

**Firm Brochure**  
(Part 2A of Form ADV)

**JAT INVESTMENT ADVISORS**

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This brochure provides information about the qualifications and business practices of JAT INVESTMENT ADVISORS. If you have any questions about the contents of this brochure, please contact us at: (602) 690-7752, or by email at: [JATADVISORS@COX.NET](mailto:JATADVISORS@COX.NET). 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 JAT INVESTMENT ADVISORS is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

June 2, 2012

## Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule requiring advisers with more than \$25 million under management but less than \$100 million under management to switch from SEC to state registration. JAT Investment Advisors is currently undergoing this process.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 602-690-7752 or by email at: [jatadvisors@cox.net](mailto:jatadvisors@cox.net).

# Table of Contents

<b>Material Changes.....</b>	<b>i</b>
Annual Update .....	i
Full Brochure Available .....	i
<b>Advisory Business .....</b>	<b>1</b>
Firm Description.....	1
Principal Owners.....	1
Types of Advisory Services.....	1
Tailored Relationships .....	2
Types of Agreements.....	2
Advisory Service Agreement.....	2
Asset Management.....	2
Termination of Agreement .....	3
<b>Fees and Compensation.....</b>	<b>3</b>
Description .....	3
Fee Billing .....	4
Other Fees.....	4
Expense Ratios.....	4
Past Due Accounts and Termination of Agreement .....	4
<b>Performance-Based Fees .....</b>	<b>5</b>
Sharing of Capital Gains .....	5
<b>Types of Clients.....</b>	<b>5</b>
Description .....	5
Account Minimums.....	5
<b>Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>5</b>
Methods of Analysis.....	5
Investment Strategies .....	6
Risk of Loss .....	6
<b>Disciplinary Information .....</b>	<b>7</b>
Legal and Disciplinary.....	7

<b>Other Financial Industry Activities and Affiliations .....</b>	<b>7</b>
Affiliations .....	7
<b>Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</b>	<b>7</b>
Code of Ethics.....	7
Participation or Interest in Client Transactions.....	8
Personal Trading.....	8
<b>Brokerage Practices.....</b>	<b>8</b>
Selecting Brokerage Firms.....	8
Order Aggregation .....	8
<b>Review of Accounts .....</b>	<b>8</b>
Periodic Reviews .....	8
Review Triggers.....	9
Regular Reports.....	9
<b>Client Referrals and Other Compensation .....</b>	<b>9</b>
Incoming Referrals.....	9
Referrals Out .....	9
<b>Custody.....</b>	<b>9</b>
Account Statements.....	9
Performance Reports.....	9
<b>Investment Discretion.....</b>	<b>10</b>
Discretionary Authority for Trading.....	10
Limited Power of Attorney.....	10
<b>Voting Client Securities .....</b>	<b>10</b>
Proxy Votes .....	10
<b>Financial Information .....</b>	<b>10</b>
Financial Condition .....	10
<b>Business Continuity Plan .....</b>	<b>11</b>
General .....	11
Disasters.....	11
Alternate Offices .....	11

<b>Information Security Program.....</b>	<b>11</b>
Information Security .....	11
Privacy Notice .....	11
<b>Requirements for State-Registered Advisors .....</b>	<b>12</b>
 <b>Brochure Supplement (Part 2B of form ADV) .....</b>	 <b>13</b>
Education and Business Standards .....	13
Professional Certifications .....	13
Jack M. Cross, CFA, CPA.....	13
Julie M. Berry .....	15
Theodore (Ted) M. Cross, M.S., M.S.e.d .....	16
Amanda R. Gunnell.....	17
Valrie Cross .....	18

# Advisory Business

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## Firm Description

JAT INVESTMENT ADVISORS, was founded in 2003.

JAT INVESTMENT ADVISORS provides personalized confidential investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, cash flow management, investment management, education funding, and retirement planning.

JAT INVESTMENT ADVISORS is strictly a fee-only investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. The firm does not engage in any other business activity.

Investment advice is provided by JAT Investment Advisors.. JAT INVESTMENT ADVISORS does not act as a custodian of client assets. The client always maintains asset control. JAT INVESTMENT ADVISORS places trades for clients under a limited power of attorney.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which investment management may be beneficial to the client.

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## Principal Owners

Jack Cross is a 20% stockholder. Valrie Cross is a 20% stockholder.  
Theodore Cross is a 20% stockholder. Julie Berry is a 20% stockholder.  
Amanda Gunnell is a 20% stockholder.

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## Types of Advisory Services

JAT INVESTMENT ADVISORS provides investment supervisory services, also known as asset management services, and manages investment advisory accounts not involving investment supervisory services

As of June 2, 2012, JAT INVESTMENT ADVISORS manages approximately \$30,000,000 in assets for approximately 95 clients. Approximately \$30,000,000 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

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**Tailored Relationships**

Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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**Types of Agreements**

The following agreements define the typical client relationships.

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**Advisory Service Agreement**

Most clients choose to have JAT INVESTMENT ADVISORS manage their assets after the client's financial affairs are reviewed. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; investment management; education planning; retirement planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.00% on the first \$5,000,000;
- 0.75% on the next \$20,000,000 (from 5,000,001 to 20,000,000);
- 0.50% on the next \$75,000,000 (from \$20,000,001 to \$95,000,000);
- and
- 0.40% on the assets above \$95,000,000.

Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an agreement by written notice to the other party 30 days before the end of any quarterly period. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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**Asset Management**

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. JAT INVESTMENT ADVISORS does not receive any compensation, in any form, from the brokerage firm or mutual fund companies.

Assets are also invested in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, U. S. government securities and options contracts.

Initial public offerings (IPOs) are not available through JAT INVESTMENT ADVISORS.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying JAT INVESTMENT ADVISORS in writing 30 days before the end of any quarterly period and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, JAT INVESTMENT ADVISORS will refund any unearned portion of the advance payment. Payments in advance are not typically charged.

JAT INVESTMENT ADVISORS may terminate any of the aforementioned agreements at any time by notifying the client in writing 30 days before the end of any quarterly period. If the client made an advance payment, which is not typical, JAT INVESTMENT ADVISORS will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

JAT INVESTMENT ADVISORS bases its fees on a percentage of assets under management.

The Client will pay the Firm a quarterly fee, in arrears, based on the total value of securities and cash under supervision as shown by quarterly inventories and appraisals in accordance with the following schedule:

One Quarter of the below each three months:

1.00%.....First \$5 million  
.75%.....Next \$20 million  
.50%.....Next \$75 million  
.40%.....Thereafter

The Firm reserves the right to waive or reduce fees from time to time on an individual account basis.

Fees are *NEGOTIABLE*.

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**Fee Billing**

Investment management fees are billed quarterly, in *ARREARS*, meaning that we invoice you *AFTER* the three-month billing period has *ENDED*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

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**Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

JAT INVESTMENT ADVISORS, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

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**Expense Ratios**

Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to JAT INVESTMENT ADVISORS.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

JAT INVESTMENT ADVISORS reserves the right to stop work on any account that is more than 30 days overdue. In addition, JAT INVESTMENT ADVISORS reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in JAT INVESTMENT ADVISORS's judgment, to providing proper financial advice.

Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

JAT INVESTMENT ADVISORS does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Types of Clients**

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### **Description**

JAT INVESTMENT ADVISORS generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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### **Account Minimums**

JAT Investment Advisors currently does not have an account minimum. However, we may institute an account minimum in the future. Accounts of less than \$100,000 are accepted only on a case by case basis.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include fundamental analysis and technical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Other sources of information that JAT INVESTMENT ADVISORS may use include Morningstar mutual fund information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

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## **Investment Strategies**

Portfolio management and/or advice is given concerning primarily marketable securities (i.e. publicly traded stocks, bonds and funds). This includes deciding asset allocation when appropriate and the selection of specific stocks, bonds, and funds based on the investment objectives of the client. The firm takes a long-term view of the investment process. Equity investments are selected based on the belief that portfolio value is created by owning companies that have long term earning growth potential, but have a relatively reasonable price. This strategy is sometimes referred to as growth at the right price. Equity selections are based primarily on fundamental research provided by third parties. Technical analysis provided by third parties is also considered. Bonds are selected based on their safety and long term yield potential. Short term trading is not normally part of the investment strategy. No third parties will be used in the management of the client's assets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of

return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in disciplinary events related to past or present investment clients. The firm and its employees have not been involved in an event where an award or where the firm or its employees have otherwise been found liable for damages claimed by past or present clients.

## **Other Financial Industry Activities and Affiliations**

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### **Affiliations**

JAT Investment Advisors does not have any relationships or arrangements that are material to our advisory business, and we receive no compensation for any recommendations given for outside services.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employees of JAT INVESTMENT ADVISORS have committed to a Code of Ethics that is available for review by clients and prospective clients upon

request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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**Participation or Interest in Client Transactions**

JAT INVESTMENT ADVISORS and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

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**Personal Trading**

The Chief Compliance Officer of JAT INVESTMENT ADVISORS is Theodore Cross. He reviews all employee trades each quarter. His trades are reviewed by Jack Cross. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small stock trades, mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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**Selecting Brokerage Firms**

JAT INVESTMENT ADVISORS does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. JAT INVESTMENT ADVISORS recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

JAT INVESTMENT ADVISORS recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co..

JAT INVESTMENT ADVISORS *DOES NOT* receive fees or commissions from any of these arrangements.

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**Order Aggregation**

Most trades are stocks, bonds, mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit in concern to brokerage fees and commissions.

## **Review of Accounts**

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**Periodic Reviews**

Account reviews are performed quarterly by Jack Cross, CEO, CIO. Account reviews are performed more frequently when market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. JAT Investment Advisors will provide oral and/or written reports containing gains and/or losses, asset allocation by company, industry and cap size upon request by the client, but not more than quarterly unless specifically agreed to in advance.

## **Client Referrals and Other Compensation**

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**Incoming Referrals**

JAT INVESTMENT ADVISORS has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

JAT INVESTMENT ADVISORS does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Custody**

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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**Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements and other reports provided by JAT INVESTMENT ADVISORS. Performance reports from JAT Investment Advisors are provided upon request, but not more often than quarterly unless specifically agreed to in advance.

## Investment Discretion

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### Discretionary Authority for Trading

JAT INVESTMENT ADVISORS accepts discretionary authority to manage securities in brokerage accounts on behalf of clients. JAT INVESTMENT ADVISORS has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold within the client's brokerage account.

The client approves the custodian to be used and the commission rates paid to the custodian. JAT INVESTMENT ADVISORS does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades within your brokerage accounts on your behalf.

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### Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute trades within your brokerage account without contacting you in advance.

## Voting Client Securities

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### Proxy Votes

JAT INVESTMENT ADVISORS does not vote proxies on securities. Clients are expected to vote their own proxies, which should be received directly from your custodian.

When assistance on voting proxies is requested, JAT INVESTMENT ADVISORS will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## Financial Information

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### Financial Condition

JAT INVESTMENT ADVISORS does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because JAT INVESTMENT ADVISORS does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

# Business Continuity Plan

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## General

JAT INVESTMENT ADVISORS has a Business Continuity Plan in place that provides steps to mitigate and recover from the loss of office space, communications, services or key people.

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## Disasters

Electronic files are backed up daily and archived offsite, out of the state.

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## Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable.

# Information Security Program

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## Information Security

JAT INVESTMENT ADVISORS maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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## Privacy Notice

JAT INVESTMENT ADVISORS is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties. We use this information to help you meet your personal financial goals.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be

maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## **Requirements for State-Registered Advisors**

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The following brochure supplement provides details about all of our personnel. The firm and its employees are not engaged in any business activity other than providing investment advice except Theodore Cross. Theodore works for the firm only par-time. His full-time employment is described in the brochure supplement.

As discussed in more detail previously in the Fees and Compensation and Performance-Based Fees sections of this brochure, JAT Investment Advisors does not accept performance based fees.

The firm and its employees have not been involved in an event where an award or where the firm or its employees have otherwise been found liable for damages claimed by past or present clients.

JAT Investment Advisors does not have any relationships or arrangements that are material to our advisory business, and we receive no compensation for any recommendations given for outside services or in connection with any issuer of securities.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

JAT INVESTMENT ADVISORS requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of the investment process. Examples of acceptable coursework include: an MBA or other post bachelor's degree, a CFA, CPA, or seminars taken on topics in the investment advisory area. Additionally, advisors must have work experience that demonstrates their aptitude for investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

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### Jack M. Cross, CFA, CPA

#### Educational Background:

- Date of birth: January 3, 1957
- ARIZONA STATE UNIVERSITY  
*Tempe, AZ –B.S., Accounting, 1979*
- CERTIFIED PUBLIC ACCOUNTANT (CPA) SINCE 1981
- CHARTERED FINANCIAL ANALYST (CFA) SINCE 1990  
Honorary Firefighter  
Honorary Member of the Fraternal Order of Police  
Honorary Member of the Department of Public Safety Retiree Coalition

## Business Experience:

PRESIDENT, CEO AND CHIEF INVESTMENT ADVISOR  
*JAT Investment Advisors; Scottsdale, AZ July 2004-Present*

ADMINISTRATOR, CEO, CHIEF INVESTMENT OFFICER AND  
PORTFOLIO MANAGER  
*AZ Public Safety Personnel Retirement System, Elected Officials  
Retirement Plan and Corrections Officer Retirement Plan;  
Phoenix, AZ May 1986- June 2004*

- In charge of three of the largest public employee pension plans in the country
- Grew assets from less than \$1 billion to \$5.3 billion
- According to one study, total returns were first in the country twice and second in the country three times as compared to about 60 of the largest governmental funds in the US
- Received an award for excellence in financial reporting from the Government Finance Officers Association from 1987-2003
- Averaged better than 9% total return during 18-year career, exceeding the balanced index benchmark
- Stock and bond performance outperformed their applicable index benchmarks over the 18- years period, both with a positive sharp ratio (risk adjusted returns)
- Cost increased averaged about the same as the rate of inflation (about 3%)

ASSISTANT ADMINISTRATOR AND CHIEF OPERATING  
OFFICER  
*AZ PSPRS, EORP, CORP; Phoenix, AZ October 1983-April 1986*

AUDITOR  
*State Auditor General, Bolan, Vassar & Barrows, Coopers &  
Lybrand 1979-1983*

Disciplinary Information: None

Other Business Activities:

SERVES AS A VOLUNTEER ON THE LOCAL PSPRS RETIREMENT  
BOARD FOR THE CITY OF SCOTTSDALE

Additional Compensation: None

Supervision:

Jack M. Cross is supervised by Julie M. Berry, CFO. She reviews Jack's work through frequent office interactions as well as remote interactions. She also reviews Jack's activities through our client relationship management system.

SUPERVISOR'S contact information:  
(480) 358-8440 jatjulie@cox.net

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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**Julie M. Berry**

Educational Background:

- Date of birth: March 29, 1984
- BRIGHAM YOUNG UNIVERSITY  
*Provo, UT— B.S. Finance, Marriott School of Management, 2005*

Business Experience:

**CHIEF FINANCIAL OFFICER AND ASSISTANT PORTFOLIO  
MANAGER**

*JAT Investment Advisors; Scottsdale, AZ 2005-Present*

- Provide investment research and recommend portfolio changes as needed
- Track investments and place all trades
- Maintain client relationships and review reports going to clients
- Administer billing and review company budgets

**TEACHING ASSISTANT FOR MONEY, BANKING AND BUSINESS**  
*Brigham Young University; Provo, UT Fall 2005*

- Aided the Professor in giving lectures and grading assignments for this senior level business economics course
- Maintained and developed a spreadsheet to track and ongoing class equity selection assignment

**INTERN**

*Valley Ventures- Venture Capital Firm; Tempe, AZ Summer 2005*

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Julie Berry is supervised by Jack Cross, CEO, CIO. He reviews Julie Berry's work through office interactions as well as remote interactions.

Jack Cross's contact information:  
(602) 690-7752 jatadvisors@cox.net

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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**Theodore (Ted) M. Cross, M.S., M.S.e.d**

**Educational Background:**

- Date of birth: August 20, 1980
- Investment Advisor Representative (IAR)  
Series 65— The Uniform Investment Adviser Law Examination
- The Wharton School of Business  
*Philadelphia, PA— Certificate in Human Resource Management, 2009*
- University of Pennsylvania  
*Philadelphia, PA— M.S.E.D., Education, 2009*
- Arizona State University  
*Tempe, AZ— M.A., English, 2007*
- Brigham Young University  
*Provo, UT — B.A., English, 2005*

**Business Experience:**

CHIEF COMPLIANCE OFFICER AND INVESTMENT ADVISOR  
REPRESENTATIVE (PART TIME POSITION, WORK AS NEEDED)  
*JAT Investment Advisors; Scottsdale, AZ 2009-Present*

- Designed strategic planning training, set strategic goals, and implemented a strategic plan to increase JAT's client base
- Responsible for compliance with the SEC and State
- Oversee strategic marketing plans and branding
- Aide in creation of client portfolios and financial plans

MANAGER FULLTIME ONLINE FACULTY(FULLTIME POSITION)  
*Grand Canyon University; Phoenix, AZ 2011-Present*

- Lead 11 Fulltime Online Faculty in best teaching practices
- Manage academic operations for team
- Participate in strategic planning for department
- Teach graduate level business courses

TEACH FOR AMERICA TEACHER  
*Mariana Bracetti Academy; Philadelphia, PA 2007-2009*

- Designed curriculum, set strategic goals, and implemented a strategic plan to increase students' reading and writing skills

- Responsible for developing engaging teaching practices and implementing cooperative learning techniques

#### TEACHING ASSISTANT FOR ENGINEERING AS A PROFESSION

*Arizona State University; Tempe, AZ* *2006-2007*

- Aided professors in curriculum development for an engineering professionalism course
- Consulted with students on writing projects, and taught workshops on professional writing

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Ted Cross is supervised by Jack Cross, CEO, CIO. He reviews Ted Cross's work through office interactions as well as remote interactions.

Jack Cross's contact information:

(602) 690-7752 jatadvisors@cox.net

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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### **Amanda R. Gunnell**

Educational Background:

- Date of birth: September 24, 1986
- Arizona State University  
*Tempe, AZ— B.S., Marketing, 2010*

Business Experience:

#### MARKETING DIRECTOR

*JAT Investment Advisors; Scottsdale, AZ* *2009-Present*

- Design marketing materials
- Contact clients and schedule meetings
- Responsible for all back office work, payroll, taxes, reconciling
- Make correspondence with Charles Schwab on client accounts

#### SALES ASSOCIATE

*Jcrew, Scottsdale Fashion Square; Scottsdale, AZ* *2009-2011*

- Assisting costumers on floor
- Proficient on cash register
- Replenish product on sales floor

**OFFICE MANAGER**

*JAT Investment Advisors; Scottsdale, AZ*

*2005-2009*

- Responsible for organization of office
- Payroll and light accounting

**INTERN**

*Coltrin and Associates; New York, NY*

*May-August 2008*

- Assisted account managers in research of client firms
- Wrote and edited press releases
- Worked on Quiznos and ancestry.com accounts

Disciplinary Information: None

Other Business Activities:None

Additional Compensation: None

Supervision:

Amanda Gunnell is supervised by Julie Berry, CFO. She reviews Amanda Gunnell's work through office interactions as well as remote interactions.

Julie Berry's contact information:

(480) 358-8440 jatjulie@cox.net

*The following additional items are required if you are a state-registered advisor:*

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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**Valrie Cross**

Educational Background:

- Date of birth: April 22, 1957
- Coronado High School 1974
- Valrie does not hold a post high school degree. However, she is not involved in the advisory side of the business, does not give investment advice to clients, and does not have any authority over accounts.

Business Experience:

**VICE PRESIDENT, CORPORATE SECRETARY**

*JAT Investment Advisors; Scottsdale, AZ*

*2005-*

*Present*

- Responsible for organization of office

- Responsible for employee health plans
- Secretarial and back office work

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Valrie Cross is supervised by Julie Berry, CFO. She reviews Valrie Cross's work through frequent interactions as well as remote interactions.

Julie Berry's contact information:

(480) 358-8440 jatjulie@cox.net

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None