

**FORM ADV****Uniform Application for Investment Adviser Registration****Part II – Page 1**

Name of Investment Adviser:	
Godfrey Investments, Inc., dba Financial Planning Partners	
Address: (Number and Street) (City) (State) (Zip Code)	Area Code: Telephone Number:
13401 Mission Road, Suite 203, Leawood, KS 66209	(888) 655-1222

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

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(Schedule 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:	SEC File Number:	Date:
Godfrey Investments, Inc., dba Financial Planning Partners	801-	05/11/2007

Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1.	<b>A. Advisory Services and Fees.</b> (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 type="checkbox"/>	(1) Provides investment supervisory services . . . . .	%
<input checked="" type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services . . . . .	95 %
<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above . . . . .	4 %
<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 . . . . .	1 %
<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>B.</b> Does the applicant call any of the services it checked above financial planning or some similar term? . . . . .	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	<b>C.</b> 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
	<b>D.</b> For each checked box in A above, describe on Schedule F:	
	<ul style="list-style-type: none"><li>the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee</li><li>applicant's basic fee schedule, how fees are charged and whether its fees are negotiable</li><li>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</li></ul>	
2.	<b>Types of Clients</b> - 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 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 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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**Part II - Page 3**

Applicant:

Godfrey Investments, Inc., dba Financial Planning Partners

SEC File Number:

801-

Date:

05/11/2007

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

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity Securities                   | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities         |  |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on:                          |
| <input checked="" type="checkbox"/> (3) foreign issues                     | <input type="checkbox"/> (1) securities                                    |
|  | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants                            |  |
| <input checked="" 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 checked="" type="checkbox"/> D. Commercial paper                    | <input type="checkbox"/> K. Interests in partnerships investing in:        |
| <input checked="" type="checkbox"/> E. Certificates of deposit             | <input type="checkbox"/> (1) real estate                                   |
| <input checked="" type="checkbox"/> F. Municipal securities                | <input type="checkbox"/> (2) oil and gas interests                         |
|  | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input checked="" type="checkbox"/> G. Investment company securities       | <input type="checkbox"/> L. Other (explain on Schedule F)                  |
| <input checked="" type="checkbox"/> (1) variable life insurance            |  |
| <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 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<br>(securities held at least a year) | (5) <input checked="" 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 checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

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

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

Applicant:	SEC File Number:	Date:
Godfrey Investments, Inc., dba Financial Planning Partners	801-	05/11/2007

**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.)

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

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Applicant:

Godfrey Investments, Inc., dba Financial Planning Partners

SEC File Number:

801-

Date:

05/11/2007

**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.)

- 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.**

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

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**Part II - Page 6**

Applicant:  
Godfrey Investments, Inc., dba Financial Planning Partners

SEC File Number:  
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Date:  
05/11/2007

**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; 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  
☐ ☒

Answer all items. 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**

Adviser: Godfrey Investments, Inc., dba Financial Planning Partners	SEC File Number: 801-	Date: 05/11/2007
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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 Adviser exactly as stated in Item 1A of Part I of Form ADV: Godfrey Investments, Inc., dba Financial Planning Partners	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer																								
Item 1.D	<p><b>Asset Management</b></p> <p>Financial Planning Partners has entered into a third-party advisory agreement with FundQuest Incorporated, ("FundQuest") a registered investment adviser. Under this agreement, Financial Planning Partners offers clients an investment management program sponsored by FundQuest.</p> <p>A client completes an investor profiling questionnaire to assist Financial Planning Partners with determining the client's financial status, financial outlook, investment objectives, and risk profile. Financial Planning Partners assists clients with allocating and reallocating their assets among the various model portfolios on the FundQuest platform.</p> <p>Financial Planning Partners performs ongoing, current versus new investment program analysis, taking into consideration cost, volatility, and quarterly, year-to-date, and long-term performance. In addition to, reviewing the mix and balances of each account, Financial Planning Partners makes the necessary adjustments to client accounts to keep the balance in line with the baseline allocation. This may include allocations among stock, bonds, and cash, supervising cash distributions, and managing and allocating deposits.</p> <p>Financial Planning Partners uses FundQuest's customized and turnkey back-office platform in order to maximize operational efficiencies by outsourcing certain tasks such as billing and quarterly reporting to clients and Financial Planning Partners. FundQuest collects fees on Financial Planning Partners' behalf and retains a portion as fees for their services. FundQuest only has the authority to automatically rebalance the account when there is a 10% variance or swap similar funds without the consent of Financial Planning Partners.</p> <p>Clients receive a copy of the relevant third-party adviser's Form ADV Part II or equivalent disclosure document and the program sponsor's Schedule H wrap fee brochure at the same time as the Form ADV Part II or equivalent disclosure document of Financial Planning Partners.</p> <p>Fees are paid quarterly in arrears and are due on the first day of the calendar quarter, and are based on the account's average daily asset value during the prior calendar quarter. Fees are prorated for accounts opened during the quarter.</p> <table><tr><th>Account Value</th><th>FundQuest Annual Fee</th><th>Adviser's Annual Fee</th><th>Total Fees</th></tr><tr><td>First \$300,000</td><td>0.35%</td><td>1.85%</td><td>2.20%</td></tr><tr><td>Next \$300,000</td><td>0.25%</td><td>1.50%</td><td>1.75%</td></tr><tr><td>Next \$400,000</td><td>0.22%</td><td>1.25%</td><td>1.47%</td></tr><tr><td>Next \$2,000,000</td><td>0.18%</td><td>0.95%</td><td>1.13%</td></tr><tr><td>Next \$3,000,000</td><td>0.15%</td><td>0.75%</td><td>0.90%</td></tr></table> <p>An advisory client will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, either party may terminate the agreement with 30 days written notice. Upon termination, fees will be prorated to the date of termination and the unearned portion of the fee will be refunded to the client.</p>	Account Value	FundQuest Annual Fee	Adviser's Annual Fee	Total Fees	First \$300,000	0.35%	1.85%	2.20%	Next \$300,000	0.25%	1.50%	1.75%	Next \$400,000	0.22%	1.25%	1.47%	Next \$2,000,000	0.18%	0.95%	1.13%	Next \$3,000,000	0.15%	0.75%	0.90%
Account Value	FundQuest Annual Fee	Adviser's Annual Fee	Total Fees																						
First \$300,000	0.35%	1.85%	2.20%																						
Next \$300,000	0.25%	1.50%	1.75%																						
Next \$400,000	0.22%	1.25%	1.47%																						
Next \$2,000,000	0.18%	0.95%	1.13%																						
Next \$3,000,000	0.15%	0.75%	0.90%																						

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**

Adviser: Godfrey Investments, Inc., dba Financial Planning Partners	SEC File Number: 801-	Date: 05/11/2007
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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 Adviser exactly as stated in Item 1A of Part I of Form ADV: Godfrey Investments, Inc., dba Financial Planning Partners	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
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The account Custodian may charge fees for various transaction costs, retirement plan, and administration fees that are in addition to and separate from the investment advisory service fee. In addition, some mutual fund assets deposited in the account may have been subject to deferred sales charges, 12 (b)(1) fees and other mutual fund annual expenses. These are described in the fund's prospectus. Advisory clients should also note that fees for comparable services vary and lower fees for comparable services may be available from other sources.

**Financial Planning & Consulting**

Financial Planning Partners provides financial planning and consulting services to clients that is consistent with the client's financial and tax status, in addition to their risk profile and return objectives. Financial Planning Partners may also provide general non-securities advice on topics that may include business real estate, insurance, tax and budgetary planning, and estate, and business planning.

Clients are charged an hourly or fixed fee for financial planning and consulting services. Fees are based on the complexity of the plan and the range of services provided. Clients who select planning or consulting services are billed at the rate of \$125 an hour or a fixed fee that generally ranges from \$500 to \$3,000.

Hourly and fixed fees are due and payable upon completion of the plan or services. Financial Planning Partners will not require prepayment of more than \$500 in fees per client, 6 or more months in advance of providing any services.

A financial planning client will have a period of five (5) business days from the date of signing the financial planning agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, the client may terminate the financial planning agreement by providing Financial Planning Partners with written notice prior to delivery of the plan. Upon termination, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded to the client.

When investment management or plan implementation, insurance and financial planning services are offered, there is a potential conflict of interest since there is an incentive for the party offering financial planning services to recommend products or services for which Financial Planning Partners, or a related party, may receive compensation. However, financial planning clients are under no obligation to act upon any recommendations of Financial Planning Partners or to effect any transactions through Financial Planning Partners if they decide to follow the recommendations.

Item 6

**Education & Business Background**

Stephen D. Godfrey was born in 1955  
Benediction College, Economics, 1977  
Financial Planning Partners, Principal, 06/2000 to present  
Godfrey Investments, Inc., President, 06/2000 to present  
John Hancock Mutual Life, Agent, 03/1999 to 03/2005  
Signator Investments, Inc., Financial Advisor, 03/1999 to 06/2004  
Lincoln Financial Advisors Corporation, Financial Advisor, 09/1988 to 03/1999  
The Lincoln National Life Insurance Company, Agent, 09/1988 to 03/1999

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**

Adviser: Godfrey Investments, Inc., dba Financial Planning Partners	SEC File Number: 801-	Date: 05/11/2007
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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 Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Godfrey Investments, Inc., dba Financial Planning Partners</b>	IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
Item 7.B Item 9.E	<b>Activities, Affiliations &amp; Transactions</b>  Associated persons may be insurance agents affiliated with various insurance companies. In addition, they may own an interest in or buy or sell for their own accounts the same securities, which may be purchased or sold in the accounts of advisory clients. In all cases, client orders are given priority. In no case shall an associated person receive a better price or more favorable circumstances than a client. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients. Policies and procedures have been adopted to prevent the misuse of material non-public information and to detect and prevent insider trading.  Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which Financial Planning Partners does not deem appropriate to buy or sell for clients. Personal transactions of associated persons are regularly monitored to ensure that client interests are put first in all relevant circumstances.  Financial Planning Partners has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. Financial Planning Partners and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. Financial Planning Partners will provide a copy of the Code of Ethics to any client or prospective client upon request.	
Items 11 (A & B)	<b>Account Reviews</b>  Advisory associates perform reviews of all investment advisory accounts no less than quarterly. There is currently no limit on the number of accounts that can be reviewed by an associate. In addition, brokerage statements are generated no less than quarterly. These statements are sent directly from the account custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived.  Accounts are reviewed for consistency with the investment strategy and performance. Reviews may be triggered by changes in an account holder's personal, tax, or financial status. Macroeconomic and company specific events may also trigger reviews.  Financial plans are reviewed only upon request unless the applicant is retained to update the plan on a continuous basis.	

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