

FORM ADV**Part II - Page 1****Uniform Application for Investment Adviser Registration****OMB APPROVAL**

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Name of Investment Adviser:						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone number:
					()	

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.**

- 1. A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----|---|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services | 60 | % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | 10 | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 30 | % |
| <input type="checkbox"/> | (8) Provides a timing service | | % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes ☒ No ☐

- C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--------------------------------------------------------------------------------------|------------------------------------------------|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

- D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

- 2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- | | |
|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

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

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

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

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|-----------------------------------------------------|------------------------------------------------------------|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ☐ Yes ☒ No
(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

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

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

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☒ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Reviews and updates of financial plans are conducted at the request of the client after the initial plan has been prepared and delivered. CMMS recommends an annual review of the client's financial plan, but this is performed only when requested by the client. Clients are advised that it is their responsibility to advise CMMS of any changes in their financial situation or their investment objectives.

Investment management reviews of client portfolios are typically conducted quarterly, but in all cases at least annually. Rebalancing of investment assets is performed in accordance with the client's investment policy statement, which includes specific triggers for when rebalancing must occur. Rebalancing may occur more frequently during periods of unusual market volatility, when interest or dividends accumulate in an account, or when funds are added or removed from an account. Reviews are conducted by or under the supervision of William R. Neubauer, CFP.

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

Transaction confirmation notices and regular monthly statements of account holdings and activity are prepared and distributed by the custodians either electronically or by US Mail. Those clients to whom CMMS provides investment supervisory services also receive a quarterly status report and commentary directly from CMMS. This report provides consolidated information on the client's assets under management across multiple accounts and/or multiple custodians if more than one account or custodian is involved.

12. Investment or Brokerage Discretion.

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

- | | Yes | No |
|----------------------------------------------------------|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? ☐ Yes ☒ No

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Comprehensive Money Management Services LLC	801-	3/31/08

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0548047
Item of Form (identify)	Answer	
Item 1.D. Advisory Services & Fees	<p>Comprehensive Money Management Services LLC ("CMMS") offers a comprehensive package of investment management and financial planning services to its clients. Clients choose from a menu of services that include investment management, financial planning, automated money management, income tax preparation and lifetime financial counseling. CMMS helps its clients choose the appropriate services for their needs. Services can be priced separately or bundled together for a single fee. Not all services are available to all clients.</p> <p>INVESTMENT MANAGEMENT SERVICES</p> <p>CMMS provides investment management services exclusively on a fee-only basis. We believe that financial advisors that are compensated by commissions from product sales, mutual fund "trails", undisclosed bond spreads or sales incentives have an inherent conflict of interest. We do not sell any financial products, nor do we accept any compensation from any third parties. Our only source of compensation is the fees paid by our clients. We believe that this is the only way that clients can be sure that they are receiving honest, objective and truly unbiased advice.</p> <p>CMMS provides general financial advice on an on-going basis to all investment management clients. That advice is not limited to investment management issues.</p> <p>Our investment management philosophy is based primarily on the Nobel Prize-winning investment strategy known as Modern Portfolio Theory (MPT). The core principle of MPT is reduction of risk through diversification. CMMS manages its client portfolios using a "scenario-based" asset allocation strategy that relies on extreme diversification over a very wide variety of asset classes, sub-asset classes and investment styles. We believe that the future is highly unpredictable, much more so than commonly believed. We also believe that structural changes in the world economic order (rise of China and India, increasing scarcity of material resources, trade imbalances between the US and the rest of the world, etc.) require that we place less reliance on the past and better prepare for an uncertain future. Consequently, we build investment portfolios that we believe will best position each client for a wide variety of possible future economic scenarios. Since we can not predict which of these scenarios will come to pass or over what time frames, we hedge our bets by preparing for a wide variety of possibilities. This requires that we employ a greater variety of non-correlated and negatively correlated asset classes in our investment mix than traditional managers typically employ.</p> <p>We also believe that low costs and tax efficiency are critically important to achieving strong long term investment returns. For this reason, we build investment portfolios using a broad array of exchange-traded funds. ETFs offer unparalleled diversification, very low expense</p>	

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

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

Applicant:	SEC File Number:	Date:
Comprehensive Money Management Services LLC	801-	3/31/08

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0548047
Item of Form (identify)	Answer	
Item 1.D. Advisory Services & Fees (continued)	<p>ratios and superior tax efficiency when compared to actively-managed mutual funds and individual stock ownership. There are a growing variety of ETFs available to cover most asset classes and investment styles that are appropriate for a well-balanced investment plan. When ETFs are not available to fill a particular need, we employ traditional mutual funds and individual securities to fill that need.</p> <p>We follow a 6 step investment management process:</p> <p>Step 1: Analyze the client's situation including their goals, time horizon and psychological ability to tolerate price volatility. We balance these issues against the rate of return that the client needs to achieve their long term goals. In some cases we utilize sophisticated planning software called MoneyGuide Pro to help us determine the ideal portfolio structure for a particular client's needs.</p> <p>Step 2: Develop the client's Investment Policy Statement ("IPS") which includes an appropriate asset allocation, return expectations, and a disciplined rebalancing plan. The IPS typically calls for the use of six primary asset classes (cash, stocks, bonds, real estate/infrastructure, commodities, and a category that we label "gold and other hedges"). We further diversify both domestically and internationally across a variety of sub-asset classes and investment styles. The primary focus is on risk reduction through diversification, rather than placing heavy bets in an effort to outguess the markets.</p> <p>Step 3: Open appropriate accounts at TD Ameritrade Institutional or other low-cost discount broker, third party administrator or mutual fund company that serves as custodian for the client's investment assets.</p> <p>Step 4: Purchase appropriate investments, typically low-cost, tax-efficient index funds and exchange-traded funds (ETFs) that match up with the client's IPS.</p> <p>Step 5: Rebalance periodically to the original allocation using the disciplined rebalancing formula defined in the IPS. This ensures that investment allocations remain within pre-determined tolerance levels.</p> <p>Step 6: Prepare consolidated quarterly reports that help the client understand their portfolio allocation, keep track of realized and unrealized gains and losses, and measure investment returns. We also review the client's IPS periodically and suggest changes when we believe they are needed.</p>	

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

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

Applicant:

Comprehensive Money Management Services LLC

SEC File Number:

801-

Date:

3/31/08

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0458047																					
Item of Form (identify)	Answer																						
Item 1.D. Advisory Services & Fees (continued)	<p>Clients making use of the investment management services provided by CMMS pay a one-time \$2,500 initial review and account set-up fee at the time that they sign the Agreement. This also covers the cost of developing a written investment plan and the IPS. The one-time fee is waived for clients who separately pay for a financial plan.</p> <p>There is also a quarterly investment management fee based on the following schedule.</p> <table><thead><tr><th>ASSETS UNDER MANAGEMENT</th><th>QUARTERLY FEE</th><th>ANNUAL EQUIVALENT</th></tr></thead><tbody><tr><td>\$0 to \$1,000,000</td><td>0.25% *</td><td>1.00%</td></tr><tr><td>\$1,000,001 to \$2,000,000</td><td>0.20%</td><td>0.80%</td></tr><tr><td>\$2,000,001 to \$3,000,000</td><td>0.15%</td><td>0.60%</td></tr><tr><td>\$3,000,001 to \$4,000,000</td><td>0.10%</td><td>0.40%</td></tr><tr><td>\$4,000,001 to \$5,000,000</td><td>0.05%</td><td>0.20%</td></tr><tr><td>\$5,000,001 and higher</td><td>0.0025%</td><td>0.10%</td></tr></tbody></table> <p>* Subject to a minimum quarterly fee of \$2,000. Fees for each tier are cumulative.</p> <p>The specific services and compensation are documented in a Wealth Management Services Agreement (the "Agreement") signed by the client prior to service being rendered. The agreement reflects the fee schedule in effect at the time it was executed and may differ from the current fee schedule described above. The client is notified in writing of any fee changes without the need to modify the Agreement. Fees and/or minimums may be negotiable where special circumstances exist. The agreement can be terminated by either party at any time. Fees are refunded in full if termination occurs within the first five days after the agreement is executed. Quarterly fees are debited from the Clients account(s) by the custodian.</p> <p>The quarterly investment management fee is due in advance based on the client's assets under management at the end of the prior quarter. The initial quarterly fee is payable at the time the client's assets are first invested, is not prorated, and is calculated based on the value of the assets under management on that first date that assets are bought or sold. Each quarterly fee is considered fully earned at the time it is charged and is not prorated for exiting clients.</p> <p>Assets under management are defined to include: All investments and securities (including both taxable and tax-deferred), trusts, vested stock options, retirement accounts, IRA's, 401(k)'s, 403(b)'s, 529 plans, custodial accounts, UTMA accounts, educational saving accounts, money market accounts, CDs, and variable annuities, regardless of where the assets are held. Investment real estate, partnership assets, LLCs and other alternative investments are</p>		ASSETS UNDER MANAGEMENT	QUARTERLY FEE	ANNUAL EQUIVALENT	\$0 to \$1,000,000	0.25% *	1.00%	\$1,000,001 to \$2,000,000	0.20%	0.80%	\$2,000,001 to \$3,000,000	0.15%	0.60%	\$3,000,001 to \$4,000,000	0.10%	0.40%	\$4,000,001 to \$5,000,000	0.05%	0.20%	\$5,000,001 and higher	0.0025%	0.10%
ASSETS UNDER MANAGEMENT	QUARTERLY FEE	ANNUAL EQUIVALENT																					
\$0 to \$1,000,000	0.25% *	1.00%																					
\$1,000,001 to \$2,000,000	0.20%	0.80%																					
\$2,000,001 to \$3,000,000	0.15%	0.60%																					
\$3,000,001 to \$4,000,000	0.10%	0.40%																					
\$4,000,001 to \$5,000,000	0.05%	0.20%																					
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0548047
Item of Form (identify)	Answer	
Item 1.D. Advisory Services & Fees (continued)	<p>included only if client desires that they are actively managed by CMMS. Assets under management do not include: Client's personal use assets (such as residences and vehicles), collectibles (such as artwork and coins), defined benefit retirement plans, social security benefits, non-investment real estate, and closely held business interests.</p> <p>Assets are generally held in custodial accounts at TD Ameritrade Institutional, with the client's existing retirement services provider (third party administrator) chosen by client's employer, or with other custodians of the clients choosing. Any charges that may be assessed by the custodians are paid directly by the client.</p> <p>All fees paid to CMMS for investment management services are separate and distinct from the fees and expenses charged by individual exchange traded funds or mutual funds to their shareholders, or by third party administrators or broker/dealers. Their fees, commissions and other expenses are described in each fund's prospectus or on the provider's website. The client should review the fees charged by the mutual funds and/or custodians and the fees charged by CMMS to fully understand the total amount of fees to be paid by the client.</p> <p>FINANCIAL PLANNING SERVICES CMMS provides a comprehensive offering of personal financial planning services for a separate fee. We specialize in providing advice to business owners, professionals, retirees and corporate executives. We also have special expertise in the unique issues that face unmarried partners (same sex and opposite sex), single and divorced women, and non-traditional families. Not all clients who request financial planning as a sole service can be accommodated by CMMS due to the time-consuming nature of this service.</p> <p>We follow a six step financial planning process:</p> <p>Step 1: Identify the client's needs and define the potential relationship with the client.</p> <p>Step 2: Clarify client's present circumstances by collecting and assessing all relevant personal and financial data. We ask the client to complete an 8 page confidential personal financial profile before our first meeting.</p> <p>Step 3: Identify the client's financial goals, values, challenges and concerns. We accomplish this in our first meeting by asking a number of big picture questions designed to help the client focus on the life they want today and in the future. Once the client has made a decision to proceed, we provide a checklist of all of the documents that we'll need to develop an effective plan.</p>	

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

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Comprehensive Money Management Services LLC	801-	3/31/08

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0548047
Item of Form (identify)	Answer	
Item 1. D. Advisory Services & Fees (continued)	<p>Step 4: Analyze client's current financial status in concert with the identified goals and values and then evaluate alternative solutions to deal with their challenges and concerns.</p> <p>Step 5: Develop and present written financial planning recommendations.</p> <p>Step 6: Assist with implementation, measure progress and update the plan (as needed and only when requested by the client).</p> <p>The depth and breadth of the financial plan topics are determined based on client need. Topics include (1) asset/liability management, (2) cash flow/expense management, (3) tax planning, (4) risk management /insurance, (5) investments, (6) retirement planning, (7) educational funding, (8) investment planning, (9) retirement planning and (10) estate planning.</p> <p>There are two standard offerings; a Financial Goals Plan and a Comprehensive Financial Plan.</p> <p>A Financial Goals Plan typically includes three topics; cash flow/expense management, investments and retirement planning. It utilizes sophisticated financial planning software (MoneyGuide Pro) to answer a critical question: "Am I saving enough and investing appropriately to achieve my long term goals including a fully funded retirement?"</p> <p>A Comprehensive Financial Plan typically includes all ten financial planning topics as appropriate for the individual client. Additional topics beyond the 10 basic areas may include asset protection strategies, stock option analysis and planning, strategic planning for closely-held businesses, succession planning/exit strategies, and charitable giving.</p> <p>Depending on the scope of the assignment and the complexity of the planning to be performed, the analysis, development of the recommendations, plan write-up, and plan presentation can take from sixty days to six months from the date the client provides all requested information.</p> <p>Once an initial plan is completed, the client has several options with regards to ongoing financial planning services: (1) the client may decide that their needs have been adequately addressed and there is no need for further involvement with CMMS; (2) the client may wish to have on-going access to the advisor to help with implementation and/or to discuss changes with client's situation over time, or (3) the client may wish to initiate contact with CMMS as new questions arise.</p>	

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

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

Applicant:

Comprehensive Money Management Services LLC

SEC File Number:

801-

Date:

3/31/08

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

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Comprehensive Money Management Services LLC		IRS Empl. Ident. No.: 02-0548047
Item of Form (identify)	Answer	
Item 1. D. Advisory Services & Fees (continued)	<p>Prior to engaging CMMS to provide financial planning services, the client and CMMS enter into a formal Wealth Management Services Agreement (the "Agreement") setting forth the terms and conditions of the engagement. The client may terminate the Agreement for any reason during the first five business days after entering into the agreement and receive a full refund of any fees paid to CMMS under that agreement. Thereafter, a client may terminate the agreement at any time, but may not be entitled to a refund of fees already paid. If CMMS chooses to terminate the relationship, any fees paid by the client that are deemed by CMMS to be unearned will be refunded.</p> <p>Financial planning fees typically consist of a one-time fee for the development and delivery of the financial plan, plus a quarterly retainer for on-going financial planning services. The minimum plan development fee is \$5,000 for a retirement plan and \$7,500 for a comprehensive financial plan. The specific fee quoted to individual clients is based on an estimate of the time required to complete the work and is negotiable. It is paid 50% upon execution of the Agreement and 50% upon plan delivery. The minimum quarterly retainer is \$2,000 per quarter and is billed quarterly on the first day of the first calendar quarter after the plan is delivered and quarterly thereafter. The retainer covers the cost of providing on-going advice and implementation support (as requested by the client). It also includes the cost of periodic plan updates to reflect significant changes in the client's objectives or financial condition.</p> <p>The quarterly retainer is waived when the client uses CMMS for ongoing management of their investments and pays the minimum quarterly fee for that service. For such clients, except for the plan development fee, there will be no additional charge over and above the investment fees for planning work and advice that reviews and/or updates planning previously performed for that client. An exception to this rule may arise if a client wishes CMMS to provide advice and analysis well beyond the scope of the original plan. Planning services directed at previously unaddressed topics, extraordinary research or analysis may involve additional costs, which will be negotiated on an individual basis prior to beginning such work.</p> <p>On occasion, CMMS performs non-conforming, project-specific work on an hourly basis. The standard fee for this service is \$250 per hour and is negotiable.</p>	

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Item 1.D. Advisory Services & Fees	<p>INCOME TAX PREPARATION CMMS provides tax preparation services on an exception basis for certain clients that lack an existing relationship with a CPA or other competent tax preparer. Fees are negotiable and may be quoted on an hourly or project basis depending on the client's situation. Tax preparation fees are payable upon delivery of the tax return to the client.</p> <p>AUTOMATED MONEY MANAGEMENT CMMS will work with clients to fully automate their finances on Quicken® financial management software and teach the client how to get the most value from the program. Fees are negotiated and vary based on the level of complexity and the degree of automation desired.</p> <p>LIFETIME FINANCIAL COUNSELING All CMMS clients have an on-going personal relationship with their advisor. The advisor is available during normal business hours to provide advice and support as needed. Most client needs are addressed through email. Phone consultations and in-person meetings are also necessary from time to time. This service is only available to clients who use our investment management or financial planning services. The cost of providing this advice and support is included the Client's quarterly financial planning retainer or quarterly investment management fee.</p> <p>MISCELLANEOUS In performing its services, CMMS shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that they are responsible to promptly notify CMMS if there is ever any change in their financial situation or investment objectives.</p> <p>If requested by the client, CMMS may recommend the services of other professionals for implementation of financial planning recommendations. The client is under no obligation to engage the services of such recommended professionals. The client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation made by CMMS.</p>	

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Item of Form (identify)	Answer	
Item 6. Education & Business Background	<p>EXPERIENCE</p> <p>Investment advice is provided by William R. Neubauer (Bill), age 54 (born 1953). Bill earned a Bachelor of Science degree in Business Management (magna cum laude) and a Master of Business Administration (MBA) degree in Finance and Investments (summa cum laude) from Florida State University. He also completed post-graduate work in credit and financial management at the University of Virginia and investment management at Dartmouth College. In 2003 Bill completed additional coursework in taxation, estate planning, risk management and retirement planning as part of a certificate program for continuing education through Florida State University.</p> <p>Bill has more than 25 years of planning and investment management experience, most recently as the senior executive responsible for Bank of America's Private Bank in South Florida. In that capacity, he lead a team of 30 professionals including CPAs, CFPs, tax attorneys, portfolio managers and estate planning experts. Bill and his team provided sophisticated financial advice to high net worth clients and managed in excess of \$1 billion in client investment assets. He also has prior experience as a Registered Principal for NationsBanc Investments and Barnett Securities, where he managed an office consisting of 15 licensed investment professionals specializing in high net worth clients. In that capacity, Bill held NASD Series 7 and Series 24 securities licenses.</p> <p>Bill is a Certified Financial Planner™ and a Registered Investment Advisor Representative (NASD Series 65). He is also a NAPFA-Registered Advisor. Worth Magazine selected Bill as one of America's Top 100 Wealth Advisors in 2006 and again in 2007.</p>	
Item 9. D, E. Participation or Interest in Client Transactions	<p>The firm may from time to time recommend to clients that they buy or sell securities or investment products in which the firm or a related party has a financial interest. These securities are exchange-traded funds, index funds and other highly liquid securities where the purchase or sale by any one individual would have little or no impact on the market. Nonetheless, it is the policy of CMMS that no person affiliated with CMMS may purchase or sell any security prior to a transaction being implemented for a client's account. This rule does not apply to mutual fund transactions since trades are executed at the closing price at the end of a trading day.</p> <p>CMMS has implemented an investment policy relative to personal securities transactions. This investment policy is part of the firm's overall Code of Ethics which serves to establish a standard of business conduct for all of the firm's employees. It is based on fundamental principles of openness, integrity, honesty and trust. A copy is available upon request.</p>	

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

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Item of Form (identify)	Answer	
Item 9. D., E. Participation or Interest in Client Transactions (continued)	In accordance with section 204A of the Investment Advisors Act of 1940, CMMS also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by CMMS or any person associated with CMMS.	
Item 10. Conditions for Managing Accounts	CMMS does not impose a minimum account size for starting or maintaining an account, however there are minimum fees for each service as discussed in Item 1.D. above.	
Item 12. A. Investment or Brokerage Discretion	CMMS maintains a limited power of attorney for all client accounts. The limited power of attorney authorizes CMMS to execute securities transactions on behalf of clients without prior approval of the specific transaction. As a business practice, all transactions are executed in accordance with the client's stated investment objectives and requested parameters, as outlined in the respective client's investment policy statement. CMMS will use its discretion in the selection of specific exchange traded funds, index funds and other individual securities so long as the client has approved their general characteristics.	
Item 12. B. Investment or Brokerage Discretion	<p>EXECUTION OF BROKERAGE TRANSACTIONS</p> <p>CMMS recommends broker/dealers or other custodians based on the quality of services offered and commission rates charged. For operational reasons, CMMS typically recommends that clients direct CMMS to place trades through TD Ameritrade Institutional, a division of TD Ameritrade, Inc. CMMS recommends this provider based on the breadth of services offered, quality of executions, competitive prices, absence of account minimums and the quality and professionalism of its representatives. While CMMS has a reasonable belief that Ameritrade is able to obtain best execution and competitive prices, CMMS will not be independently seeking best execution price capability through other broker-dealers. CMMS will generally decline acceptance of any client account that directs the use of a broker-dealer other than one of the few firms that offer a technology platform, operational support and the legal documentation necessary to facilitate a third-party independent advisor. At this time CMMS is limited to a single broker-dealer as Ameritrade's competitors have aggregate account minimums for which CMMS does not qualify.</p> <p>PROXY VOTING POLICY</p> <p>Unless requested otherwise by individual Clients, CMMS does not direct the manner in which proxies solicited by issuers of securities beneficially owned by client are voted. CMMS and/or the client shall instruct the Custodian to forward any proxies or shareholder communications directly to the client.</p>	

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Item 13. A. Additional Compensation	BENEFITS FROM CUSTODIANS CMMS may receive certain services or benefits from broker/dealers or other custodians that it recommends to clients including receipt of duplicate account statements, ability to have investment management fees deducted directly from client accounts, invitations to events with other registered investment advisors, group discounts, new client referrals and certain marketing program or technology program benefits. These services or benefits assist CMMS in effectively managing client relationships or further developing the business enterprise. Clients do not pay more for transactions as result of these services or benefits.	
Item 13. B. Additional Compensation	REFERRAL FEES CMMS may from time to time compensate either directly or indirectly, certain persons or firms for client referrals. All payments shall be according to established written agreements and are in compliance with the Investment Advisors Act of 1940, Section 275.206(4)-3. In addition, all applicable federal and state laws will also be observed. Clients procured by such referral arrangements will be given full written disclosure of the terms and fee arrangements between CMMS and the soliciting person or firm. PRIVACY NOTICE All reasonable steps shall be taken to assure that confidential information be kept private and confidential. No disclosure of information shall be made to anyone within the office to whom such disclosure is not necessary for the purpose of accomplishing the work requested. It is prohibited to discuss any client information with anyone not authorized outside of the office, including spouses, family or social friends. The firm maintains physical, electronic and procedural safeguards that comply with Federal standards to protect Client's personal information. A copy of the CMMS privacy policy is available upon request.	

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