as well as the deduction of any fees, expenses or other charges from the account.

Reviews

SIA's Investment Committee creates certain model portfolios that may consist of carefully researched mutual funds, unit investment trusts, units of loan pool investments, exchange traded funds, stocks, bonds, and various banking products/services that are representative of varying risk tolerance levels ranging from aggressive to conservative. The Investment Committee monitors the investments in these portfolios on a quarterly basis. The investment adviser representative ("IAR") assigned to each account monitors his/her clients' accounts on a quarterly basis.

SIA Managed Accounts are reviewed quarterly by the IAR and portfolio allocation variance is reviewed semi-annually. If any client portfolio varies by 5% or more from the recommended allocation suggested by the Investment Committee, the account is rebalanced so as to bring the portfolio back into line with the suggested model portfolio. Personal and suitability information is reviewed annually with the client.

The Chief Compliance Officer will maintain a list of the investment adviser representatives assigned to each of SIA's accounts in order to verify the identity of the reviewer of the account at any given point in time. Reviewers are instructed to review for investment suitability and account performance. The following individuals, including IARs and Investment Committee members, are responsible for reviewing client accounts:

Roger Dick	Christy Stoner	Martha O'Brien
Natalie Almond	Jeffrey Talley	Misty Thornburg
David Gaskin	Sherman Greer	Michael Harwood
Brooke Laton	Lorelei Misenheimer	Teresa Lowder
Donna Pleasant	Rodney Pepper	

For accounts that are a part of the AAA Account program, the IAR assigned to each account monitors his/her clients' account(s) on a quarterly basis. Pershing's performance reports are reviewed quarterly and IARs meet with clients annually, at which time personal and suitability information will be reviewed. Further, the Account will be rebalanced if it reaches a 5% or greater variance from the model target allocation, as determined by quarterly drift reports run by the Firm.

Events that may trigger further client account reviews in addition to the standard quarterly review process may include, but would not be limited to, a notable increase in the volume of requests by the client to effect transactions in his/her account(s), where such transactions may appear to be inconsistent with the client's previously stated investment objectives. Other factors may include requests by the client to liquidate certain securities positions/contracts where such transactions may appear to be inconsistent with the client's previously stated investment objectives. Additional triggering factors could be the performance on an individual account being an outlier to the performance of accounts with similar investment objectives, and a very important trigger would be customer complaints. This last trigger would be a prime example of a trigger for an intermittent review of a client account.

Annually, for all accounts, the IARs will update the client's information. It is to be explained that the client should provide the IAR with notice once the client's investment objectives or financial situation changes.

GENERAL INFORMATION ABOUT SIA

SIA's business is as an investment adviser registered with the SEC. It provides services to pensions and profit sharing plans, trusts, estates, corporations, and individuals.

SIA Personnel

SIA seeks to employ investment professionals with the highest personal integrity and the dedication, ability, training, and experience to provide superior investment management services to each of our clients. SIA generally requires that its personnel have a college degree or equivalent business experience, preferably in the field of investments. Advanced degrees are desirable but not required. SIA personnel must have and maintain all licenses required by applicable laws and rules to provide investment advice.

SIA is affiliated with The Strategic Alliance Corporation ("TSAC"), a registered broker/dealer, and BOS Agency, a licensed insurance agency, both of which are subsidiaries of Bank of Stanly ("BOS") which, in turn, is a subsidiary of Uwharrie Capital Corporation ("UCC"), a bank holding company. In addition, UCC owns Cabarrus Bank and Trust ("CBT"), and Anson Bank and Trust ("ABT"). Certain securities-related products and services offered by TSAC, insurance-related products offered through BOS Agency, and banking-related products and services offered through BOS, CBT and/or ABT may be available to clients of SIA. Certain persons associated with SIA may also be associated with one or more of the above named affiliated companies. Such persons' duties and functions relating to the affiliated companies may represent up to 50% or more of any such individual's overall professional activities.

Investment Adviser Representative:	Roger Lee Dick	
Year of Birth:	1951	
Formal education after high school.		
Institution	Degree / Major	Years
University of North Carolina, Charlotte	M.B.A.	1975
Appalachian State University	B.S., Business	1973
Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	Investment Committee	1996-Present
Uwharrie Capital Corp.	President & CEO	1983-Present

Investment Adviser Representative:	Christy Davis Stoner	
Year of Birth:	1964	
Formal education after high school.		
Institution	Degree / Major	Years
Converse College	B.A. History and Economics	1987
Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	CEO/IC/Director	1991-Present
Strategic Alliance Corporation	President & CEO	1993-Present

Investment Adviser Representative:	Martha W. O'Brien	
Year of Birth:	1944	
Formal education after high school.		
Institution	Degree / Major	Years
Southern Methodist University	B.A. History and Spanish	1965
Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	SVP, Operations/CCO	1995-Present
Strategic Alliance Corporation	SVP, Operations	1993-Present
Uvest Financial Services Group, Inc.	Program Manager	2005-Present

Investment Adviser Representative:	Sherman Lee Greer	
Year of Birth:	1980	
Formal education after high school.		
Institution	Degree / Major	Years
Wingate University	B.S., Mathematics	2000-2004

Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	Portfolio Manager/Investment Committee	2004-Present
Strategic Alliance Corporation	Financial Consultant	2004-Present
Talbert's Unlimited	Sales Associate	2002-2003
GNC	Sales Associate	2002
Rusco Fixture Co.	Shipping/Receiving	2001

Investment Adviser Representative:	Jeffrey Talley	
Year of Birth:	1974	
Formal education after high school.		
Institution	Degree / Major	Years
University of North Carolina, Charlotte	M.B.A.	2003
University of North Carolina, Charlotte	B.S., Economics	1996
Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	President/Investment Committee	2001-Present
Uwharrie Capital Corp.	SVP	1997-Present
Uvest Financial Services Group, Inc.	Program Manager	2005-Present

Investment Adviser Representative:	Misty Thornburg	
Year of Birth:	1977	
Formal education after high school.		
Institution	Degree / Major	Years
University of North Carolina, Charlotte	B.S., Finance	1999
Business background for the preceding five years.		
Entity	Title	Dates
Strategic Investment Advisors, Inc.	AVP/Investment Adviser Representative/IC	2000-Present

Additional Compensation and Conflicts of Interest

SIA is a wholly owned subsidiary of UCC, a bank holding company, which in turn owns BOS, Cabarrus Bank and Trust, and Anson Bank and Trust. UCC and its affiliate banks may make banking clients aware of the services provided by SIA but none of the banking affiliates offers investment advice nor recommends specific securities to clients or prospective clients. SIA and/or its associated persons may receive compensation from such affiliates, in the event clients of SIA purchase bank-related products (such as certificates of deposit) offered by SIA's affiliates. SIA may facilitate the completion of any paperwork or other activities/steps necessary for the client to make such a

purchase. In the event clients of SIA purchase certain products offered by SIA's affiliates, SIA and/or its associated persons may receive compensation from such affiliates.

From time to time, BOS, Cabarrus Bank and Trust, and Anson Bank and Trust may serve as custodian for certain assets subject to the investment advisory services of SIA.

SIA representatives or its personnel may invest for their own accounts or have a financial interest in the same securities or other investments that the Firm recommends or acquires for the accounts of its clients, and may engage in transactions that are the same as or different than transactions recommended to or made for client accounts. Such transactions are permitted if effected, pre-cleared and reported in compliance with SIA's Policy on Personal Securities Transactions. Generally, personal securities transactions will not be pre-cleared when an order for the same or a related security is pending for the account of a client. The Firm's Chief Compliance Officer reviews reports of personal transactions in securities by SIA representatives quarterly or more frequently if required.

As part of SIA's relationship with a custodian/clearing institution as well as other broker-dealers, it may be provided with research products and commission payments from clients' investments transacted through those other entities. Research products provided by other entities which assist SIA in its investment decision-making process for its clients, provided in relation to transactions directed to those other entities, shall be in compliance with Section 28(e) of the Securities Exchange Act of 1934 ("the Act"). Specifically, although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, SIA may receive from a particular broker-dealer/custodian, without cost, support services which allow SIA to better monitor and service client accounts maintained at a particular broker-dealer/custodian.

Disciplinary Disclosure

SIA does not have any disciplinary actions to disclose.