

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

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Name of Investment Adviser: <b>J.M. Egan Wealth Advisors, LLC</b>				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
<b>21 Green Village Road</b>	<b>Madison</b>	<b>NJ</b>	<b>07940</b>	<b>( 973) 377-4700</b>

**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 government 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.**

**FORM ADV****Part II - Page 2**

Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

**801-69374**

Date:

**6/1/09****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 .....  | 0%  |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | 70% |
| <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 .....   | 20% |
| <input type="checkbox"/>            | (8) | Provides a timing service .....   | %   |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above .....   | 0%  |

(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 the 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 checked="" type="checkbox"/> | (5) | Commissions       |
| <input checked="" type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input checked="" 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).

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Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

801- **69374**

Date:

**6/1/09****3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

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

**4. Methods of Analysis, Sources of Information, and Investment Strategies.****A.** Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input 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 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<br>(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>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 type="checkbox"/> Short sales   |  |

**FORM ADV****Part II - Page 4**

Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

**801-69374**

Date:

**6/1/09****5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? . . . . .

Yes No  
☒ ☐

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

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

On Schedule F, give the:

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

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

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

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

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

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker-dealer   | <input 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.)

**FORM ADV****Part II - Page 5**

Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

801- **69374**

Date:

**6/1/09****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  
☒    ☐

(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.

**See Schedule F.**

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

**See Schedule F.**

Applicant:

J.M. Egan Wealth Management, LLC

SEC File Number:

801-69374

Date:

6/1/09

**12. Investment or Brokerage Discretion.**

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

(1) securities to be bought or sold? . . . . .

Yes No

☒ ☐

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

Yes No

☒ ☐

(3) broker or dealer to be used ? . . . . .

Yes No

☐ ☒

(4) commission rates paid? . . . . .

Yes No

☒ ☐

B. Does applicant or a related person suggest brokers to clients? . . . . .

Yes No

☒ ☐

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

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

**13. Additional Compensation.**

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

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? . . . . .

Yes No

☒ ☐

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

Yes No

☐ ☒

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

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

- has custody of client funds or securities (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: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>	IRS Empl. Ident. No.: <b>26-0256107</b>
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Item of Form (identify)	Answer
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Part II, Page 2, #1D

J.M. Egan Wealth Advisors, LLC (hereinafter the applicant) is an investment advisor registered with the Securities and Exchange Commission (SEC). The applicant offers advice to clients in the form of financial planning services, asset management services and referrals to third party money managers. These services are described in more detail below. Fees for all advisory services will be agreed upon and quoted to the client before services are provided and will be disclosed in the client agreement. The applicant will not require a fee payment of more than \$500 more than six months in advance, nor will the applicant receive fees based on capital gains or capital appreciation in client accounts.

The applicant's investment advisor representatives (hereinafter associated persons) are also licensed as registered representatives with Securities America, Inc. (SAI), a full service broker/dealer and member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). The associated persons may also be independently licensed to sell insurance products through various insurance companies.

**FINANCIAL PLANNING SERVICES**

**Financial Plans**

The applicant offers comprehensive and segmented financial plans in both written and oral form. A financial plan can include, but is not limited to, the following topics:

- Cash Flow Planning (review of monthly expenses/income; review of savings/emergency fund/banking; review of debts, mortgage, home equity, credit cards, loans)
- Risk Management (health/dental insurance review; life insurance review; disability insurance review; long term care insurance review)
- Retirement Planning (review of current retirement assets; needs analysis; asset projections)
- Tax Planning (tax return review; consult with tax preparer)
- Estate Planning (estate planning document review; consult with estate planning attorney)
- Investment Planning (risk/return profile; asset allocation analysis; proposed portfolio/investment policy statement; reporting)
- Other (education funding; employee benefit review)

All clients will receive a free introductory meeting. At this meeting, clients will discuss their financial needs and goals and the applicant's associated persons will describe the advisory services offered. The client may be asked to complete a Client Profile Questionnaire. Once the client decides to proceed with preparation of a financial plan, a client agreement will be signed and the associated persons will begin gathering the necessary information and documents. The plans are usually presented within 10 days of the associated person receiving all necessary data and documentation.

Fees charged for financial planning services can be charged on either a fixed or hourly basis, as determined by the associated persons. If a fixed fee is charged, there is a minimum fee of \$500 with the maximum fee generally not exceeding \$10,000. Hourly fees range from \$100 - \$500 per hour, with a minimum charge of two hours. If billed on an hourly basis, the associated persons will provide the client with an estimate of the hours needed to complete the requested plan. If the hours required to complete the plan will exceed the estimate given, the associated persons will contact the client prior to proceeding with any additional work. The client will be charged the actual time

**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: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>	IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>expended on the requested plan. Both fixed and hourly fees are negotiable based on the actual services requested, the complexity of the client's situation and the associated persons providing the services. Whether fixed or hourly fees are charged, at the sole discretion of the associated persons, a retainer of 25% of the quoted fee may be due at the time the client agreement is signed. The remainder of the fee will be due upon presentation of the plan to the client.</p> <p>When providing financial planning services, the applicant and its associated persons may consult with attorneys, accountants or other outside professionals. Fees for these outside professional consultants' services may be charged to the client. The applicant will not engage the services of an outside professional consultant without prior consent of the client.</p> <p>When providing financial planning services the applicant may incur extraordinary expenses, (i.e. travel, research costs, etc.) These expenses may be passed onto the client.</p> <p>Financial planning services terminate upon presentation of the plan to the client. Prior to that time either party can terminate financial planning services by providing written notice to the other and termination will be effective immediately. If services are terminated within five business days of signing the client agreement, the services will be terminated without penalty. After the initial five business days the client will be responsible for the time and effort expended by the associated persons prior to the receipt of notice of termination. A prorated refund or a prorated charge will be determined based on the time and effort expended by the associated persons prior to receipt of notice of termination. The applicant will send a billing statement summarizing any prorated refund or prorated charge due. Any prorated charge will be due 10 days after receipt of the billing statement.</p> <p><b><u>Fee Offset</u></b></p> <p>Clients may also elect to implement the advice of the associated persons through one or more of the other advisory programs disclosed in this document. In this case, the associated persons may waive or reduce the amount of the advisory fee as a result of earning additional on-going fees. Any reduction is at the discretion of the associated persons and will be disclosed to the client prior to contracting for additional services.</p> <p style="text-align: center;"><b>SEI ASSET MANAGEMENT PROGRAM</b></p> <p>The SEI Asset Management Program (SEI Program) is an institutional asset allocation program that the applicant uses in the management of client account assets. The applicant's associated persons assist the client in establishing an SEI Program Account (the Account) at SEI Trust Company (SEI). All Account transactions will be processed and cleared through SEI. The SEI Program uses asset allocation portfolios developed by SEI Investments. The portfolios consist of SEI Family of Institutional Mutual Funds (Mutual Funds) and other securities approved by SEI to be held in an account. The applicant provides SEI with the asset allocation policy (Asset Allocation Policy) that the client selects for the Account. The applicant directs SEI to reallocate the client's investments in accordance with the client's Asset Allocation Policy. In addition, the applicant directs SEI to rebalance the investments within the Account at least quarterly, so that the market value of the shares of each mutual fund held in the Account is the same percentage of the total market value of the Account as required by the client's Asset Allocation Policy. SEI holds custody of all SEI Program Client Account assets.</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: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>	IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer
Part II, Page 2, #1D (continued)	<p>SEI Program Management Fees (Management Fees) are payable quarterly, in arrears, based on assets under management at the end of the quarter. Management Fees are automatically deducted from the client's Account. Each quarter SEI will send the client an account statement that will include a Management Fee Notification showing the computed fee, any adjustments to fee, an explanation of any adjustment and the net Management Fee to be deducted later in the period from the Account. Management Fees are paid to the applicant. Up to 5% of the Management Fees may be paid to Securities America Advisors, Inc. (SAA), a registered investment advisor, for marketing and administrative services SAA provides to the applicant. Clients may terminate the SEI Program Account at any time by notifying the applicant. Termination will be effective upon receipt of such notice. If services are terminated within five business days of executing the client agreement, services will be terminated without penalty. After the initial five business days, the client may be responsible for payment of fees for the number of days services were provided by the applicant prior to receipt of the notice of termination.</p> <p>The maximum total advisory services fees charged to the client may not exceed 1.75%. SEI may charge a separate custodial fee for the custody services it provides the client's Account. Mutual funds held in the Account pay their own advisory fees and other expenses which are explained in each mutual fund's prospectus. These fees and expenses are separate charges from the Account management fees.</p> <p style="text-align: center;"><b>FINANCIAL ADVISORS PROGRAM</b></p> <p>The applicant offers investment management services, including giving continuous advice to a client based on the individual needs of the client, through SAA Financial Advisors Program (FAP). SAA is an SEC registered investment advisor. SAA's FAP is a wrap-fee program providing investment advisory services and execution of client transactions for which the specified fee (or fees) is not based directly upon transactions in a client's account. Under FAP, the applicant will assist the client in establishing an FAP Account (the Account) with SAA. All brokerage transactions in the Account will be processed by SAI and then cleared through National Financial Services LLC (NFS) pursuant to a clearing arrangement established by SAI with NFS. SAA has also entered into agreements with various insurance companies that allow for the management and valuation of client variable annuity accounts within SAA's FAP. The custody of all funds and securities will be maintained by NFS, insurance companies or other custodians. At no time will SAA, SAI, the applicant or its associated persons act as custodian of the Account or have direct access to the client's funds and/or securities.</p> <p>The annual management fees charged for this service will be negotiated with each client, with 3% being the maximum management fee that may be charged to clients, unless the Account only has mutual funds and then the maximum will be 2.25%. SAA retains up to 20 basis points (0.20%) of the annual management fee for FAP accounts.</p> <p>A complete description of FAP and related fees and charges are described in SAA's Financial Advisors Program Schedule H Disclosure Brochure which will be given to all clients prior to or at the time a FAP Account is established.</p> <p style="text-align: center;"><b>MANAGED OPPORTUNITIES PROGRAM</b></p> <p>The applicant has established a relationship with SAA, a registered investment advisor, to participate in the Managed Opportunities Program (Managed Opportunities). Managed</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: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>		IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer	
Part II, Page 2, #1D (continued)	<p>Opportunities is a wrap-fee program developed by SAA that provides clients with the opportunity to establish Mutual Fund Portfolios, Separate Account Portfolios and Multi Asset Class Portfolios developed by third party money managers that are registered as investment advisors (collectively referred to as sub-advisors). The applicant's associated persons act as referral parties when referring clients into the Mutual Fund Portfolios, Separate Account Portfolios and Multi Asset Class Portfolios options in Managed Opportunities. The sub-advisors that SAA has established relationships with are not affiliates of SAA or the applicant. In addition, Managed Opportunities offers Advisor Directed Portfolios through which the applicant will work and advise clients in the selection of investments constituting a portion of Managed Opportunities.</p> <p>Client portfolios may be managed by SAA or other sub-advisors that SAA has established relationships with. The client will grant SAA and the sub-advisors limited discretionary authority with respect to the purchase and sale of securities in Mutual Fund Portfolios, Separate Account Portfolios and Multi Asset Class Portfolios and will grant the applicant discretionary authority with respect to the initial Managed Opportunities Master Account and Advisor Directed Portfolios.</p> <p>The applicant will solicit the services of SAA through Managed Opportunities. The applicant will not refer a client to SAA unless SAA and the sub-advisors are registered or are exempt from registration as investment advisors in the client's state of residence. Administrative, website, transaction order entry services and other services are provided to SAA by outside service providers and sub-advisors. Clients will grant SAA the discretionary authority to select one or more sub-advisors to provide administrative, website, performance reporting, transaction order entry and other services to SAA and clients. SAA currently has a relationship with Oberon Financial Technology, Inc. (Oberon), a registered investment advisor, to provide these services. Clients establishing Managed Opportunities accounts will receive Oberon's Disclosure Brochure in addition to SAA and the applicant's Disclosure Brochures.</p> <p>The applicant will be available to meet with clients on a continuous basis. Clients should be aware that the applicant will be paid solicitor/referral fees by SAA for recommending Mutual Fund Portfolios, Separate Account Portfolios and Multi Asset Class Portfolios to clients. SAA will also share fees with the Sub-Advisors. The amount of compensation the applicant receives for recommending one Managed Opportunities portfolio over another portfolio may vary. Therefore, a potential conflict of interest may exist because these circumstances may result in the applicant having a financial incentive to recommend one portfolio over another. However, portfolios will be selected and recommended to clients based on each individual client's needs, goals and objectives.</p> <p>A complete description of Managed Opportunities and related fees and charges are described in SAA's Managed Opportunities Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a Managed Opportunities Account is established.</p>	
Part II, Page 3, #4A(5), 4B(8) & 4C(7)	Model asset allocation portfolio programs, provided by a number of institutional investment managers and strategists, may be used when managing client assets.	
Part II, Page 4, #5	All individuals that give investment advice on behalf of the applicant must have earned a college degree and/or have substantive investment-related experience. In addition, all such individuals shall have attained all required investment-related licenses and/or designations. However, the applicant will review each situation on a case-by-case basis and may consider other factors in lieu of the requirements previously noted.	

**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: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>		IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer	
Part II, Page 4, #6	<p><b><u>John M. Egan</u></b>, CFP® Born 1960</p> <p><u>Education</u> St. Michael's College, BA, Business Administration, 1983</p> <p><u>Business Affiliations</u> Securities America, Inc.: Registered Representative, 6/09-present J.M. Egan Wealth Advisors, LLC: Managing Member, Owner, Chief Compliance Officer, Investment Advisor Representative, 5/08-present Everbank: Agent, 4/04-present John M. Egan Properties: Owner, 1/97-present Capital Analysts Incorporated: Registered Representative, 1/99-6/09 J.M. Egan Financial Planning, LLC: Managing Member, Owner, Chief Compliance Officer, Investment Advisor Representative, 9/85-5/08</p> <p><b><u>Janet Sherry</u></b>, CFP® Born 1957</p> <p><u>Education</u> Boston College, BA, Economics, 1979</p> <p><u>Business Affiliations</u> Securities America, Inc.: Registered Representative, 6/09-present J.M. Egan Wealth Advisors, LLC: Investment Advisor Representative, 12/03-present Capital Analysts, Incorporated: Registered Representative, 12/03-6/09</p>	
Part II, Page 5, # 9B	The applicant's associated persons are registered representatives of SAI, a full service broker/dealer, member FINRA/SIPC. As registered representatives, the applicant's associated persons sell securities to any client for commissions. This could present a potential conflict of interest since they could receive fees and commissions if the client chooses them to implement recommendations in their capacity as registered representatives. Clients are free to select any broker/dealer they wish to implement recommendations.	
Part II, Page 5, #9E	<p>The applicant or its associated persons may buy or sell securities or have an interest or position in a security for their personal account that they also recommend to clients. The applicant is and shall continue to be in compliance with <i>The Insider Trading and Securities Fraud Enforcement Act of 1988</i>. As these situations may represent a potential conflict of interest, it is a policy of the applicant that no associated persons shall prefer their own interest to that of the advisory client. No person employed by the applicant may purchase or sell any security prior to a transaction or transactions being implemented for an advisory account. Associated persons shall not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of their employment unless the information is also available to the investing public upon reasonable inquiry. The applicant maintains a list of all securities holdings for itself and all associated persons.</p> <p>According to the <i>Investment Advisers Act of 1940</i>, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. The applicant and its associated persons have a fiduciary duty to all clients. The applicant has established a Code of Ethics that all associated persons must read.</p>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>		IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer	
Part II, Page 5, #10	<p>They must then execute an acknowledgment agreeing that they understand and agree to comply with the applicant's Code of Ethics. The fiduciary duty of the applicant and its associated persons to clients is considered the core underlying principle for the applicant's Code of Ethics and represents the expected basis for all associated persons' dealings with clients. The applicant has the responsibility to make sure that the interests of clients are placed ahead of it or its associated persons' own investment interests. All associated persons will conduct business in an honest, ethical and fair manner. All associated persons will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All associated persons have a responsibility to avoid circumstances that might negatively affect or appear to affect the associated persons' duty of complete loyalty to their clients. This section is only intended to provide current clients and potential clients with a description of the applicant's Code of Ethics. If current clients or potential clients wish to review the applicant's Code of Ethics in its entirety a copy may be requested from any of the applicant's associated persons and it will be provided promptly.</p> <p>The minimum investment required in the SEI Program is \$100,000. Exceptions to this minimum may be granted upon request.</p> <p>The applicant requires a minimum of \$25,000 to establish and maintain an FAP account. Exceptions may be granted to this minimum upon request.</p> <p>As a general rule, SAA requires a minimum of \$50,000 to establish and maintain Managed Opportunities Mutual Fund Portfolios, \$100,000 for Separate Account Portfolios, \$250,000 for Multi Asset Class Portfolios and \$50,000 for Advisor Directed Portfolios. All minimums are negotiable at the discretion of the applicant and SAA.</p>	
Part II, Page 5, #11A	<p>Financial planning services terminate upon presentation of the plan to client and so no reviews are conducted. However, the applicant recommends clients have their financial situation reviewed and their financial plan updated at least annually. If clients undertake this review and update, a new client agreement will be required and additional fees may be charged.</p> <p>Managed accounts are reviewed at least quarterly. Accounts at third party money managers are also reviewed at least quarterly usually when copies of statements are received from the managers.</p> <p>The calendar is the main triggering factor for review, although reviews may be conducted because of client request, a change in client circumstances or unusual market activity. The associated persons review all accounts. Absent specific client instructions, accounts are reviewed relative to any changes in a client's situation and to see whether holdings and performance remain consistent with the client's goals and objectives.</p> <p>SAA reviews the performance information in Managed Opportunities Accounts to determine its accuracy. Performance information provided by SAA is believed to be accurate but cannot be guaranteed. Fund and other securities values and other information are obtained from third parties. Managed Opportunities accounts are reviewed as needed by SAA supervisors, SAI principals and the applicant's associated persons. Triggering factors for reviews may include material market, economic or political events, changes in clients' personal or financial situations or performance of the accounts in general.</p>	

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

Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

**801-69374**

Date:

**7/1/09**

(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: <b>J.M. Egan Wealth Advisors, LLC</b>	IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer
Part II, Page 5, #11B	<p>The applicant does not prepare any reports for clients. Clients will receive statements at least quarterly from the investment company, broker/dealer, clearing firm or money manager where their account is maintained.</p> <p>Clients participating in the SEI Program will receive monthly account statements, transaction ledgers and quarterly reports showing the investment performance of their account from SEI.</p> <p>Clients participating in FAP may receive quarterly, monthly or on-demand reports showing the investment performance of their accounts from SAA or the applicant.</p> <p>Clients participating in Managed Opportunities will be able to view daily and quarterly performance reports on a web site prepared on behalf of SAA by Oberon which will describe the performance, holdings and other activity in the clients' Managed Opportunities accounts. During any month in which there is activity in Managed Opportunities accounts, clients will receive monthly statements from the account custodian or clearing firm showing the activity in the clients' accounts as well as positions held in the accounts at month end. Clients will also receive a confirmation of each purchase and sale transaction that occurs within Managed Opportunities accounts, unless clients provide SAA with written authorization to suppress confirm delivery. If there is no activity in the account, clients will receive statements no less than quarterly from the account custodian or clearing firm.</p>
Part II, Page 6, #12A(1), (2) & (4)	<p>Upon receiving written authorization from the client, the applicant may manage client's assets on a limited discretionary basis. When it does, discretionary authority is limited in that the applicant will not have the authority to withdraw funds and/or securities from client accounts except when written authorization has been provided to have fees automatically deducted from a client's account and paid directly to the applicant. In SEI accounts, discretionary trading authority is limited to no-load mutual funds.</p>
Part II, Page 6, #12B	<p>The applicant's associated persons are registered representatives of SAI, a full service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in their capacities as registered representatives, they may earn sales commissions.</p> <p>Clients wishing to implement the associated persons' advice are free to select any broker they wish and are so informed. If clients wish to have the associated persons implement advice in their capacities as registered representatives, their broker/dealer, SAI, will be used. SAI has a wide range of approved securities products for which SAI performs due diligence in selecting. SAI's registered representative is required to adhere to these products when implementing securities transactions through SAI. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer.</p>
Part II, Page 6, #13A	<p>The applicant's associated persons sell securities in their separate capacities as registered representatives. They may also be independently licensed as insurance agents. They can earn commissions when selling securities and insurance products in these separate capacities.</p> <p>Some of the advice offered by the associated persons involves investments in mutual fund products. Load and no-load mutual funds may pay annual distribution charges sometimes referred to as 12(b)-1 fees. The associated persons may receive a portion of these 12(b)-1 fees from some investment companies in their separate capacities as registered representatives. Clients should be aware that these 12(b)-1 fees come from fund assets and, thus, indirectly from client assets. The receipt of</p>

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant: <b>J.M. Egan Wealth Advisors, LLC</b>	SEC File Number: <b>801-69374</b>	Date: <b>7/1/09</b>
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(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: <b>J.M. Egan Wealth Advisors, LLC</b>		IRS Empl. Ident. No.: <b>26-0256107</b>
Item of Form (identify)	Answer	
Part II, Page 6, #13A (continued)	<p>these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.</p> <p>From time to time, the applicant may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.</p> <p>The applicant may have relationships with non-affiliated investment advisors. It may use the advisory, administrative and marketing services of SAA and SEI Investments, registered investment advisors, when managing client assets in the SEI Asset Management Program. When doing so, SAA will receive a portion of the fees charged to the client.</p> <p>The applicant may refer clients to SAA through Managed Opportunities. SAA will work with Oberon, a registered investment advisory firm, and other sub-advisors when managing client assets. The applicant will not refer clients to SAA unless SAA, Oberon and other sub-advisors are registered or exempt from registration as investment advisors in each client's state of residence. SAA will pay the applicant a portion of client fees for referrals. In addition, SAA will share fees with Oberon and other sub-advisors.</p> <p>Investment advisors may direct portfolio brokerage commissions to a particular broker/dealer in return for services and research used in making investment decisions in client accounts. The commissions used to acquire these services and research are known as "soft dollars." Section 28(e) of the <i>Securities Exchange Act of 1934</i> provides a "safe harbor" that allows an investment advisor to pay more than the lowest available commission for brokerage and research services if it determines in good faith that the commission paid was reasonable in relation to the brokerage and research services provided.</p> <p>The applicant does not allow directed brokerage. If clients select applicant's associated persons to implement transactions in their separate capacities as registered representatives, they must use SAI. However, the applicant may still receive products and services from SAI, SAA or other program sponsors and product issuers. These products and services may be used for both research and non-research purposes and allows the applicant to supplement, at no cost, its own research and analysis activities. These products and services can include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Reports, publications and data on matters such as the economy, industries, sectors and individual companies or issuers, statistical information, account and law interpretations, political analyses, legal developments affecting portfolio securities, technical market actions, credit analyses, risk management and analyses of corporate responsibility issues</li> <li>• On-line news services and financial and market database services</li> <li>• Information management systems integrating quotation and trading, performance management, accounting, recordkeeping and document retrieval and other administrative matters</li> </ul>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:

**J.M. Egan Wealth Advisors, LLC**

SEC File Number:

**801-69374**

Date:

**7/1/09**

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

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	<ul style="list-style-type: none"><li>• Meetings, seminars, workshops and conferences with representatives of issuers, program sponsors and/or other analysts and specialists</li></ul> <p>Research obtained with soft dollars is not necessarily utilized for the specific account that generated the soft dollars. The applicant does not attempt to allocate the relative costs or benefits of research among clients because it believes that, in the aggregate, the research it receives benefits all clients and assists its in fulfilling its overall duty to clients.</p> <p>These arrangements may be deemed to create a conflict of interest to the extent that the applicant would have to pay for some or all of the research and/or services with "hard dollars" if it were unable to obtain the research and services in exchange for commissions in connection with client transactions. Client trades will always be implemented based on the goals and objectives of the client and not on any research, products or other incentives available.</p> <p style="text-align: center;"><b>OTHER BUSINESS ACTIVITIES AND MATERIAL AFFILIATIONS</b></p> <p>Although the applicant's main business is providing advisory services, its associated persons are engaged in professions other than giving investment advice. They are registered representatives and independently licensed insurance agents and can earn commissions when selling these products to any client. Most of the associated persons spend the majority of their workweek on advisory activities and both spend a small amount of time on securities and insurance activities. John also spends a small amount of his time on activities with EverBank and as the owner of John M. Egan Properties.</p> <p>SAI has established an agreement with EverBank, an FDIC insured Savings Association, to allow SAI registered representatives that are also associated persons of the applicant to affiliate with EverBank. In this capacity the applicant's associated persons may refer clients to EverBank so that EverBank may provide the clients with banking and mortgage services. The applicant's associated persons will be compensated for such referrals. However, clients are not obligated to use any of these individuals for banking or mortgage services. SAI will be compensated by EverBank for these client referrals.</p> <p>The applicant may have relationships with non-affiliated investment advisors. The applicant may use the services of SAA, a registered investment advisory firm, through its FAP when managing assets and, when doing so, SAA will receive a portion of the fees.</p> <p style="text-align: center;"><b>PROXY VOTING</b></p> <p>The applicant and its associated persons do not vote proxies on behalf of clients. Clients maintain exclusive responsibility for directing the manner in which solicited proxies will be voted. In some instances, upon request from the client, the associated persons may provide clarifications of issues presented in the proxy materials. In addition, the associated persons may conduct additional research on proxy issues if they feel it is warranted. The applicant and/or client shall instruct each asset custodian to forward copies of all proxies and shareholder communications to the clients.</p> <p style="text-align: center;"><b>PRIVACY POLICY</b></p> <p>This Privacy Notice is from J.M Egan Wealth Advisors, LLC (the applicant), a registered investment advisor in the business of providing investment advisory services to customers.</p>

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**Schedule F of  
Form ADV**

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Item of Form (identify)	Answer
	<p>The applicant is committed to safeguarding the confidential information of its clients. The applicant holds all personal information provided to it in the strictest confidence. The applicant's representatives may also be registered representatives of Securities America, Inc., (SAI) a registered broker-dealer that is not affiliated with the firm. The applicant may also have relationships with other non-affiliated investment advisor firms, such as Securities America Advisors, Inc. (SAA) an affiliate of SAI, insurance companies, trust companies, custodians and other financial institution entities. Except as required or permitted by law, the firm does not share confidential information about clients with non-affiliated third parties. In the unlikely event there were to be a change in this fundamental policy that would permit additional disclosures of confidential client information, the firm will provide written notice to clients and they will be given an opportunity to direct whether such disclosure is permissible.</p> <p style="text-align: center;"><b>An Important Notice Concerning Customer Privacy</b></p> <p><u>Customer Information Collected.</u> The applicant collects and develops personal information about clients, and some of that information is non-public personal information (Customer Information). The essential purpose for collecting Customer Information is to provide and service the financial products and services clients obtain from the firm. The categories of Customer Information collected by Advisor depend upon the scope of the engagement with the applicant and are generally described below. As an investment advisor, the applicant collects and develops Customer Information about clients in order to provide investment advisory services. Customer Information collected includes:</p> <ul style="list-style-type: none"> <li>● Information the applicant receives from clients on financial inventories through consultation with its representatives. This Customer Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account and other records concerning clients' financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.</li> <li>● Information developed as part of financial plans, analyses or investment advisory services.</li> <li>● Information concerning investment advisory account transactions, such as wrap account transactions.</li> <li>● Information about clients' financial products and services transactions with Advisor.</li> </ul> <p><u>Data Security.</u> The applicant restricts access to Customer Information to those representatives and employees who need the information to perform their job responsibilities within the firm. The applicant maintains agreements, as well as physical, electronic and procedural securities measures that comply with federal regulations to safeguard Customer Information about clients.</p> <p><u>Use and Disclosure of Customer Information to Provide Customer Service for Accounts.</u> To administer, manage and service customer accounts, process transactions and provide related services for client accounts, it is necessary for the applicant to provide access to Customer Information within the firm and to non-affiliated companies such as SAI, SAA, other investment advisors, other broker-dealers, trust companies, custodians and insurance companies. The applicant may also provide Customer Information outside of the firm as permitted by law, such as to</p>

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	<p>government entities, consumer reporting agencies or other third parties in response to subpoenas. <u>Former Clients</u>. If clients close an account with the applicant, it will continue to operate in accordance with the principles stated in this Notice.</p> <p><u>Requirements of Federal Law</u>. In November of 1999, Congress enacted the <i>Gramm-Leach-Bliley Act</i> (GLBA). The GLBA requires certain financial institutions, including broker-dealers and investment advisors, to protect the privacy of Customer Information. To the extent a financial institution discloses Customer Information to non-affiliated third parties other than as permitted or required by law, customers must be given the opportunity and means to opt out (or prevent) such disclosure. Please note that the firm does not disclose Customer Information to non-affiliated third parties except as permitted or required by law (e.g., disclosures to service client accounts or to respond to subpoenas).</p>

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